

# Table of Charges

for Investment Dealing Account, First Steps Account,  
 ISA, Select SIPP† and Child SIPP

Effective from 1 December 2009

## Dealing charges

		Charge per transaction
<b>Online</b>	Purchase / Sale	£12.50
<b>Telephone</b>	Purchase / Sale	£20
<b>Postal</b>	Purchase / Sale	£20
<b>Automatic</b>	Dividend Reinvestment	£5
	Regular Dealing by Direct Debit	£5

When you buy investments, you normally have to pay a form of tax called Stamp Duty or Stamp Duty Reserve Tax. This is 0.5% of the value of the investments you buy (1% on Irish stocks, 0% on Exchange Traded Funds, OEICs, unit trusts, gilts, debentures and loan stock).

## Shareholder Benefits

If you hold Alliance Trust PLC shares across your Accounts you may be eligible for discounted dealing charges. These are detailed below and explained further in the Alliance Trust Savings Handbook and on our Shareholder Benefits page on our website at [www.alliancetrust.co.uk](http://www.alliancetrust.co.uk).

Alliance Trust PLC Shareholding	Discount	Discounted Online Charge*	Discounted Telephone Charge
Less than 1,000 shares	0%	£12.50	£20
1,000 - 4,999 shares	10%	£11.25	£18
5,000 - 9,999 shares	25%	£9.38	£15
10,000 or more shares	50%	£6.25	£10

\* For all conditional orders a flat £12.50 charge will apply. Please refer to the Alliance Trust Savings Handbook for further details.

## Investment administration charges

		Charge
<b>Cash Transactions</b>	Dividend and interest receipt	FREE
	Income redirection between accounts**	FREE
	Cash transfer between accounts**	FREE
	Income payment to your bank account	FREE
	Withdrawal and resubscription to another Account	FREE
	Cash withdrawal charge	£10
<b>Corporate Actions</b>	Bonus / Scrip issue	FREE
	Rights issues, offers, new issues taken up	£25
	Cash realised from takeovers, redemptions, conversions, reconstructions, liquidations and capital payments	£25
	Conditional acceptance, or withdrawal of acceptance, for a takeover	£25 + VAT#
	Voting and attendance service (per meeting)	£25 + VAT#
	Report and accounts service, per investment, per report	£5 + VAT#
<b>Other Administration</b>	Duplicate paper statement, valuation or tax certificate	£10 + VAT#
	Online statements and valuations	FREE
	Ad-hoc paper valuation	£25 + VAT#
	Third party confirmation	£25 + VAT#

# You can choose how you would like to pay for this charge. You can request for it to be taken from any of your Cash Management Accounts or you can send us a cheque.

\*\* Please refer to the Alliance Trust Savings Handbook for details of income redirections and cash transfers you can make between Cash Management Accounts.

† The charges specified in this Table of Charges apply to protected rights and non-protected rights accounts separately.

## Transfer charges

	Select SIPP and Child SIPP	Stocks and Shares ISA	Cash ISA	Investment Dealing Account
Transfer in from another provider	£50 + VAT including income withdrawal transfers#	FREE	FREE	FREE
Transfer in of investments from an employee share scheme (per investment)	£15#	£15#	N/A	N/A
Transfer in of investments not from an employee share scheme	On request	N/A	N/A	FREE
Transfer out to another provider	£125 + VAT# including to an insurance company for vesting + sale / investment transfer charges	£50 + VAT# + sale / investment transfer charges	£20 + VAT	N/A
Transfer out of an investment to another nominee	£15#	£15#	N/A	£15#
Transfer out of an investment as a share certificate	N/A	£15#	N/A	£15#
Internal transfer from a Cash ISA to a Stocks and Shares ISA	N/A	N/A	FREE	N/A
Administration of protected rights transfer to another provider	£100 + VAT#	N/A	N/A	N/A
Internal in specie Account transfer	N/A	£15#	£15#	£15#

# You can choose how you would like to pay for this charge. You can request for it to be taken from any of your Cash Management Accounts or you can send us a cheque.

## Product specific charges

° If you only hold Alliance Trust PLC shares in your Select SIPP or Child SIPP you do not have to pay an annual administration charge.

Please refer to the Shareholder Benefits section in the Alliance Trust Savings Handbook or the Shareholder Benefits page on our website at [www.alliancetrust.co.uk](http://www.alliancetrust.co.uk).

		Charge	
<b>Select SIPP and Child SIPP</b>	<b>Annual administration charge°</b>	Select SIPP (non-protected rights)	£75 + VAT†
		Child SIPP	£50 + VAT†
	<b>Income withdrawal</b>	Fund payments	FREE
		Fund payment variation	£10 + VAT
	<b>Unsecured pension</b>	Set up charge	£200 + VAT
		Recalculation of income limits	£100 + VAT
		Provision of annual projection and lifetime allowance notification	£50 + VAT
	<b>Alternatively secured pension</b>	Set up charge	£200 + VAT
		Recalculation of income limits	£100 + VAT
	<b>Other charges</b>	Repayment of excess contribution	£50
		Tax free lump sum – cheque payment	£10
		Tax free lump sum – in-specie (per investment transferred)	£15
		Trivial payment charge	£100
		Annuity purchase	£125 + VAT
Valuation and termination on death		£125 + VAT	
<b>ISA</b>	<b>Annual administration charge</b>	Stocks and Shares ISA	FREE
		Cash ISA	FREE
	<b>Voiding and repairs</b>	Void ISA charge	£100 + VAT#
ISA repair charge		£100 + VAT#	
<b>Share exchange</b>	Share exchange to fund an ISA (per investment)	£20 sale and any repurchase charge	

† Charged annually in advance. For further information on this, please refer to the Alliance Trust Savings Handbook.

# You can choose how you would like to pay for this charge. You can request for it to be taken from any of your Cash Management Accounts or you can send us a cheque.



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