



Investment and Wealth Advice Schedule of Charges

This document should be read in conjunction with the Client Agreement, Terms & Conditions for Retail Clients and, where the Client has taken out an Investment and Wealth Advice Bridging Loan, the loan documents.

INVESTMENT ADVICE

Our annual fees depend on how much you invest through us.

On the first £1 million	0.60%
On the next £2 million (up to £3m)	0.45%
On the next £2 million (up to £5m)	0.30%
On the balance above £5m	0.15%
Minimum annual fee:	£2,500

The fee you pay is a blend of the rates shown above. For example, if you invest £2 million, our fee is 0.6% on the first £1 million and 0.45% on the second £1 million, which is a blended rate of 0.52% a year.

These charges are subject to a minimum of £2,500 per calendar year. For example, if you invested £300,000 with us, the percentage fee would be 0.6% of £300,000 which is £1,800. This is below the minimum, so the actual fee payable would be £2,500.

The following table is an illustration of the charges for different portfolio sizes.

Portfolio Size	Investment Advice Fee	Percentage
£200,000*	£2,500	1.25%
£500,000	£3,000	0.60%
£1,000,000	£6,000	0.60%
£2,000,000	£10,500	0.52%
£5,000,000	£21,000	0.42%

* The minimum annual fee applies.

Our fees as agreed with you will normally be collected and paid to us by your investment manager or platform provider.

Different providers will have different methods of collecting our fees. They may calculate our fees monthly or quarterly on the basis of average values over the period or on the basis of month-end or quarter-end values.

Because we have a tiered fee structure for investment advice, the blended percentage rate you pay will change as your portfolio changes in value. We calculate the fee rate payable by all clients once a year on the basis of portfolio values at the end of December and the new rates come into effect at the beginning of April.

We will also recalculate the fee rate for our advice that applies to your accounts if:

- you contribute or withdraw more than £500,000 at any one time during the year.
- you pay the minimum fee for investment advice and make any additions to your account of more than £50,000.

We will review balances for this purpose at the end of each quarter (other than the fourth quarter) and apply any resulting change three months later.

FINANCIAL PLANNING

We charge for the work of our financial planning specialists on an hourly-rate basis.

Hourly rate for Tax Adviser	£400
Hourly rate for Financial Adviser	£300
Hourly rate for Paraplanning	£200
Hourly rate for Administration Team	£100

We will provide you with an estimate based on our understanding of the complexity of the work and our experience of similar cases. You will be invoiced for the hours completed at the various fee levels. If it takes less time you will be invoiced for the time taken and not the quoted sum. If we become aware of additional complexity that may require more time to resolve, your Private Banker will contact you to discuss a new estimate before additional work is undertaken.

VAT

Where applicable VAT will be charged. Please contact us if you require further information.

WEATHERBYS PRIVATE BANK

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