

# Dealing FAQs

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# General dealing questions

## How can I place a deal?

You can place a deal online or by phone. We cannot accept deal instructions by email, fax or letter for security reasons.

## Which investments can I deal in?

You can invest in any securities that are quoted on a recognised stock exchange that are settled within CREST. This range includes UK and Irish securities as well as international securities across 21 markets.

This includes

- shares
- government bonds
- corporate bonds
- permanent interest bearing shares (PIBS)
- warrants (not permitted in a Sippdeal ISA)
- covered warrants (not permitted in a Sippdeal ISA)
- investment trusts
- exchange traded funds and
- exchange traded commodities.

A full range of funds is also available covering over 2,000 unit trusts and OEICs, 96% of which have no initial charges. Please see our funds list for full details.

## What are the charges for placing a deal?

Please read our charges and rates for details of our dealing charges.

## How quickly will my deal be processed?

Online and telephone equity deals are processed immediately. Unit trust and OEIC deals are processed daily depending on the dealing cut off time for the fund (this varies from fund to fund). Orders received after the dealing cut off time will be executed at the next valuation dealing point, which is usually the following business day.

## What is my dealing limit?

Your maximum limit for purchases is the amount shown as your 'Available cash' within your product portfolio(s). You can only sell investments that are held in your product portfolio(s).

## How long does it take before I can reinvest my sale proceeds?

You can reinvest proceeds of equity sales immediately after they have been processed; proceeds of unit trust and OEIC sales can be invested as soon as the contract note is confirmed on your account. This is normally the day following the day the sale transaction is placed. Check your 'Available cash' for your maximum dealing limit.

## Can someone else make a deal for me?

Yes they can. To do this, you'll need to complete a third party authority form. This form must be posted to us. We cannot accept it by email.

## Will I get an online confirmation of my deal or a contract note?

You'll get an online confirmation immediately for most of your deals once the deal has been completed. You're also able to track your deals through the 'Active orders' and 'Transaction history' screens within the dealing site. We will also send you a secure message with a link to your contract note, which is filed within 'Documents' in the 'Administration' section of the dealing site.

If you place a deal by phone you will also receive a secure message with a link to your contract note. We do not send contract notes in the post.

## When will settlement take place?

Standard UK stock market settlement is T+3 (3 business days after the deal date). Settlement for unit trusts and OEICs is normally T+4.

## What if I make a mistake when placing my deal?

You will be asked to confirm your instruction before dealing and so will have an opportunity to check the details thoroughly. You are not able to cancel an order once you have confirmed the deal so please check the details carefully before you deal.

## Is there a minimum order size?

There is no minimum order size for equity deals. For unit trusts there is typically a minimum order size, which varies from fund to fund. More details can be found in the 'Funds' section with the 'Research centre' within the dealing site. Alternatively, you can call Dealing Services on **0845 373 3479**.

## How do I search for the investment I want to deal in?

Enter the name of the investment (or at least the first three letters) into the stock search tool at the top of each screen or in the 'Buy and sell' screens and a list of investments that match your search criteria will be returned.

## Am I guaranteed the quoted price when I place a deal?

Online quotes for equity deals are available for 15 seconds, after which time the quote expires and you will need to get a new quote. Our systems ensure that we are always checking for a better price while the deal is being executed. If a better price becomes available then you will get the improved price.

There may however be times when the quote provided is withdrawn by the Retail Services Provider (RSP), for example in very volatile markets and when this happens you may need to resubmit for another quote or call the Dealing Services on **0845 373 3479**.

## What is a RSP?

A RSP or Retail Services Provider is a securities house that provides competing quotes to stockbrokers for their retail customers. They are sometimes referred to as 'market makers'.

## What is a price improvement?

Our systems ensure that we are always checking for the best price available from the RSPs when you place a deal with us.

If the price obtained from the RSP is better than the best bid or offer price (whichever is relevant to your trade) quoted on the London Stock Exchange order book this is known as a price improvement. You will automatically get any price improvement (when available) when you place your equity deal online.

## Can I place a deal outside market hours?

Yes, you can place limit and stop orders at any time but orders will only be processed during market opening hours. The hours of the London Stock Exchange are from 8.00am to 4.30pm. Other exchanges vary.

