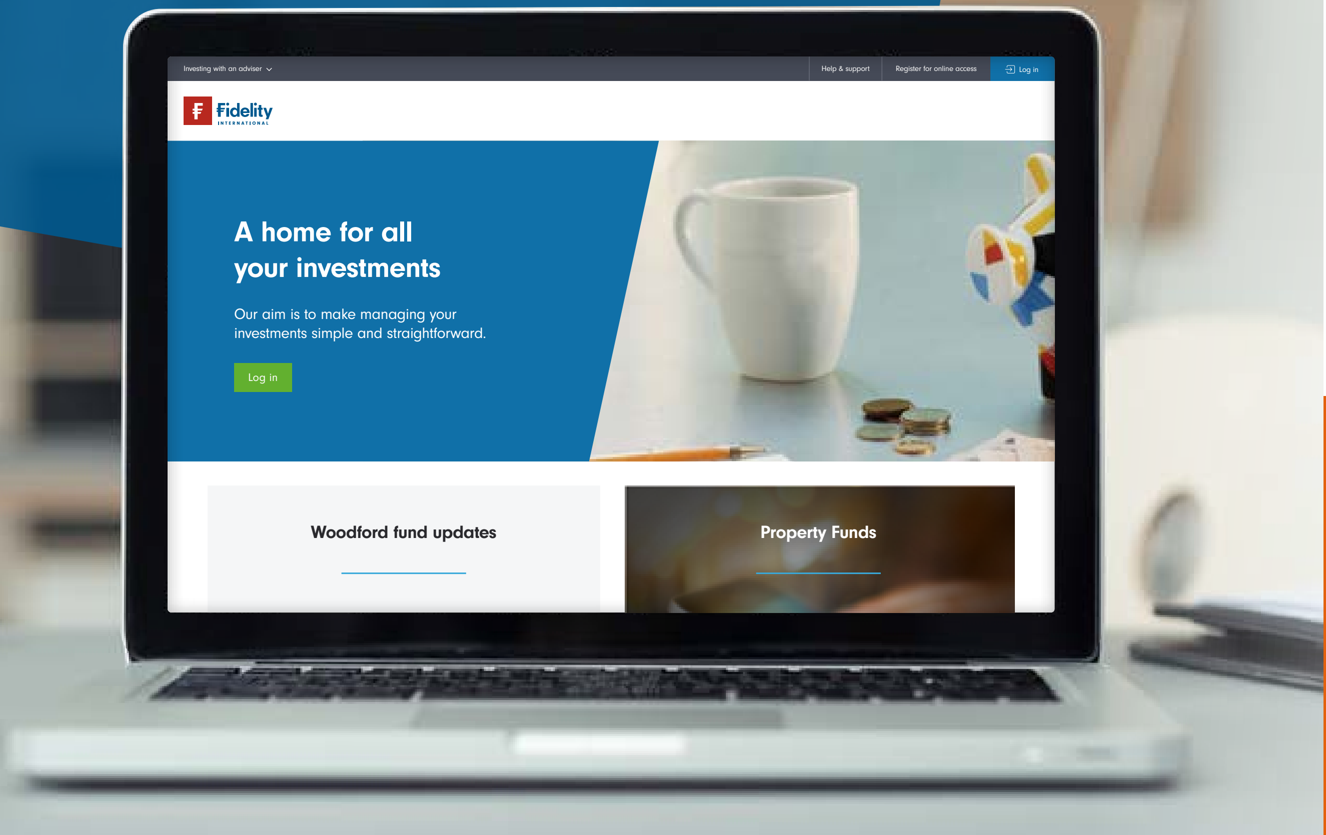
Getting online with Fidelity

A guide to your account online

Fidelity INTERNATIONAL

Making the most of your secure account online

Did you know you can view your Fidelity accounts online – including your ISAs, pensions and other investments – in the same way you check your bank and other financial accounts?



Registering for your online account is quick and easy and brings lots of advantages. You can:

- Check the very latest valuation of all your investments – 24 hours a day, 365 days a year.
- Download all your documents, such as your latest statement and valuation.
- View your transactions.
- Complete simple tasks online, such as updating your personal details when these change.

What's more, if you choose to go paperless, you'll be helping to reduce the impact on the environment. This also counters the threat of identity theft as the risk of post being intercepted is reduced. It's a very secure service – we use proven, industry-recognised security tools and processes to help keep everything safe.

