

Our services & charges

Dealing With Advice

RBC Brewin Dolphin Ireland



Brewin
Dolphin

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: Number One Ballsbridge, Building 1, Shelbourne Road, Dublin 4, DO4 FP65, Ireland. Registered in Dublin, Ireland No. 235126

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Schedule of Commissions & Charges

Dealing with Advice

Administration Fee	0.40%
Minimum	€1,000
Commission 1st €25k	1.50%
Balance	0.75%
Minimum Commission	€100

Costs & Charges Illustration

The information below provides you with an illustration of the costs and charges in respect of a €50,000 investment in a European equity.

Initial Investment Cost	
Commission	€562.50
Foreign transaction charge	€35.00
Brokerage Charge	€25.00
Total Initial Cost	€622.50
Total Percentage Cost	1.245%
Ongoing Cost	
Annual Administration Fee	€1,000 p.a. +VAT

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
Register a pledge/lien	
- Initial fee	€500
- Annual fee	€250
Replacement share certificate*	€100
Estate custody/administration charge	€1,000 pa
LEI application (provider fee)	£90 (or Euro equivalent)
LEI annual renewal (provider fee)	£65 (or Euro equivalent)

*Additional third-party indemnity charges will apply & can vary.

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
PTM (UK Panel on Takeovers & Mergers) Levy***	£1.00

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.

Charged on Irish transactions over €12,500 *Charged on UK transactions over £10,000

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.

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, Number One Ballsbridge, Building 1, Shelbourne Road, Dublin 4, DO4 FP65, Ireland.

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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