## How do I deal if the website is not working?

If the website is not available for any reason you can deal by 'phone by calling Dealing Services on **0845 373 3479**.

## What is an 'At best' order?

An 'At best' order will be dealt at the best price in the market at the time of dealing for the number of shares being dealt. When you place an online deal then we will always seek to improve the price (see previous questions). If your deal exceeds the automatic size set by the RSPs or you place an order when the market is closed then the order will be dealt at the best price available to us at the time we place the deal.

# Order execution policy

## What is your Order execution policy?

Our order execution policy is available at [www.sippdeal.co.uk](http://www.sippdeal.co.uk).

## What execution venues do you use?

We are a member of the following recognised investment exchanges who operate regulated markets

- London Stock Exchange (LSE)
- PLUS markets (PLUS).

All transactions (except those in unit trusts and OEICs and some international securities) will be carried out and reported to either of these regulated markets ("on-market") and will be subject to the rules and regulations of the market.

In the event that your transactions cannot be conducted on-market, or where a better outcome can be achieved, we will execute your transaction off-market.

Instrument type	Execution venues considered
Equities	LSE, PLUS
Warrants	LSE, PLUS
Exchange traded funds	LSE, PLUS
Exchange traded commodities	LSE, PLUS
Covered warrants	LSE, PLUS
Government bonds	LSE
Corporate bonds	LSE
Unit trusts and OEICs	Individual fund provider
International securities (not listed on LSE or PLUS)	Off-market
Other instruments (not listed on LSE or PLUS)	Off-market

## Overseas stocks

### What is a CDI?

A CDI is a CREST Depositary Interest. CDIs are UK securities representing an underlying interest in an overseas security. They are issued on a one-for-one basis. As CDIs are UK securities, they are easy to deal, settle through CREST and you can receive dividends in sterling.

### Why does the system default to dealing CDIs rather than in an overseas market?

CDIs are quoted in Sterling, can be dealt online and settled through CREST so our online dealing system will automatically offer these where available.

### What overseas markets can I deal in?

We offer dealing in all CDIs. We do not allow investments in overseas markets except through CDIs.

### Are there any special requirements before I can deal in overseas markets?

No.

### In what currency will the shares be quoted?

All online trading in CDIs will be in Sterling.

### What are the charges for placing an overseas deal?

Please see our charges and rates for details of dealing in overseas securities.

### Can I place limit and stop orders on overseas stocks?

Yes, as long as the stock can be settled and held in CREST. For more details, please call Dealing Services on **0845 373 3479**.

### What currency will my dividends be paid in?

All dividends will be paid in Sterling.

## Collective investments

### What is a Collective investment?

Collective investments are any form of investment that involves the pooling of investors' funds. Investors' contributions are pooled and invested on their behalf by professional fund managers. The most common form of collective investments are unit trusts and OEICs.

### What type of Collective investment can I buy?

You can deal in any UK unit trust or OEIC.

## What is the difference between unit trusts, OEICs and investment trusts?

Both unit trusts and OEICs are open ended investments. This means that more shares or units can be issued or canceled according to supply and demand at any stage. There are some key differences

- Unit trusts issue units and OEICs issue shares
- Unit trusts generally have two prices, a bid price at which you sell and an offer price at which you buy. OEICs have one price, called the single price at which you buy and sell.

Investment trusts are different in that they are closed-ended investments that issue shares to attract capital. As such, a fixed number of shares are on issue at any one time. Most investment trusts trade at a discount to net asset value, with the price being determined by demand for shares rather than the value of the trust. As investment trusts are companies they are dealt and settled in the same way as any other equity.

## What do unit trusts and OEICs invest in?

This will depend on the funds specific investment objectives but could include equities (UK and overseas), company and government bonds (UK and overseas), property, derivatives and cash.

## What charges do I pay for investing in unit trusts and OEICs?

Please read our charges and rates. In addition, unit trust managers normally charge investors an initial charge and annual management charge. We have negotiated special discounted rates with the unit trust managers. See our funds list for more details.

## How much can I invest in a fund?

You are able to invest the amount shown in your 'Available cash'. Investments in unit trusts and OEICs must be made as amounts of cash rather than numbers of units or shares as the price is not known at the time an order is placed.