This guide takes you through the simple steps you need to make to register for our online service and App. It also runs through how you can complete some straightforward tasks, such as changing your password and accessing important documents, such as your statement and valuation.

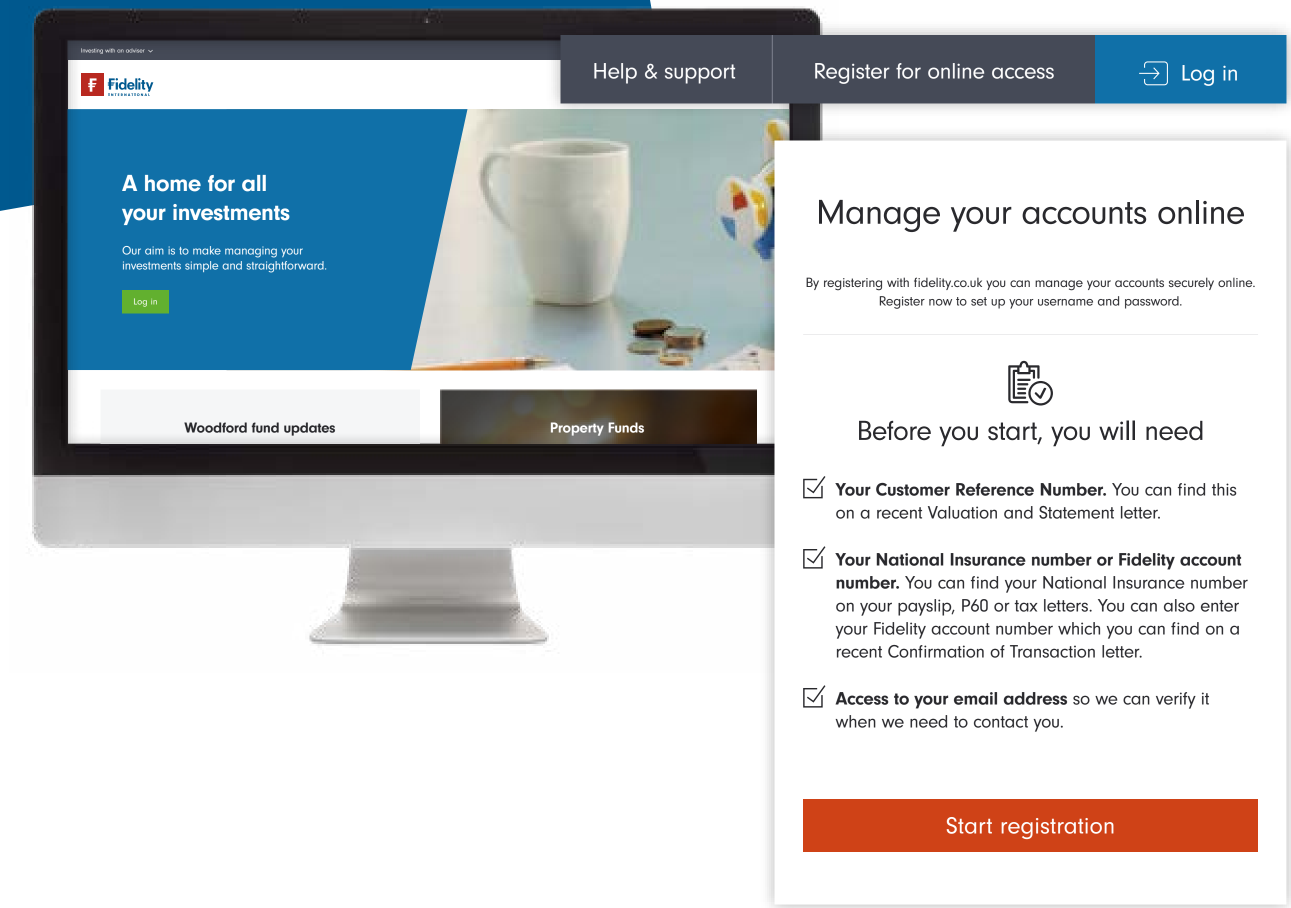
The value of investments, and the income from them, can go down as well as up and you may get back less than you invest.

