

1. Subject to these plan terms, this Investor Essentials Plan (the “**Plan**”) is available to all customers (each a “**Customer**”) of Interactive Investor Services Limited (“**ii**”, “**us**”, “**we**” or “**our**”) who meet the Qualifying Criteria (as defined in clause 2).

2. In order to qualify for the Plan, Customer must:

- a. have an open Stocks and Shares ISA and/or general Trading Account;
- b. not hold an ii SIPP, ii JISA, ii PTA, charity account, company account or investment club;
- c. receive all operational communications relating to their account(s) via electronic means;
- d. pay all monthly fees by direct debit; and
- e. hold an aggregate balance of less than £50,000 between their ii Stocks and Shares ISA and Trading Account (as applicable),

(together the “**Qualifying Criteria**”).

For those Customers meeting the Qualifying Criteria, the terms of the Plan are as follows:

3. If any Customer’s aggregate ii account balance between their ii Stocks and Shares ISA and Trading Account (as applicable) exceeds £50,000 at any time, they will immediately be withdrawn from the Plan and transitioned onto ii’s standard Investor Service Plan (rates and charges as set out in our rate card).

4. If, while on the Investor Essentials Service Plan, a Customer:

- a. changes to any Service Plan other than the Investor Essentials Service Plan; or
- b. opens an additional account type of the account types listed in clause 2.b that requires a move of plan, they will immediately be withdrawn from the Plan and will be subject to the rates and charges payable for such alternative Service Plan as set out in our rate card.

5. Anyone who is (in our reasonable opinion) seen to be abusing the Plan may be excluded at our sole discretion.

6. Our ISA Terms and Terms of Service (together, the “**Terms of Service**”) shall apply in addition to these Plan terms. In the event of any conflict between the Terms of Service and the terms of the Plan, the terms of the Plan shall prevail.

7. All other rates and charges not varied by the Plan shall continue to apply.

8. By participating in the Plan, you agree that ii will not be liable for any costs, expenses, loss, or damage sustained or incurred with regards to the Plan.

9. All participants in the Plan agree to be bound by these terms and conditions.

10. The terms of the Plan are governed by the laws of England and Wales.

11. ii is the promoter of the Plan. The registered office for ii is 201 Deansgate, Manchester M3 3NW.