## How do unit trust and OEICs pay out income?

If a unit trust or an OEIC pays out income, this can either be paid into your SIPP, ISA or dealing account (if distribution or income units are held) or re-invested in the fund (if accumulation units are held).

## Can I transfer existing fund holdings held with another provider into Sippdeal?

Please contact the client management team or email [enquiry@sippdeal.co.uk](mailto:enquiry@sippdeal.co.uk) to discuss the transfer of fund holdings.

## Can I set limits on unit trust and OEIC deals?

No. These orders can only be placed 'at best'.

## Are some unit trusts and OEICs riskier than others?

Yes. This will depend on the underlying securities held within the unit trust or OEIC.

## How do unit trusts and OEICs settle?

There is a standard settlement period of four business days for unit trusts and OEICs.

## How can I find out about the past performance of a unit trust or OEIC?

Within the 'Research centre' in the dealing site you are able to find comprehensive fund performance data.

## How do I obtain the key features information?

Our collective investment key features are available at [www.sippdeal.co.uk](http://www.sippdeal.co.uk).

The specific key features data for UK funds can be found in the 'Research centre'. For specialist and overseas funds, please 'phone Dealing Services on **0845 373 3479** and the key features document will be sent to you.

## What should I do if the fund I am looking for is not shown?

Please 'phone Dealing Services on **0845 373 3479**.

## What is the difference between income and accumulation units?

Unit trusts and OEICs are usually issued in two classes – income (or sometimes called distribution units) and accumulation units. Income units pay out a distribution of the income derived from the fund whereas accumulation units retain this cash within the fund.

# Limit and stop orders

## What is a limit order?

A limit order is a pending dealing instruction. It is valid for a pre-determined time period, to buy an investment at no higher than, or to sell it at no lower than, a particular price. A limit order will be executed if the specified price is reached within the time period.

## What price will trigger my limit or stop order?

Limit and stop orders are triggered for execution on the basis of the best prevailing price quoted by the RSPs.

## What time limit can I place for a limit or stop order?

You can place a limit or stop order for up to 90 days. If your selected date falls on a weekend or a day when the market is closed, your order will expire on the previous business day. The minimum time limit is the end of dealing that day.

## Can I place a limit or stop order on any investment?

You can place a limit or stop order on any investment where a quote is available online. If you are unsure then please call Dealing Services on **0845 373 3479**.

## In what circumstance will my limit or stop order fail?

We are not able to guarantee that limit or stop orders will be executed even if the specified price is met. The order could fail as a result of market conditions at the time (such as a fast or volatile market where the prices quoted are only indicative rather than guaranteed) or other factors outside our control such as the maximum order size changing since you placed your order. Limit orders will also not be executed whilst the London Stock Exchange uncrossing auction is taking place due to volatile prices. This is normally between 8 - 8.10am.

## Can I cancel a limit or stop order?

Yes. You can cancel a limit or stop order at any time. In the 'Active orders' screen within the dealing site, click on the order you wish to cancel.

## Can I edit a limit or stop order?

Yes. You can edit a limit or stop order at any time. In the 'Active orders' screen within the dealing site click on the order you wish to cancel.

## What are the charges for placing a limit or stop order?

There is no additional charge for placing a limit or stop order. If an order is executed, our standard fee rates will be charged to your deal. All our dealing charges are within our charges and rates.

## How do 'buy limit' orders affect the available cash in my portfolio?

When you place a buy limit order, then the value of this pending order will be earmarked and your available cash position will be adjusted accordingly.

## How do I know if a limit or stop order has been executed?

You can monitor the status of your limit and stop orders in the 'Active orders' screen. The order will show as 'Pending' if it has not been executed. If the limit or stop order executes then the order will show as 'dealt' and will then move to the 'Transaction history' screen the following business day. A secure message will be sent to you when the order executes and this will contain a link to your contract note.

If your limit or stop order has been set for a period of longer than three days, then we will send you a secure message reminding you of the expiry date of the order three days before the expiry.

## At what level should I set my stop limit price?

This is your decision. In the 'Research centre', you will find the tools and information to help you make this decision – including charts, news and company information.

