

Invest@work eligibility criteria

From the 1st September 2020, you may qualify for a service fee discount, on the investments you hold with Fidelity Personal Investing if you are using one of Fidelity's Invest@Work services and can meet at least one or more criteria listed below:

- You and your employer have registered for our Employee Compliance Reporting service or you have registered for this service as an 'associated or connected person**'
- You and your employer have registered for our service that allows you to save into a Fidelity Personal Investing account directly from your salary
- You and your employer have registered for our Invest@Work member benefits service
- You have an eligible Fidelity workplace pension as well as investments with Fidelity Personal Investing and have registered for a discount

Please note - if you are a US person we will not be able to open any new accounts or accept any new investments with Fidelity Personal Investing

What is the discount to the Service Fee?

You will be entitled to a reduced Service Fee on the investments held with Fidelity Personal Investing as detailed below. Please see our 'Doing Business with Fidelity' document for full details of how the Service Fee is calculated and how it is deducted from your account. Visit [fidelity.co.uk/doingbusiness](https://www.fidelity.co.uk/doingbusiness)

Total Value of all Fidelity Personal Investing Investments	Standard Service Fee (annual amount or rate)	You will pay
Less than £25,000	0.35% if you have a regular saving plan or £90 (£7.50 a month) if you don't	0.30% (a saving of 0.05% on the standard rate)
£25,000 or more but less than £250,000	0.35%	0.30% (a saving of 0.05% on the standard rate)
£250,000 or over	0.20% on all investments held. Note the fee is capped at £2,000 p.a.	0.20% on all investments held. Note the fee is capped at £2,000 p.a.

Please note that ongoing fund charges and transactions fees apply.

You will not be eligible for the discount on any of your investments if:

- You link a financial adviser, broker or intermediary to your account, however any Personal Investing accounts not linked to a financial adviser will still attract a discount
- If you don't fulfil at least one of the criteria listed in the eligibility requirements above

Please note - it is at Fidelity's discretion to stop the ongoing discount at any time.

If you no longer qualify under one or more of the above criteria, your investments will remain with Fidelity Personal Investing, but you may not receive the discount on them. Therefore, if your circumstances change and you stop working for a company that offers these benefits, you must let us know within 30 business days. If you registered for the discount as an 'associated or connected person**' and your circumstances change which mean you are longer meet this criteria you must also let us know within 30 business days. We may recover any discount you received but weren't eligible for outside of the 30-day notification period.

*Each employer will use a different definition of an associated or connected person. Please confirm with your employer's Compliance Team or Code of Conduct and Ethics Office for clarification.