In this guide

Registering for online access

Arranging online access to your account is both quick and easy. Here we take you through the process in four simple steps.

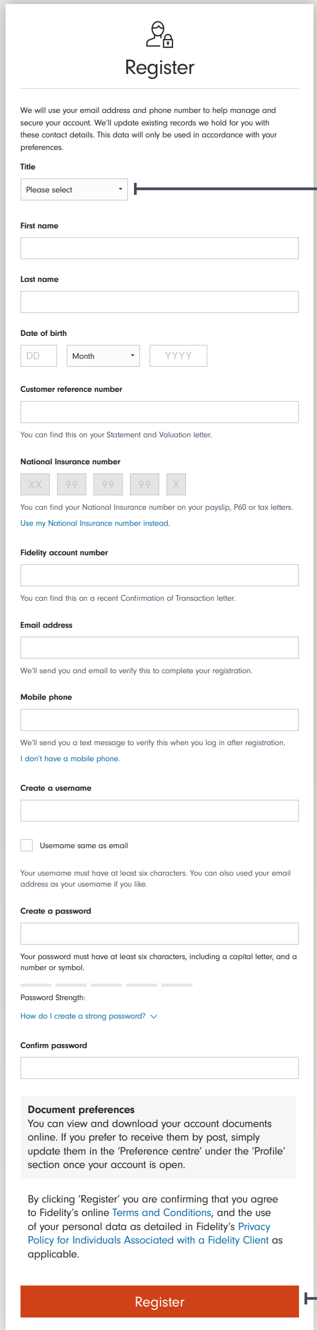
1

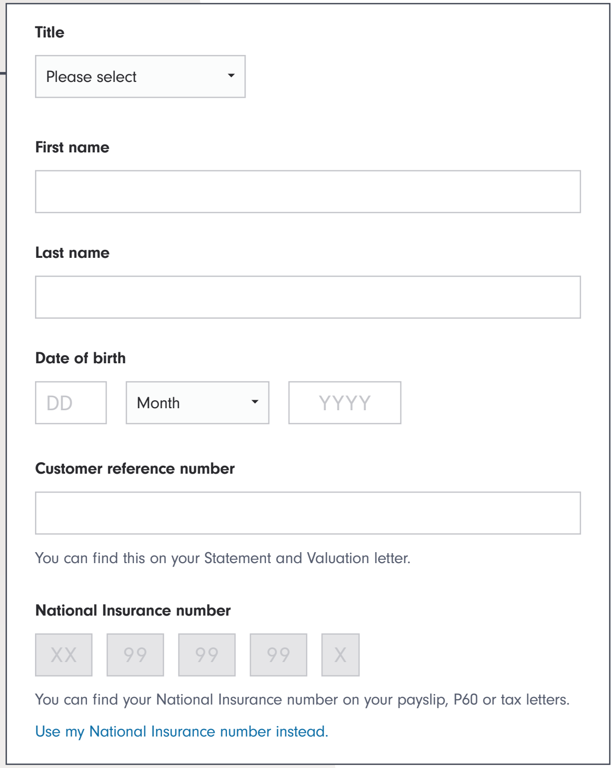


Before you begin, you will need your Customer Reference Number and National Insurance Number or account number and access to your email. Once you have these details, simply visit fidelity.co.uk/clients

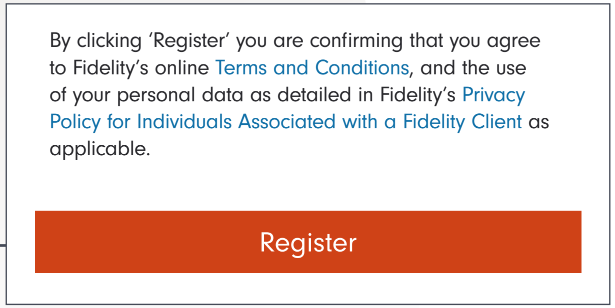
Then click on **'Register for online access'** in the top right-hand corner of the screen, followed by **'Start registration'** on the page that appears.