# Complex financial instruments

## What is a complex financial instrument?

A complex financial instrument is a term used to describe investment types which carry a high degree of risk – generally because of the way in which they are structured. Typically, but not exclusively, this will include some form of derivative (whereby the value of the instrument is 'derived' from underlying securities, currencies, interest rates or yields, commodities or other indices or measures). Please note that you cannot deal in any investment on the dealing site that will allow you to lose more than your initial investment.

## Why can't I deal straight away in a complex financial instrument?

All investors are required under the Financial Services Authority's rules to complete an appropriateness questionnaire before they deal in complex financial instruments. This helps us to determine whether such instruments are appropriate for you given your knowledge and experience.

## Where can I get a copy of the appropriateness questionnaire?

The application form to invest in complex financial instruments can be found in useful forms.

## When will I know that I can deal in a complex financial instrument?

On receipt of your completed questionnaire, we will carry out an appropriateness assessment in accordance with FSA guidelines. We will then contact you by secure message to let you know the outcome of the assessment. If applicable, you will then be able to deal in complex financial instruments.

## Will I have to complete an appropriateness questionnaire every time?

No. The questionnaire covers all types of complex financial instruments. The outcome of your questionnaire will be recorded by us.

# Corporate actions and dividends

## What is a corporate action?

A corporate action is an activity initiated by a company that affects the nature and/or quantity of the shares you hold. Some actions may require a response from you while others will not. There are numerous types of corporate action. The main ones are

- takeover
- rights issue
- open offer
- bonus/capitalisation issue
- consolidation
- subdivision
- demerger
- conversion
- redemption
- tender offer
- warrants subscription
- suspension/liquidation.

## How will I know if a corporate action has taken place on my account?

We will send you a secure message with full details of the corporate action. Your secure messages can be accessed by clicking on the 'Messages' link at the top right of every screen on the dealing site or by clicking 'Administration' on the top navigation bar and then 'Secure messages'. Where the corporate action is voluntary and we need you to make an election we will also send you an email alert to notify you that a secure message is waiting to be read.

## How will I know if I am entitled to a dividend or corporate action?

We will advise you of an entitlement to a corporate action. Your entitlement is normally determined by owning shares as at an effective date for the event or on the security ex-date. Please see the question below for information regarding ex-dates.

## What are ex-dates?

An ex-date is the market entitlement date as announced by the company and the London Stock Exchange. Providing you have purchased shares in a company prior to the ex-date you will be entitled to the benefit of cash for a dividend or the issue of new shares for a rights, open offer or bonus issue.

## How should I respond to a corporate action?

Some corporate actions will require you to choose one of the options available to you, and these will be set out in the secure message that we send to you. You should follow the instructions in the secure message, which will allow you to respond online. Please ensure that you respond with your choice by the date specified in the secure message.

## What happens if I do not respond or am late in responding?

In some cases a decision is compulsory and if you do not reply to the message by the required date we will follow the default action on your behalf as specified in our communication to you. We will then notify you of the outcome and adjust your holding accordingly.

## Do I receive a copy of the offer document?

We do not send out copies of the offer documents as we will contact you with the relevant details.

## Can I vote at an AGM or EGM?

If you wish to vote at an AGM or EGM please send the request to us in a secure message. We will endeavour to arrange this for you provided we have received sufficient notice.

## Does a corporate action prevent me from placing an order?

Corporate actions should not prevent you from placing an order but there may be certain times where you will not be able to deal close to effective dates or where you have already placed your instruction to elect for optional events.

## How do I receive dividend notifications?

We will send all dividend notifications by secure message.

## How are my dividends paid?

We pay dividends in Sterling into the cash account of your relevant Sippdeal product as soon as we receive payment.

## Can I receive dividends as SCRIPs or DRIPs?

No. We don't offer dividends as SCRIPs or DRIPs.

## If I owe you money for a corporate action when will you take it out of my cash account?

We will take the monies for a corporate action on the date advised to you in our communication.

## What happens if I don't have enough cash to pay for the action?

You need to ensure that you have sufficient 'Available cash' when the payment is due. If there are insufficient funds we may contact you but this may result in you not being able to take up the relevant corporate action.

