

This document is intended to outline the bespoke annual service charge agreed for Harrison Brook and summarise the likely relevant dealing charges when transacting business. It is not intended to replace our Standard Charging Schedule, which outlines all platform charges. The terms quoted remain strictly confidentially between Novia Global and Harrison Brook and their clients.

Platform and associated administration services

Our Charge	Amount	What it covers
Annual Service Charge	<p>A percentage charge of the total value of your account. This is applied at the end of every month, based on the following tiers:</p> <p>0.30% on balances up to \$1m 0.25% on balances above \$1m</p> <p>One twelfth of this charge is payable each month and is subject to a minimum of \$10 per month.</p>	<p>Providing the Novia Global Wealth Service in line with the terms and conditions.</p> <p>Where you are holding currencies other than USD, we use the prevailing exchange rate to calculate our charges.</p> <p>The service charge is increased by 0.5% where an adviser is no longer registered on the account.</p>

If assets are held within an International SIPP

Charge	Amount	What it covers
Establishment Charge	£0.00	N/A.
SIPP Service Charge	£45 (plus VAT) quarterly admin fee Paid in advance	For trustee services including administration and reporting.
Drawdown Charge	£62.50 (plus VAT) per annum*^	To cover administration processing costs.
QROPS Transfer Out Charge	£250 per transfer	To cover administration processing costs.

*Please note that a withdrawal in a currency other than GBP will incur 2 foreign exchange transaction costs unless you are already invested in GBP.

Investment Services

Charge	Amount	What it covers
Dealing and Custody Charge - funds	<p>\$5 for each trade in a GB, Luxembourg or Irish domiciled fund, \$10 in Channel Islands domiciled. \$175 for non-standard instructions. For custodian services there is a charge of 0.04% per annum of the total account value, excluding cash. One twelfth of this charge is payable each month and is based on the month end value.</p> <p>A fee of \$12.50 applies to each line of stock re-registered to the service.</p> <p>A fee of \$2 applies to each trade created as part of a rebalance.</p>	To place and fulfil an instruction to buy or sell a fund and for holding assets (providing custodian services) in the nominee account in Jersey. The charges are taken from the cash facility.

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Exchange Traded Investment Charges*

Exchange traded investments include a range of securities listed on exchanges including shares (equities), government bonds (gilts) and investment trusts.

Charge	Amount	What it covers
Stockbroker Commission	<p>UK Instruments** - 0.05% per order, subject to a minimum of £5 per trade.</p> <p>International Instruments** - 0.08% per order (subject to a minimum of £10, \$14, or €12.50 per trade).</p> <p>Australian Instruments – 0.08% per order (subject to a minimum of \$40 AUD per trade).</p>	Stockbroker commission charge for online trading. The charges are taken from the cash facility.
Equity Dealing Fee	\$2 per Exchange Traded Fund	Duties and levies in place to fulfil an instruction to purchase an Exchange Traded Fund. The charges are taken from the cash facility.

*All charges are shown exclusive of VAT. VAT will be charged at the prevailing rate where applicable.

**Based on the jurisdiction in which the securities are listed.

Custodian Settlement Fee

All fees quoted in USD and charged per trade.	Asset Type	GBP	EUR	USD	CHF	HKD	AUD
	Equity	8	9	10	12.5	18	20
	ETF	8	9	10	12.5	18	20
	Bond	30	30	30	30	18	20

Other Charges

Charge	Amount	What it covers
Foreign Exchange	0.07%	To place and fulfil an instruction to exchange foreign currency.
Payment-Out Charge	<p>\$17.50 (or currency equivalent)</p> <p>Excludes any Intermediary banking charges</p>	To process any payment-out from the Platform.
One-off Service Charges[^]	<p>Corporate Action Voting Rights: \$87.50</p> <p>Cheque Processing Charge: \$50</p> <p>Issuing paper documentation: \$50 (per item)</p>	One-off service charges are payable where we are asked to perform tasks outside of our responsibilities within the terms and conditions.

[^]In exceptional circumstances additional one-off service charges that are not noted above may also apply. We will confirm these charges to you before performing the task.