Charges Schedule
Novia Global Europe

The EU Global Investment Account (GIA) is provided by Novia Global Europe Limited.

These charges apply as of 31st October 2026 and are subject to regular review. Unless stated, percentage charges are taken monthly in arrears (with a proportion of the percentage charge taken in the first month). All charges are taken from the cash facility of the product from which the transaction is undertaken.

All charges disclosed on this schedule are payable to Novia Global Europe Limited. You can view the charges taken from your product by reviewing your online transaction history at any time.

Adviser Charging

Your Adviser can receive an initial charge of up to 5% of your investment and/or an ongoing charge of up to 2%. An ad-hoc charge of up to 5% can also be supported.

Platform and Associated Administration Services

Our Charge	Amount	What It Covers
Annual Service Charge	A percentage charge of the total value of your account. This is applied at the end of every month, based on the following tiers: 0.45% on balances up to £300k 0.40% on the next £300k - £750k 0.30% on the next £750k - £1.5m 0.20% on the next £1.5m - £2.5m 0.10% £2.5m+ One twelfth of this charge is payable each month and does not apply to any monies held in cash.	Providing the Novia Global Europe Wealth Service in accordance with our terms and conditions. Where you are holding currencies other than GBP, we use the prevailing exchange rate to calculate our charges. The service charge is increased by 0.5% where an Adviser is no longer registered on the account.

Investment Services

Investing in funds carries costs. Investment managers can take ongoing and initial charges. You should read their investor disclosure documents to understand what these are. The following table highlights the charges for providing safe custody of assets, dealing in investments and obtaining special investment support (through a Discretionary Fund Manager (DFM)).

Charge	Amount	What It Covers
Discretionary Fund Management Service Charge	Guideline 0.3% - 0.5% of the amount under their discretion (depending on the DFM selected).	For a DFM providing services.
Dealing and Custody Charge - funds	£4 for each trade in a GB, Luxembourg or Irish domiciled fund, £7.50 in Channel Islands domiciled. £50 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. A charge of £2.50 applies to each trade created as part of a rebalance.	To place and fulfil an instruction to buy or sell a fund and for holding assets (providing custodian services) in the nominee account in Ireland. The charges are taken from the cash facility.

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	UK, European and North American traded Instruments* - 0.05% per order, subject to a minimum value which is specific to the country of exchange. Australian traded Instruments – 0.1% per order (subject to a minimum charge of AUD $13 per trade).	Stockbroker commission charge for online trading levied by trading agent. ETF orders via our custodian incur percentage-based entry/exit fees, determined by the exchange location and currency of the ETF. If fund and exchange currencies differ, fees are converted at the prevailing FX rate. Example: an LSE-traded asset with a £5 minimum fee priced in USD is converted using the current FX rate from GBP to USD.
Equity Dealing Charge	£1.50 per Exchange Traded Fund (ETF)	Duties and levies in place to fulfil an instruction to purchase or sell an ETF.

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

Duties and Levies: Stamp Duty or SDRT

Charge	Amount	What It Covers
Purchase of UK Equities	0.5% CREST settled (rounded up to the nearest 1p) 0.5% Non-CREST settled (rounded up to the nearest £5) A Panel of Takeovers and Mergers levy (PTM) of £1.50 flat rate charge is applied on UK Equity transactions over £10,000	Duties and levies in place to fulfil an instruction to purchase or sell a UK Equity.
Purchase of Irish Equities	1% (rounded up to the nearest cent) An Irish Takeover Panel (ITP) levy of €1.25 flat rate charge is applied on Irish Equity transactions over €12,500.	Duties and levies in place to fulfil an instruction to purchase or sell an Irish Equity.
Purchase of other Stampable Asset class	Subject to Inland Revenue Rates.	To place and fulfil an instruction to buy or sell.
Custodian Settlement Charge	£9.50 per trade	Applies to equity and ETF trades.

Other Charges

Charge	Amount	What It Covers
Foreign Exchange	0.20%	To place and fulfil an instruction to exchange foreign currency, note this is built into the rate received rather than an explicit charge.
Gone Away Charge	£50	This charge covers the costs associated with maintaining and managing accounts for clients who have become unresponsive due to a change of address or other contact information.
Payment-Out Charge	£13.50 (or currency equivalent) Excludes any Intermediary banking charges	To process any payment-out from the Platform.
One-off Service Charges^	Corporate Action Voting Rights: £67 Cheque Processing Charge: £50 Issuing paper documentation: £38.50	One-off service charges are payable where we are asked to perform tasks outside of our responsibilities within the terms and conditions.
Retained Interest on Cash Charge	Across all currencies, we are receiving a blended rate of retained interest of 1.74% as at 31/03/2026.	We do not pay interest on client monies held in cash. If interest rates are positive, Novia Global Europe will normally receive a margin. Our interest rate policy (including if interest rates are negative) and the current rate we receive, can be found on our website.

^In exceptional circumstances additional one-off service charges that are not noted above may also apply. We will confirm these charges to you before taking any steps.

Your Financial Adviser

In addition to these charges outlined, you will also have agreed a charge with your Adviser for providing their service. This is not a fee levied by us, but we facilitate the collection and payment to your Adviser from your Novia Global Europe account.

Please refer to your Adviser for any clarification of what charges apply to your Novia Global Europe account.