## Managing my account

### Can I access the dealing website and deal online 24 hours a day?

You can normally access the dealing site to view your portfolios, access the 'Research centre' and send secure messages 24 hours a day. You can place and edit limit and stop orders at any time but orders will only be processed during market opening hours.

We will use our best efforts to ensure that the dealing area is available 24 hours a day. We may have to close the site for scheduled maintenance (which we will give you advance notice of) but there may be times when the dealing area is not available for reasons beyond our control.

### How can I monitor the value of my SIPP, ISA or dealing account?

You can easily monitor the value of your investments by viewing your portfolios online. You can assess your portfolios clicking on 'Dealing' on the top navigation of the dealing site and then 'Portfolio' or through the 'Account summary' page.

### Where can I find out my 'Available cash' balance?

Your 'Available cash' balance is shown on the 'Portfolio', 'Dealing' and 'Transaction history' screens. You can access your full cash statement by clicking on 'Dealing' on the top navigation and then 'Cash statement'.

## How do I pay into the cash account(s) of my Sippdeal account(s)?

There are various ways that you can pay money into the cash account(s) of your Sippdeal products. You can use

- debit card
- Direct Debit
- Bank transfer (BACS) or
- cheque.

To pay money in, you need to login to your Sippdeal account and from your 'My accounts' page, select 'Manage my account' and use the payment method of your choice.

## How do I arrange for benefits to be paid from my Sippdeal SIPP?

Please read the benefits guide which explains the process for taking SIPP benefits.

## How do I monitor the performance of my investments?

Your online portfolio provides a current valuation of your holdings, change in value from the previous market close, percentage change in value and cost.

## Where can I view my current orders that are pending?

All your pending orders can be viewed in your 'Active orders' which is accessed by clicking on 'Dealing' on the top navigation of the dealing site.

## How do I view my completed deals?

All previous deals can be viewed in your 'Transaction history' screen, which is accessed by clicking on 'Dealing' on the top navigation of the dealing site and then 'Transaction history'.

## What accounts can I view on my account summary page?

You are able to view all your product portfolio(s). If you have been given permission to view another person's accounts then you will also be able to view their product portfolio(s).

## How can I view another person's account if they have given me permission to do so?

You can select another account from the list on the 'Account summary' screen. Or at the top of the screens select the account you wish to view from the account drop down list.

## How up to date are the prices shown on the portfolio page?

UK equity prices will be delayed by 15 minutes. Unit trust or OEIC prices will be from the last available pricing point. Other prices, for example overseas stock, may vary.

## What is the 'Cost' figure in my portfolio and how is it calculated?

The 'Cost' is the original cost of the investment on the date of purchase or the cost which you told us on the transfer of the investment from another provider. The 'Cost' will be adjusted for corporate actions where applicable. Please note that we cannot guarantee that the 'Cost' figure is always accurate and these are provided as a guide and should not be relied upon when making investment decisions.

## What currency is my portfolio shown in?

All valuations are shown in Sterling.

## What happens if my dealing account goes overdrawn?

You must not give instructions or take any action that would lead to your dealing account going overdrawn.

## Will I receive interest on the cleared cash held in the cash accounts of my products?

Details of the interest rates payable are in the charges and rates at [www.sippdeal.co.uk](http://www.sippdeal.co.uk). Interest is calculated using your cleared balances less any debit balances arising from unsettled deals.

## How is 'Available cash' calculated?

Your cash balance will include all monies due from deals that are pending settlement less any monies due for unsettled purchases and monies earmarked for uncontracted funds or limit orders, corporate actions or account fees.

## How do I contact you with a dealing query?

You can send us a secure message or call Dealing Services.

## What do I do if I want a contract note notification sent to a third party?

You can arrange for contract note notifications to be emailed to a third party by sending us an email or letter stating your username and the email address to which you wish the copy contract note notification to be emailed. Our email address is [enquiry@sippdeal.co.uk](mailto:enquiry@sippdeal.co.uk).

## When will I receive statements?

We will provide statements for your account(s) annually. We will send you a secure message informing you that your statement is available to view and download from your 'Document store'. Your 'Document store' is in the 'Administration' section of the dealing site.