2



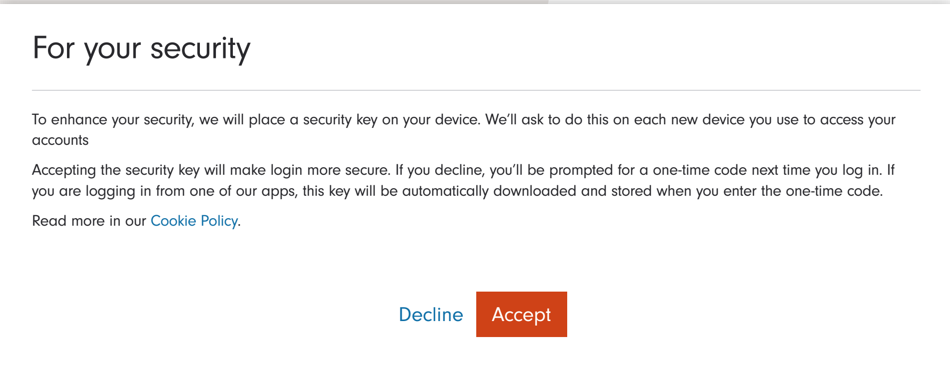


Enter your details and create your username and password. The username should be something that is memorable to you – you can use your email address if you like. Keep these details safe as you will need these to log in to your account.



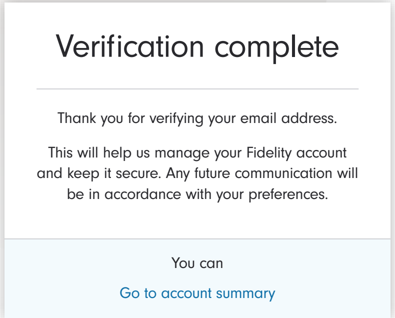
It's important to review all of our terms and policies, so please read each one carefully. Once you are happy with everything, select **'Register'** to confirm that you accept the terms.

3



You will now see a message regarding security. A pop-up box will appear explaining how we recognise your computer, phone or tablet each time you log in. If you select **'Accept'**, we will remember your device the next time you log in. Only accept if you are using your own device rather than one in a public area.

4



You will now receive an email from **fidelitysecurity@fidelity.co.uk** so please check your email account. Clicking on the link within the email will allow us to verify your email address. Please be aware that this link expires after 30 minutes.

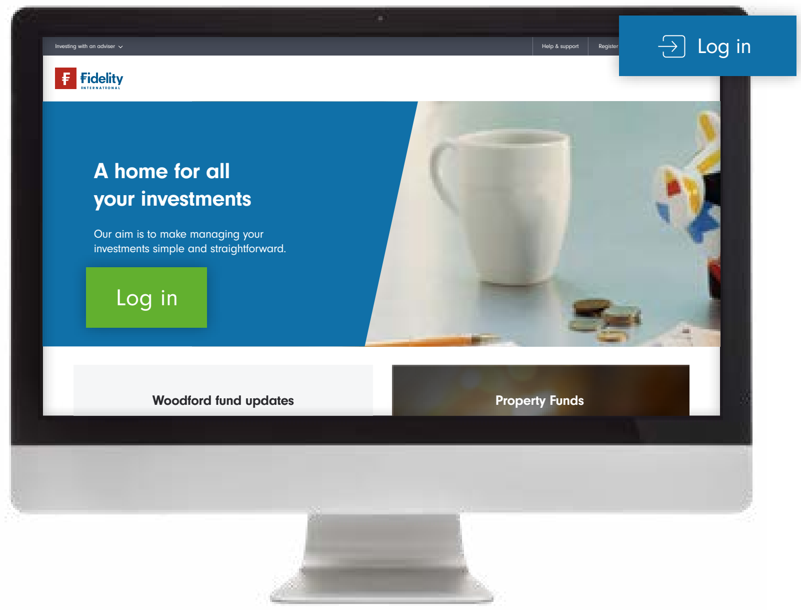
If the email hasn't arrived in your inbox, you may need to check your junk or spam folders. Alternatively, you can request another one.

After opening the link, a new window will open confirming your registration is now complete. You can now access your accounts by selecting **'Go to account summary'**. You will then be prompted to log in.

Logging into your account

1

Go to fidelity.co.uk/clients and click on **'Log in'**.



