

Self Invest

FEBRUARY 2025

Self Invest Service Fee

Fees will be charged monthly in arrears and are calculated on the daily closing mid-market value of the portfolio(s). Any cash held in your account is exempt from the Self Invest Service Fee. 7IM do not apply any exit fees.

The costs of any fund is not included in the Service Fee and will be in addition to the charges set out below. The annual management charge (AMC) for the 7IM funds can be **found on our website** in the the Key Investor Information Document (KIID). For the AMC of any other fund, please refer to the fund manager's website.

Portfolio Value	Self Invest Annual Fee
On the first £500,000	0.45%
On the next £500,000	0.30%
On the balance over £1,000,000	0.10%

Example of a £750,000 portfolio	(£)
On the first £500,000	£2,250
On the next £500,000	£750
On the balance over £1,000,000	£0
Total annual service fee	£3,000 (0.4%)

FEES AND CHARGES

Notes**Cash:**

Interest is payable on cash held on the 7IM Platform at the rate that is displayed on our interest rates page: <https://www.7im.co.uk/regulatory-and-legal/interest-rates>. Interest rates are subject to change from time to time. Please refer to our interest rates page for the current rates. There is a possibility that interest rates could be zero and no interest will be credited.

Interest will be calculated on a daily basis and paid to the portfolio on a six-monthly basis. If accrued interest is less than £10 over a six-month period, no interest will be credited for that period.

Investments in tax efficient accounts (also known as tax wrappers) such as ISAs and SIPPs:

We don't make any additional charges for holding your tax wrapper on the 7IM Platform, but there may be charges applied by the wrapper provider. We do provide an ISA wrapper at no additional charge.

UK Equity transactions:

All UK equity trades are charged at £5 per trade.

Transferring cash and investments:

We don't make any charges for transferring investments to or from another provider, however a third party may decide to apply transfer charges.

Automatic sell down for fee collection:

If there isn't enough cash held in your portfolio to pay fees due, we will automatically sell down (liquidate your investments into cash) your largest eligible holding to cover this cost. You can instruct us to sell down an alternative eligible holding of your choice where this option is available.

Reports and statements:

There is an additional charge of £30 (+VAT) per quarter to receive paper copies of reports and contract notes in the post. These are available free of charge online on the 7IM client portal.

Foreign listed securities and foreign exchange transactions:

All foreign listed security trades are charged at £25 per trade.

FEES AND CHARGES

7IM SIPP	Charge
Annual Administration Fee	£0*
Payment of Income (the drawdown fee)	£135 p.a. (+VAT)

*A fee of £100 (+VAT) will be applied for SIPP accounts below £75,000.

Please refer to the document 'A guide to your retirement options' for details of when these charges apply.

Notes

- Fees, where payable, are charged annually in arrears. Once taken, we will not refund (in part or in full) any fees that have already been charged. We may amend or increase our fees from time to time. Where this is the case, we will inform you in advance.
- The 7IM SIPP charges are in addition to the Self Invest Services Fees listed on the previous page.
- There is no charge for payments to UK bank accounts. International payments are charged at £25 per transaction.
- Please note, if you hold a SIPP account you may be liable to pay additional fees to your provider, so we would recommend that you contact your SIPP administrator regarding their fee charges.
- While we are able to support existing SIPPs transferred into the Self Invest Service, we are unable to open new SIPPs.