



Brewin
Dolphin

Our services & charges

Discretionary & Advisory Managed

For clients in Ireland

Purpose of this document

The aim of this document is to provide you with a guide to the services that we offer and an outline of the associated costs. Your Investment Manager will be able to explain this to you in more detail. This document should be read in conjunction with our detailed service brochures.

The Central Bank of Ireland

Brewin Dolphin Wealth Management Limited trading as RBC Brewin Dolphin is regulated by the Central Bank of Ireland. For UK clients only: RBC Brewin Dolphin is deemed authorised and regulated by the Financial Conduct Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Financial Services Contracts Regime, which allows EEA-based firms to operate in the UK for a limited period to carry on activities which are necessary for the performance of pre-existing contracts, are available on the Financial Conduct Authority's website. Registered office: 3 Richview Office Park, Clonskeagh, Dublin 14. Registered in Dublin, Ireland No. 235126

Contact us

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Features of our ongoing services

Meetings and contact

- Regular review of your financial goals and objectives to ensure your solution remains suitable
- Meetings as and when required
- Ad hoc ability to ask questions regarding your existing plan or investments
- Access to a dedicated Investment Manager

Managing your money

- Continuous monitoring of your investment portfolio and rebalancing when necessary
- Consideration of your tax position
- Advice on personal investments and pension arrangements

Reporting

- Valuation report including market update (periodically)
- Online access to view portfolio investments
- Year-end tax reports

Schedule of Commissions & Charges

Discretionary Managed

Annual Portfolio Fee	1.00%
Minimum	€2,000
All in rate	1.25%
Commission	1.00%
Minimum	€100

Advisory Managed

Annual Portfolio Fee	1.25%
Minimum	€3,000
Commission	1.00%
Minimum	€100

Percentage based charges are linked to the value of your investments and therefore as your assets grow so will the amount you pay.

Other charges

Foreign transaction charge (non-CREST)	€35
Euroclear charge	€20
Certification fee	€26
Stock transfer charge in/out	€30
Same day bank transfer charge	€25
Third party bank transfer	€100
Register a pledge/lien	
- Initial fee	€500
- Annual fee	€250
Replacement share certificate*	€100
*Additional third-party indemnity charges will apply & can vary.	
Estate custody/administration charge	€1,000 pa
LEI application (provider fee)	£90 (or Euro equivalent)
LEI annual renewal (provider fee)	£65 (or Euro equivalent)

Probate Services

Probate valuations	0.2% / minimum €200 + VAT
Noting of Death (per security per beneficiary)	€75 + VAT
Transfer of Securities (per security per beneficiary)	€75 + VAT
Sale of Securities	1.0% / minimum €100
Professional fees (per hour)	€100 + VAT

Stamp Duty & Taxes

These are taxes on purchases of Irish & UK shares imposed by the Irish & UK Revenue authorities respectively. There is no stamp duty chargeable on US and European share purchases.

Irish Equities	1.00%
UK Equities	0.50%
ITP (Irish Takeover Panel) Levy**	€1.25
**Charged on Irish transactions over €12,500	
PTM (UK Panel on Takeovers & Mergers) Levy***	£1.00
***Charged on UK transactions over £10,000	

Financial Transaction Tax (FTT) is applied to particular transactions by local governments in certain European countries. The rate varies depending on the particular country and investment. All such fees will be set out separately on your contract note. Please note that other taxes may be charged in certain jurisdictions and these will be passed on when incurred.

Additional Information

Portfolio & Administration Fees

Fees will be charged quarterly to your account on a pro rata basis in arrears, based on the portfolio value. Invoices are available on request.

Foreign Exchange

When funds are received on your behalf, we will endeavour to lodge them in the currency of receipt. Where this is not possible, funds may be converted and held in a different currency. If we conduct a transaction in a foreign currency it may be necessary for us to carry out a currency exchange deal. When practical, RBC Brewin Dolphin will transact these deals on your behalf at a market rate available to us, including a spread not greater than 0.90% to cover our risk.

