

| Key |
|--------------------|
| All other accounts |
| ISA & GIA only |
| ISA only |
| GIA only |
| SIPP only |
| JISA only |

Different providers have different charging structures which are product dependent, the key drivers of this will be:

a. Tax wrappers

b. Shares vs funds.

This table notes the different charging structures for each platform respectively, and the colour coding shows which tax wrappers charges apply to.

Please contact our Research team if you have any questions.



| Platform charges | | | | | | | |
|----------------------------|--|---|-----------------|---|--------------------|--|--|
| Provider | Accounts applied to | Charging structure | Investment type | Admin fee | Account size | Trading fees | Additional information/fees |
| AJ Bell Youinvest | ISA, GIA, SIPP & JISA | Charges are per account not across accounts | Funds | 0.25% | £0-£250k | £1.50 - Funds £1.50 - regular investments | |
| | | | | 0.10% | £250k-£1m | | |
| | 0.05% | | £1m-£2m | | | | |
| | 0% | | Value over £2m | | | | |
| ISA & GIA | Shares | 0.25% (maximum £7.50 per quarter) | N/A | £9.95 - Shares £4.95 - Shares, where there were 10 or more shares deals in the previous month £1.50 - regular investments | | | |
| SIPP | | 0.25% (maximum £25 per quarter) | | | | | |
| JISA | | 0.25% (maximum £5 per quarter) | | | | | |
| Alliance Trust Savings | ISA & GIA | Charges are per account not across accounts | Funds & Shares | £10 a month (£120 per year) | N/A | £9.99 - Funds & shares £1.50 - Regular investments Account fee for ISA, GIA, & SIPP includes 4 free fund or share trades | If you've continuously held an Account for 5 years or more, you qualify for a loyalty discount when it comes to buying or selling investments 5-10 years - £8.99 11-15 years - £8.49 16-20 years - £7.99 >20 years - £7.49 |
| | SIPP | | | £21 a month (£252 per year) | | | |
| | JISA | | | £3.33 a month | | | |
| Aviva | ISA, GIA & SIPP | Charges are across all accounts | Funds | 0.40% | First £50k | Free | |
| | | | | 0.35% | Next £200k | | |
| | | | | 0.25% | Next £250k | | |
| | | | | 0% | Amount above £500k | | |
| Barclays Smart Investor | ISA, GIA & SIPP | Charges are across all accounts | Funds | 0.2% (minimum £4 per month, maximum £125 per month) | N/A | £3 - funds £1 - regular investments | |
| | | | Shares | 0.1% (minimum £4 per month, maximum £125 per month) | N/A | £6 - shares £1 - regular investments | £125+VAT SIPP admin fee |
| Bestinvest | ISA, GIA & JISA | Charges are per account not across accounts | Funds & Shares | 0.40% | First £250k | £7.50 - shares £7.50 regular share investments | £100+VAT SIPP admin fee |
| | | | | 0.20% | £250k-£1m | | |
| | 0.00% | | £1m+ | | | | |
| | SIPP | | Funds & Shares | 0.30% | First £250k | | |
| 0.20% | | £250k-£1m | | | | | |
| 0.00% | £1m+ | | | | | | |
| Charles Stanley Direct | ISA, GIA, SIPP & JISA | Charges are across all accounts | Funds | 0.35% | First £250k | Free | Customers who make one or more chargeable trade on any account within a calendar month will have all stock & shares platform charges waived across all accounts for that month |
| | | | | 0.20% | £250k-£500k | | |
| | | | | 0.15% | £500k-£1m | | |
| | | | 0.05% | £1m-£2m | | | |
| | | | 0.00% | £2m+ | | | |
| | | | Shares | 0.35% (minimum £2 per month, maximum £20 per month) | N/A | | |
| Chelsea Financial Services | Tiers apply across accounts, except JISA | Funds | | 0.55% | First £250k | Free | |
| | | | | 0.475% | £250k-£500k | | |
| | | | 0.40% | £500k-£1m | | | |
| | | | 0.35% | £1m-£2m | | | |
| | | | 0.1% | £2m+ | | | |
| JISA | Funds | Free | Any | | | | |