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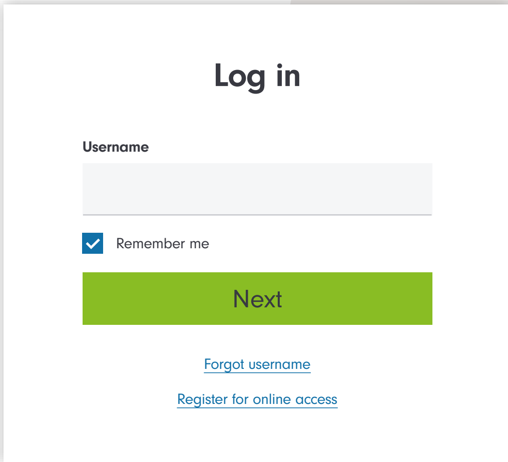
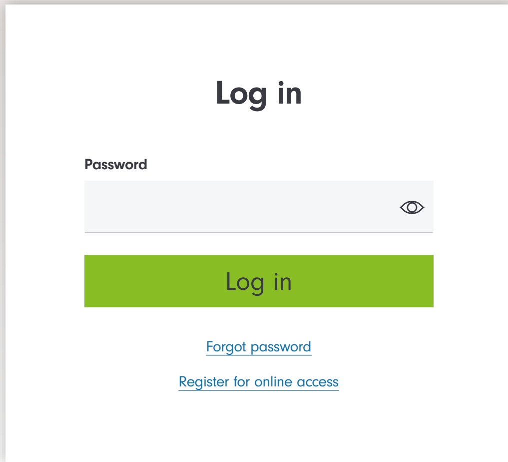


Enter your username and then click **'Next'**.

To make things easier for you the next time you log in, you can tick the box to have the device remember your username, but only do so if you are using your own device rather than a shared one or one in a public area.

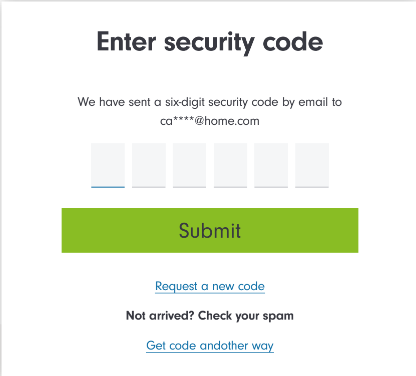
3



Enter your password and then click **'Log in'**.

Logging in from a device we do not recognise

1

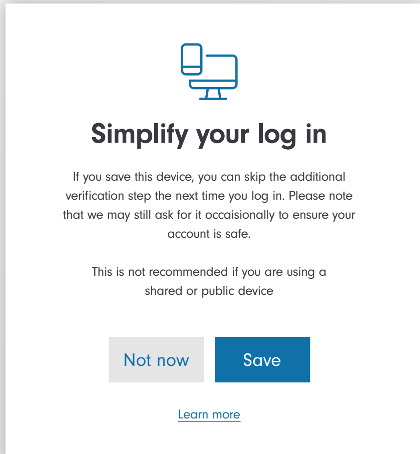


If you are logging into a computer, phone or tablet that we do not recognise, we will send a one-time code to your registered email address.

This email will be from **fidelitysecurity@fidelity.co.uk** and will expire after 30 minutes.

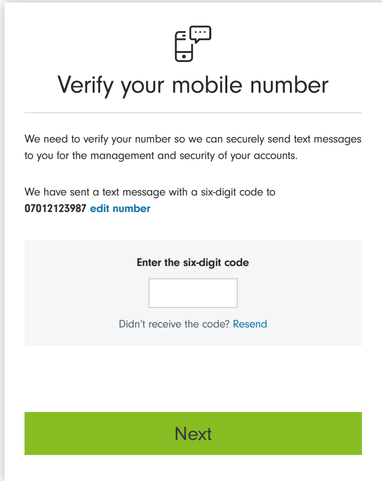
Please enter this code in the box on screen to verify that it is you logging in. If you have not received a code you can request another to be sent to you.

2



You can simplify your log in for next time if you save the computer, phone or tablet details you have just used for log in. Only save if this device is not shared.

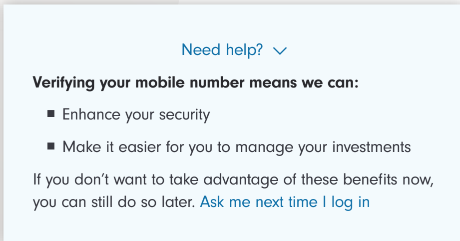
3



You will now receive a SMS from Fidelity to verify the mobile number we hold for you. Please check your messages and enter the code on screen and click **'Next'**. From here you will be taken to your **'Account summary'**.