## How do I tell you if my details have changed?

You are able to change your personal details, your email address etc. online. You need to firstly login to Sippdeal and then from the 'My accounts' page, select the information you would like to change from the 'My details' section.

## What will I see in the document store?

The document store in the dealing site contains all your historic contract notes and statements.

## Secure messages

### When should I send Dealing Services a secure message?

A secure message is one that is sent from your dealing account to Dealing Services. The message goes over our secure network and we can identify it with certainty as being from you, so it is the best and most secure method of contacting Dealing Services with any queries relating to your dealing account. Please do not send dealing instructions by secure message.

### How do I access my secure messages?

Your secure messages can be accessed by clicking on the 'Messages' link at the top right of every screen on the dealing site or by clicking 'Administration' on the top navigation and then 'Secure messages'.

### How quickly will you respond to a secure message?

We aim to respond to secure messages on the same business day.

### What if I cannot get online and I need to contact Dealing Services?

You can 'phone the Dealing Services team on **0845 373 3479**.

### Can I receive email alerts when you send me a secure message?

Yes. We will automatically send you an email alert for high priority events such as deals being completed or voluntary corporate actions. Please send us a secure message if you want to stop receiving these or if you wish to arrange for an email alert for all your secure messages.

## Research

### How do I get information about a particular company?

In the 'Research centre' within the dealing site, enter the symbol or company name in the company search tool and click 'Go'. A list of companies will appear, choose the correct stock and click on the name. You can access prices, company fact sheets, company profiles, related news and broker views.

### How do I get information about unit trusts and OEICs?

The 'Research centre' contains comprehensive research, analysis and news on funds. You can search for information by fund name or keyword or by browsing by fund manager or sector.

### Can I get live prices on the dealing site?

Equity prices listed in the 'Research centre' and in your portfolio will be delayed by 15 minutes. Any unit trust or OEIC prices will be from the last available pricing point. Other prices, for example overseas stock, may vary. When you place an equity order online you will receive a live price, which you will have 15 seconds to accept.

### What tools are there in the Research centre?

There are a number of tools in the 'Research centre'. There is a comprehensive charting tool including annotations and technical indicator tools. The screening tool allows you to filter the market and find the company that matches your criteria. Additionally there are performance tables which allow you to see how a selected group of companies are performing, compared to their peers. This visual tool helps you to spot market leaders at a glance using market maps, heat maps and bar charts.

### Where can I get dividend and price earning ratios?

In the 'Research centre', these appear in the 'Financials' section once you have chosen a company on which to search for information.

# Complaints

## What should I do if I have a complaint?

If you are any way dissatisfied with our service you should contact us at the contact details below. We will deal with any complaint promptly and efficiently.

Sippdeal  
Trafford House  
Chester Road  
Manchester  
M32 0RS

Email: [enquiry@sippdeal.co.uk](mailto:enquiry@sippdeal.co.uk)  
Tel: 0845 54 32 600

If you are not satisfied with our response, you may refer your complaint to the Financial Ombudsman Service.

## Are there any compensation arrangements?

Yes. The Financial Services Compensation Scheme (FSCS) has been set up to deal with compensation if firms are unable to meet claims made against them.

For bank deposits the maximum claim that could be made is £85,000.

Further information about the compensation arrangements is available from the Financial Services Compensation scheme at [www.fscs.org.uk](http://www.fscs.org.uk)

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A J Bell Management Limited is authorised and regulated by the Financial Services Authority and is the scheme administrator of all A J Bell's Self Invested Personal Pensions (SIPPs). A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority. It is the plan manager for all of A J Bell's Individual Savings Accounts (ISAs) and provides A J Bell's Dealing Accounts.

Sippdeal, Sippdealxtra and Sippcentre are platforms provided by A J Bell Management Limited. A J Bell Platinum SIPP is provided by A J Bell Management Limited. A J Bell Platinum SSAS is provided by A J Bell Limited.

The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

Company	Company Number	VAT Number
A J Bell Holdings Limited	4503206	833 5478 13
A J Bell Management Limited	3948391	759 3531 03
A J Bell Limited	3091664	639 0316 44
A J Bell Securities Limited	2723420	918 4226 21