



Features of the **shareDeal active Share Dealing Service**

- Apply online or by post
- Trade over the phone or online
- Fixed commission - **£9.50** for all your UK listed nominee share transactions
- Unrestricted choice of UK investments
- Access to major international markets
- Execution only – we don't give advice
- Transfer in shares **free of charge**
- Set limits and stop losses
- **Free** nominee with no inactivity fee
- View your portfolio and statements online
- Contract notes by post or email
- Quarterly income withdrawal facility
- Stocks and Shares ISA, Junior ISA and SIPP
- Extended settlement available

Contact Us

By phone:

Dealing - **01892 510515**

Customer Services - **01892 700834**

By email:

invest@jarvisim.co.uk

Website:

www.sharedealactive.co.uk

Fax:

01892 518977

Write to us at:

Jarvis Investment Management Ltd
78 Mount Ephraim
Tunbridge Wells
Kent
TN4 8BS



Discount Stockbroking for the Independent Investor

If you are an independent investor and make your own investment decisions, then you need look no further for an execution-only stockbroker who will meet and exceed your expectations.

Our experience over the last 30 years has shown us that as an active investor, you want a stockbroker who saves you money and time and makes your investments work harder.

To meet these needs Jarvis Investment Management Ltd have created a one-stop service, which offers an extremely competitive fixed commission when dealing over the phone or online – the **shareDeal active account**.

THREE KEY BENEFITS – VALUE, CONVENIENCE AND SECURITY

Value

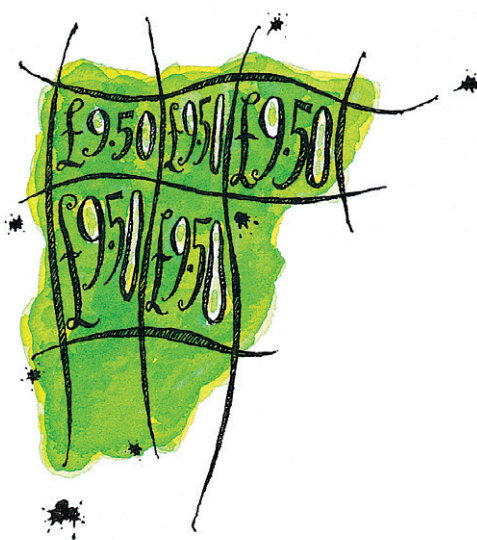
The **shareDeal active account** provides exceptional value. In addition to the **low fixed commission rate of £9.50** (no matter how large or small the deal) there are no joining or inactivity fees or hidden charges. All charges are clearly set out in the 'Our Charges' section of the website.

Convenience

Opening a dealing account or an ISA couldn't be easier as you can apply online or by post. Our nominee based account will take away all the tedious paperwork as your shares are held electronically – enabling you to concentrate on selecting your stocks.

Contract notes confirming each deal can be sent by electronically or post; valuations are sent quarterly and a statement of account is sent annually; an annual consolidated tax certificate providing a summary of dividends from which tax has been deducted will be sent covering each tax year.

As well as placing deals over the phone or online, you can also view your portfolio and cash statements online at any time.



Security

We believe that our most important responsibility to all our clients is to ensure the safety and security of the assets entrusted to us - both shares and cash.

With this in mind, we have put in place a policy with a major insurance company, which provides substantial protection in addition to that offered by the Financial Services Compensation Scheme (FSCS).

In general terms, as a client you will enjoy the following types of protection of your assets:-

Regulatory Protection - Under the Financial Services Compensation Scheme (FSCS), in the unlikely event that any of the banks that we use is declared in default, each individual client is entitled to up to a total of £85,000 (or £150,000 for joint accounts) in compensation for losses across all their deposits per institution.

The FSCS also provides clients of Jarvis (and other organisations regulated by the FCA), compensation of up to £50,000 per investor per firm for investments. The amounts covered under this scheme are revised from time to time. Further information can be found on the FSCS website at www.fscs.org.uk.

Additional Protection - In addition to the regulatory protection, under the FSCS, our professional indemnity policy provides protection against loss arising in the event of negligence, fraud or misappropriation. The Financial Conduct Authority (FCA) dictates the terms and conditions of the policy and the level of protection to Jarvis.

This protection would only come into play if a financial loss was incurred.

In the unlikely event that Jarvis ceased trading for any reason, creditors would not have any claim on client assets, either cash or stocks.



Opening your shareDeal active Share Dealing Account

- The quickest and easiest way to open a share dealing account is by applying online. Alternatively, if you prefer, you can complete and return the application form.
- Once we have received and successfully processed your application you will be allocated a trading account number – this number will be confirmed by email if you applied online, or printed on the welcome letter if you applied by post. Once you are in possession of your account number you will be ready to trade. This number appears on the contract note and statements and any other documentation we produce for you. Please have it to hand when you call us to buy and sell securities and at times when you need information.

Buying and Selling Securities

shareDeal active offers a truly diverse trading capability to the independent investor, letting you buy, sell and hold a wide variety of securities.

The main London Market is open between 8am and 4.30pm Monday to Friday (excluding Bank Holidays) though our telephone lines remain open until 4.45pm.

UK Securities – You can buy and sell all listed securities, government securities (Gilts), and other fixed interest securities traded on the London Stock Exchange and AIM – this includes exchange traded funds (ETFs), warrants and investment trusts. In addition you can trade in a wide range of UK authorised unit trusts and OEICs.

International Markets - You can buy and sell stocks listed on the various US stock exchanges. Please note – all non-US citizens need to complete a Certificate of Foreign Status (Form W-8BEN). If you wish to trade in Canadian shares, a CRA Form will need to be completed. Both forms are available in the 'Useful Forms' section of the website.