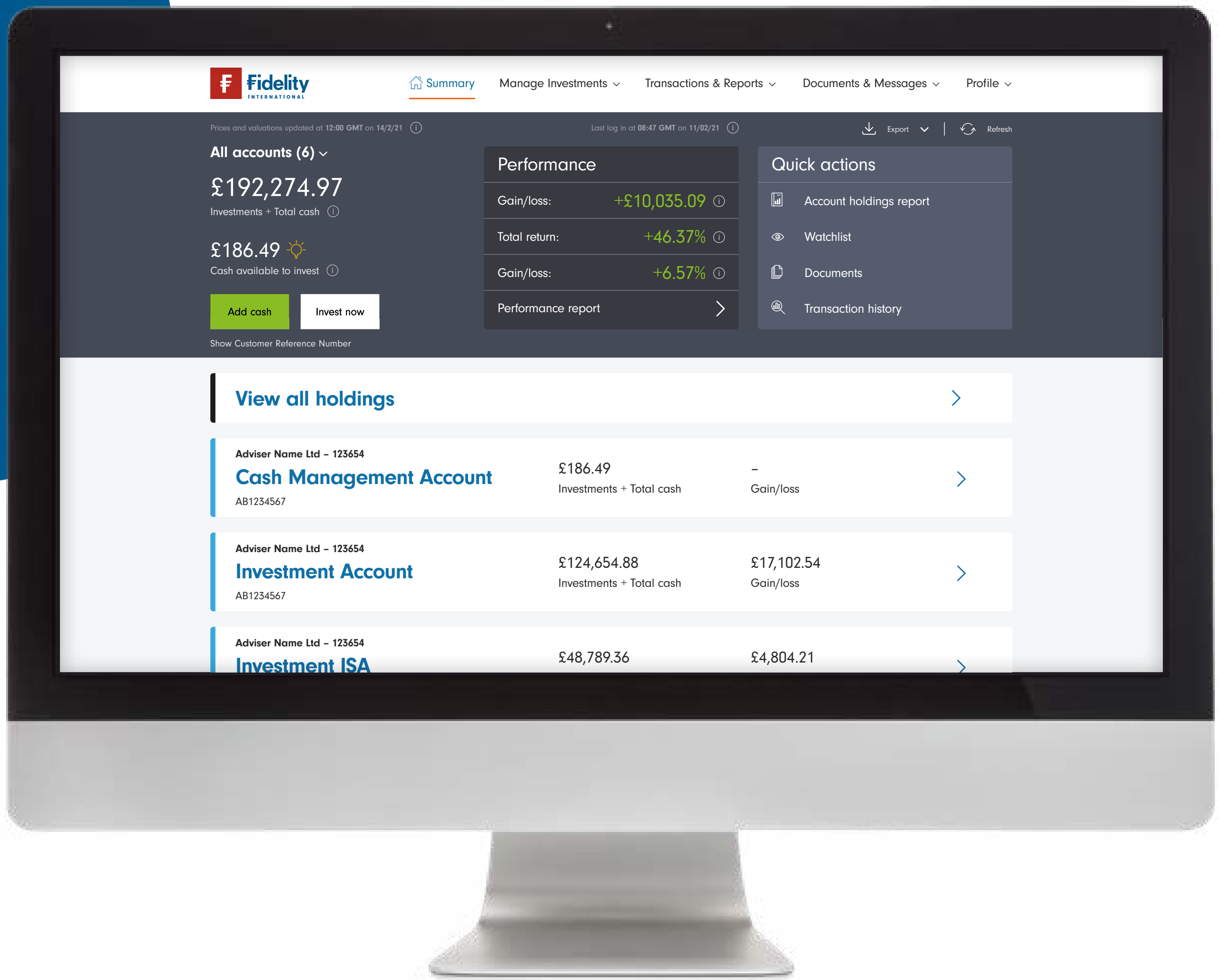
We recommend verifying your mobile number as doing so will enable additional security on your account and allow you to take advantage of additional services such as secure text messaging.

If you do not want to complete this step you can choose to skip this by choosing **'Ask me next time I log in'** within **'Need Help'**.