| | | | | | | | | | | |
|---------------------------------------|--|---|-----------------------|------------------------------------|--------------------------------|--|--|-----|---|--|
| Fidelity | ISA, SIPP & JISA | Charges are across all accounts | Funds & Shares | £25 | Less than £7.5k | Free - funds £10 - per online share trade £1.50 - regular share investments | Maximum annual fee of £45 on shares | | | |
| | | | | £45 (without monthly savings plan) | | | | | | |
| | | | | 0.35% (with monthly savings plan) | | | | | | |
| | | | | 0.35% | | | | | | |
| | | | | 0.20% | | | | | | |
| | 0% | | | | | | | | | |
| | GIA | | Funds | £45 (without monthly savings plan) | Less than £7.5k | | | | | |
| | | | | 0.35% (with monthly savings plan) | | | | | | |
| | | | | 0.35% | | | | | | |
| | | | | 0.20% | | | | | | |
| 0% | | | | | | | | | | |
| Shares | Free | Any | | | | | | | | |
| Halifax Share Dealing | ISA | Charges are per account not across accounts | Funds & Shares | £12.50 per year | N/A | £12.50 £2.50 regular investments | | | | |
| | GIA | | | Free | | | | | | |
| | SIPP | | | £90 | £0-£50k | | | | | |
| | | | | £180 | >£50k | | | | | |
| Hargreaves Lansdown | ISA, GIA, SIPP & JISA | Charges are per account not across accounts | Funds | 0.45% | On the first £250k | Free | | | | |
| | | | | 0.25% | On the value between £250k-£1m | | | | | |
| | | | | 0.10% | On the value between £1m - £2m | | | | | |
| | | | | No charge | On the value over £2m | | | | | |
| | ISA | | Shares | 0.45% (capped at £45 per year) | N/A | £11.95 - 0-9 * £8.95 - 10-19 * £5.95 - 20+ * * deals in previous month £1.50 - regular investments | | | | |
| | GIA | | | Free | | | | | | |
| | SIPP | | | 0.45% (capped at £200 per year) | | | | | | |
| | JISA | | | 0.45% (capped at £45 per year) | | | | | | |
| | Interactive Investor (Investor plan) | | ISA, GIA, SIPP & JISA | Charges are across all accounts | Funds & Shares | £9.99 per month (£119.88 per year) | | N/A | £7.99 - Funds & Shares £3.99 Funds & Investment Trusts £7.99 Shares £3.99 Funds & Shares | |
| | | | | | | Additional £10 per month for SIPP | | | | |
| £13.99 per month (£167.88 per year) | | | | | | | | | | |
| Additional £10 per month for SIPP | | | | | | | | | | |
| £19.99 per month (£239.88 per year) | | | | | | | | | | |
| Additional £10 per month for SIPP | | | | | | | | | | |
| Interactive Investor (Funds Fan plan) | Interactive Investor (Super Investor plan) | Charges are across all accounts | Funds & Shares | £9.99 per month (£119.88 per year) | N/A | £7.99 - Funds & Shares £3.99 Funds & Investment Trusts £7.99 Shares £3.99 Funds & Shares | | | | |
| Additional £10 per month for SIPP | | | | | | | | | | |
| iWeb | ISA & GIA | Charges are per account not across accounts | Funds & Shares | Free | N/A | £5 - standard trades Free - regular trades | There is a £25 one-off charge on opening the first of a Stocks and Shares ISA or Dealing account | | | |
| | SIPP | | | £22.50 per quarter (£90 per year) | Up to £50k | | | | | |
| | | | | £45.00 per quarter (£180 per year) | Greater than £50k | | | | | |
| Vanguard | ISA, GIA, JISA | Charges are across all | Funds | 0.15% | £0-£250k | Free | | | | |
| Willis Owen | ISA & GIA | Charges are across accounts | Funds & Shares | 0.40% | £0 - £50,000 | Free - Funds £7.50 - Shares | | | | |
| | | | | 0.30% | £50,001 - £100,000 | | | | | |
| | | | | 0.20% | £100,001 - £250,000 | | | | | |
| | | | | 0.15% | £250,000 + | | | | | |
| | | | | 0.60% | £0 - £50,000 | | | | | |
| | SIPP | Charges are per account | | 0.40% | £50,001 - £100,000 | | | | | |
| | | | | 0.25% | £100,001 - £250,000 | | | | | |
| | | | | 0.15% | £250,000 + | | | | | |
| | | | | 0.40% | £0 - £50,000 | | | | | |
| | JISA | Charges are per account | | 0.30% | £50,001 - £100,000 | | | | | |
| | | | | 0.20% | £100,001 - £250,000 | | | | | |
| | | | | 0.20% | £100,001 - £250,000 | | | | | |
| | | | | 0.15% | £250,000 + | | | | | |

Robo charges

| Provider | Accounts applied to | Charging structure | Investment type | Admin fee | Account size | Fund/ETF charges | Transaction costs | Additional information/fees |
|------------------------|---------------------|--|-----------------|----------------------|-----------------------|------------------|-------------------|-----------------------------|
| IG Smart Portfolios | ISA, GIA & SIPP | Charges are across all accounts | Robo portfolio | 0.65% | First £50k | 0.14% | 0.07% | |
| | | | | 0.35% | Between £50k to £250k | | | |
| | | | | 0.10% | Above £250k | | | |
| Moneybox | ISA, GIA, JISA | Charges are across all accounts | Robo portfolio | 0.45% + £1 per month | Any | 0.30% | | |
| Moneyfarm | ISA, GIA & SIPP | Charges are across all accounts | Robo portfolio | 0.70% | First £20k | 0.20% | 0.09% | |
| | | | | 0.60% | £20k-£100k | | | |
| | | | | 0.50% | £100k-£500k | | | |
| | | | | 0.40% | Amount over £500k | | | |
| Natwest | ISA & GIA | Tiers apply across accounts, except JISA | Robo portfolio | 0.35% | £0 to £250k | 0.58% | 0.04% | |
| | | | | 0.25% | £250k to £500k | | | |
| | | | | 0.10% | >£500k | | | |
| Nutmeg (Fully managed) | ISA, GIA & SIPP | Charges are across all accounts | Robo portfolio | 0.75% | First £100k | 0.19% | 0.07% | |
| | | | | 0.35% | Above £100k | | | |
| Wealthify | ISA, GIA, JISA | Charges are across all accounts | Robo portfolio | 0.70% | Less than £15k | 0.22% | 0.07% | |
| | | | | 0.60% | £15k to £50k | | | |
| | | | | 0.50% | £50k to £100k | | | |
| | | | | 0.40% | £100k+ | | | |