Customers also have access to most listed securities traded on all the major world stock exchanges including Canada, Australia, Hong Kong, Germany, Spain, France, Norway and Sweden.

How to place an order

Placing an order is very easy - you can either call our dealing team on 01892 510515 or place an order online at www.sharedealactive.co.uk



By Telephone

- Our dealing team are available to handle your calls from 8am until 4.30pm every day the London Stock Exchange is open.
- When you call, please have your account number, and the name of the company or specific security that you wish to trade. Although the standard settlement period is 2 days (T+2), you can deal up to T+20 but please be aware that the price may be increased to reflect the extended settlement period.
- You will be provided with a price quote and you can decide whether you want to proceed.
- If you wish to go ahead you will need to confirm the number of shares you would like to buy or sell, or the amount of money you would like to raise or invest.
- If you decide you do not wish to accept the quote you may leave a limit order with one of our dealers at any time during office hours, free of charge.
- **Certificated trades** may be executed using your share dealing account but you must be in possession of a valid certificate before we can carry out a sale order – if you are in any doubt please check with the company registrar. Please note that the fixed commission rate of £19.50 will apply for each certificated transaction.

To ensure accurate handling of your orders and to verify data, we record all your telephone instructions to us. Our Privacy Policy stating how we use your personal data can be found in the 'Important Information' section of the website.

Online (for dealing in UK Securities only)

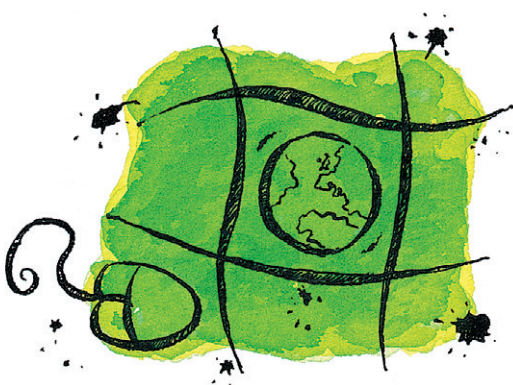
- Log-in using the Username, password and three characters from your security phrase.
- Add the symbol of the stock – this can be found using the Lookup facility in the order entry screen.
- Select whether you want to buy or sell (you can only sell if you already hold the shares in your portfolio).
- Choose which settlement period you want.
- Decide if you are trading a quantity of shares or a monetary value and then enter the quantity of shares or value of money in the appropriate box.
- Choose whether you want to trade straight away ('at Market') or set a limit, enter your Password and click on the 'Review your order' button. A price will be displayed together with a breakdown of the charges. You will then have 15 seconds to decide whether you want to accept the price or not. If you do want to go ahead and execute the deal, simply press the Accept button and the order will be executed.
- Your account will be updated automatically and a contract note will be sent, confirming the details of the trade.

Managing your account

As an integral part of the service, we provide account holders with a comprehensive settlement service, based around a nominee account system. This has been especially designed to give customers an easy method of monitoring investment performance and to provide them with increased control over their portfolios. Nominee accounts simplify transaction arrangements and shift the burden of paperwork away from customers, leaving more time to devote to money making in the market.

Money Matters

- Dividends will be credited to your share dealing account upon receipt by Jarvis and itemised on your trading account statement. You can choose to have these sent to you every quarter, free of charge.
- All sale proceeds and dividends will be retained within your **shareDeal active account**. Purchase costs and other charges will be debited from this account at the time a trade is placed.
- For convenience and security, cash withdrawals from your dealing account are by BACs. Please note that you may only withdraw cash from your account if the balance exceeds any amount required to meet outstanding purchases or charges.
- You can make a payment online by logging on to your dealing account and making a debit card payment. Alternatively call Customer Services and pay by debit card over the phone or send in a cheque made payable to Jarvis Investment Management Ltd, clearly displaying your account number on the reverse.
- Please note that when paying for shares you have purchased, we do need to receive cleared funds by settlement date - a cheque payment requires up to 4 working days to clear and debit cards can take 2 working days.



Communications

You will receive:

- A contract note (either by email or by post) for every deal you place, confirming the details of your transaction.
- Valuations sent to you quarterly
- A cash statement sent out annually
- An annual consolidated tax certificated for nominee trading accounts where tax has been deducted at source
- Online statements and valuations are available 24/7.



Corporate Actions & Rights Issues:

- Where a holding in your dealing account is subject to a corporate action or rights issue, we will contact you in writing with the details to obtain your further instructions.

Making changes to your account:

You may, at some point in the future, wish to add features or make changes to your account. Some changes may be made over the phone; others may be made in writing in order to meet regulatory standards and to prevent any unauthorised changes from being made to your account:

- Change of address – instructions must be received in writing (by post or from your registered email address).
- Change of bank details – instructions must be received in writing by post with an original printed bank statement (not an internet printed copy) which shows your name, your new bank account number and sort code and not be older than 3 months.
- Change of email address – instructions can be received in writing (by post or from the original email address) or can be changed online.
- Change of telephone number - instructions can be received in writing (by post or email from the registered email address).

Transferring accounts from another broker:

If your shares are held by another stockbroker or bank and you would like to transfer these to your **shareDeal active account**, you simply need to complete and return a Transfer Form (downloadable from the 'Useful Forms' section of the website) together with your Application Form.

Please visit www.sharedealactive.co.uk for more details or call us on 01892 510515

JARVIS

Investment Management Ltd



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ShareDeal Active is a brand name of
Jarvis Investment Management Ltd,
which is authorised and regulated by
the Financial Conduct Authority.

Jarvis is a member of the London
Stock Exchange and is an HM Revenue
& Customs authorised ISA Manager.

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