

# WAYS TO PAY FEES



The payment of fees on GrowthInvest is straightforward and can be used for both platform and any agreed adviser fees.

GrowthInvest charges clients on the basis of their overall Assets under Administration ("AuA").

The annual fee is applied as a percentage of the client's overall portfolio value, accrued monthly against monthly valuations and applied to the cash account monthly in arrears, alongside any additional adviser charges.

A full copy of our Fees and Charges is available to download as a PDF, in the **Fees and Charges** section of the Client Profile on platform.

We usually recommend that clients maintain a fee reserve equivalent to at least 2 years of combined fees to ensure that the account is not put into deficit. This can vary dependent on the nature of the client portfolio. The suggested amount for clients to transfer can be found in the **Cash and Fees** section under the Portfolio section on the platform. Details of client bank accounts at GrowthInvest and the correct transfer details can be found in the Bank Account tab in each client profile.

Below are the different ways clients can top up their fee account:

## 1. Income-Generating Assets

Hold eligible assets (e.g. VCTs) in custody with GrowthInvest — dividends will flow automatically into the client account which can cover fees.

### Benefits:

- No need for separate payments
- Uses dividends automatically
- Can be combined with the set up of an automatic excess cash withdrawal for any balance over the fee reserve

### How to Set Up:

1. Invest in qualifying assets via the platform; and/or
2. Transfer qualifying assets via nominee transfer or CREST dematerialisation

## 2. Bank Transfer (Ad Hoc Payment)

Make a one-time or recurring bank transfer.

### Benefits:

- Flexible with timing
- Can be incorporated into a single payment when making an investment

### How to Set Up:

1. Transfer funds to the appropriate GrowthInvest Bank Account for Unlisted (Woodside) or Listed (James Brearley)
2. Ensure payment is made using the required reference

## 3. Standing Order

Set up a monthly standing order from the client's personal bank account for a fixed amount.

### Benefits:

- Simple and automated
- Avoids manual payments

### How to Set Up:

1. Log in to online banking
2. Set up a standing order to the GrowthInvest Bank Account (Woodside or James Brearley)
3. Ensure payment is made using the required reference
4. Amount can be confirmed on the Cash and Fees page in Portfolio on the platform

### Please note:

As the client's portfolio value increases, there may be a need to adjust the standing order to ensure all fees are being covered each month.

## Support

If you have any questions, please do not hesitate to contact the GrowthInvest Client Services team via the portal, by email at [clientservices@growthinvest.com](mailto:clientservices@growthinvest.com) or call us on 0300 303 0037.

You can also visit the Knowledge Centre on our website at [www.growthinvest.com](http://www.growthinvest.com).



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