Deposit & Third-Party Commission

RBC Brewin Dolphin may receive commission and/or fees for placing funds/investments with other financial institutions such as life assurance companies, banks, fund managers and other entities. Details of fees and commissions received or paid to a third party will be disclosed to you in advance. Commission for placing funds on deposit with banks may be up to a maximum of 0.50%.

Secondary Issues (e.g. Open Offers, Right Issues and Placings)

Secondary issues will be charged per our agreed commission rates.

Brokerage Charges

RBC Brewin Dolphin may incur overseas brokerage charges when executing your order. These fees may vary depending on the overseas market dealt and the local broker used. All fees will be set out separately on your contract note as a Local Market Charge.

External Fund Charges

The nature of collective funds means that charges incurred in the running of the fund, such as management fees, transaction costs and administrative charges, are included in the total fund valuation. Such costs are not charged directly to RBC Brewin Dolphin portfolios, but impact indirectly through the corresponding reduction in the value of the collective fund. The rates will vary and details of any such charges will be reported to you annually.

Intermediary Arrangements

Where orders are transmitted to RBC Brewin Dolphin for execution on your behalf through an intermediary or financial advisor, the commission charged may be shared with the intermediary subject to certain conditions. Similarly, if funds are introduced to RBC Brewin Dolphin on your behalf for portfolio management purposes, the fees charged may be shared with the introducing intermediary or financial advisor. All fee and commission sharing arrangements will be disclosed to you in advance.

VAT will be applied on fees and charges in line with applicable legislation.

Ongoing service and keeping you informed

We will send you valuation reports periodically which will show how your portfolio has performed, what it is worth and details of how it is currently invested.

But this is only the start. Given that markets, the economy, and your personal circumstances can all change, your investments need to be reviewed on a regular basis to ensure they are doing the job you need them to.

If some adjustments are necessary, we will move your money into the appropriate new investments or asset classes to ensure we are making your money work hard to achieve all of your goals. You can meet us when you need to, but you will also have direct access to your investment manager over the phone who can keep you informed of how things are progressing.

Document type	Content	Frequency
Valuation Report	This will include a list of holdings, a valuation and account statements.	Periodically
Year-end tax pack	This will include a list of holdings, a deposit and income statement and a Consolidated Tax Voucher (CTV).	Annually
Asset confirmation report	This is a list of holdings in our custody or in the custody of Pershing Securities International Limited.	Quarterly
Contract note	A contract note is a formal confirmation of the execution of an order for your account. The contract note will contain all relevant details of the transaction and will act as an invoice which should be retained for future reference and tax purposes.	Issued no later than the first business day after the transaction, or if relevant after we receive confirmation of a transaction from a third party.

What to do if you have a complaint

If you wish to register a complaint in the first instance, please contact your investment manager. Alternatively, please contact us:

In writing: Write to The Head of Compliance, RBC Brewin Dolphin, 3 Richview Office Park, Clonskeagh, Dublin, D14 H7R0
By telephone: + 353 1 260 0080

If you cannot settle your complaint with us, you are entitled to refer it to the Financial Services and Pensions Ombudsman.

www.financialombudsman.ie

Your right to cancel

Should you wish to cancel our Investment Management services you have 14 days from the date we confirm acceptance of your account. Full details are included in our Terms and Conditions.

The Investor Compensation Scheme

We are covered by the Investor Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim you make against us.

Investment Limits – The maximum level of compensation is currently set as 90% of the amount lost, subject to a limit of €20,000, to each investor.

The Deposit Guarantee Scheme

The Irish Deposit Guarantee Scheme protects deposits held at EU branches of authorised Irish credit institutions. Deposits held with credit institutions that are authorised in another European Economic Area Member State are covered by that country's deposit guarantee scheme.

The Irish Deposit Guarantee Scheme covers eligible deposits up to €100,000 per person per institution.

Further information about compensation scheme arrangements is available from the Competition and Consumer Protection Commission website:

www.ccpc.ie/consumers/money

Credit institutions authorised by the UK regulators are covered by the Financial Services Compensation Scheme (FSCS). The deposit compensation limit under this scheme is £85,000 per person per institution and further information is available from the FSCS website:

www.fscs.org.uk

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