Your homepage explained

Here we run through the first page you'll see every time you log into your account online. It's known as your homepage or 'dashboard'. As well as giving a summary of your investments and accounts, it's also your gateway to a range of online services – such as electronic documents and the ability to manage your personal details and preferences.



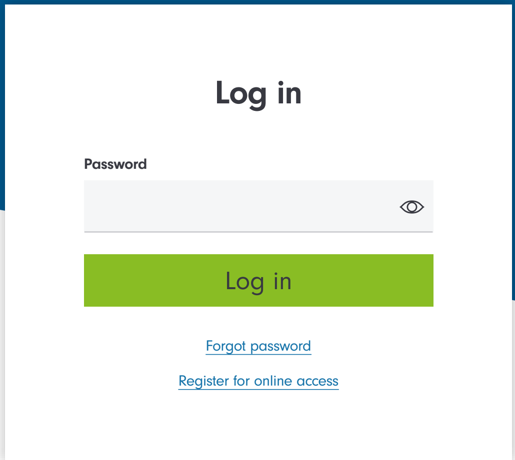
Your dashboard shows a list of all your accounts on the left-hand side of the page while the current value of all your investments appears in the centre of the screen. If you click on an account shown on the left-hand side, then a summary of that particular account will appear in the centre of the page.

Your dashboard also allows you to navigate to other online services. The menu at the top of the screen has a range of options, such as managing your investments or viewing your transaction history and account documents.

Resetting your password

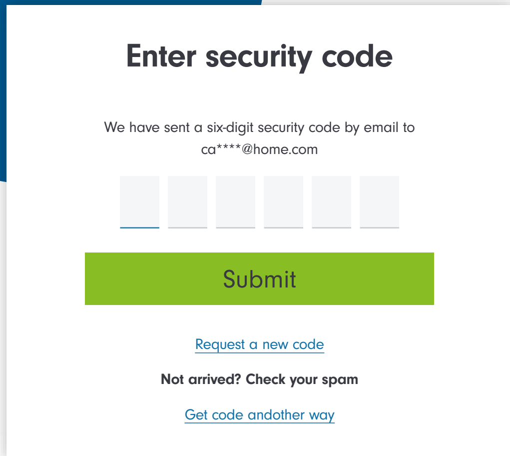
Remembering all your different passwords can be a challenge, particularly as they should never be written down. Here we take you through how you can reset the password for your Fidelity account, should you forget what your current one is.

1



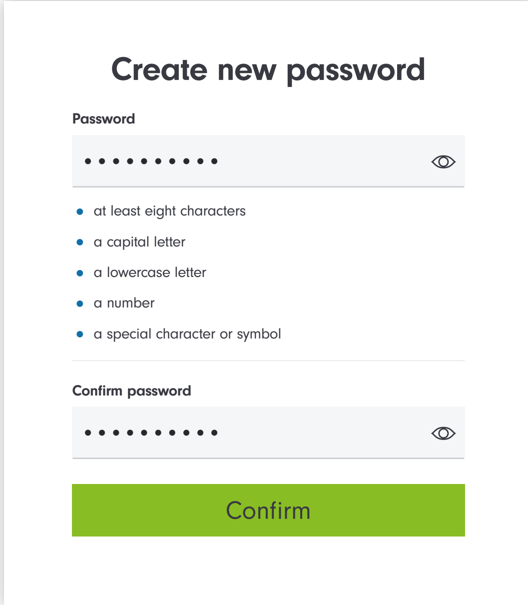
Select **'Log in'** from the Fidelity homepage then enter your username and click **'Next'**. Click **'Forgot password'**.

2



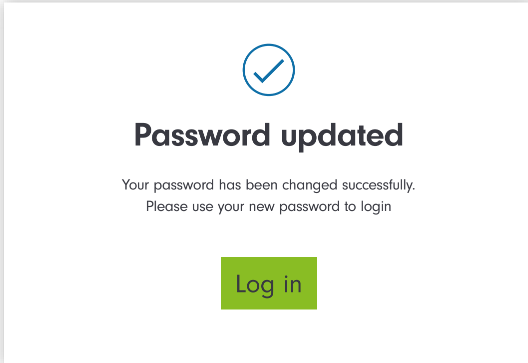
An email with a one-time code will be sent to you. Once received, enter the code and click **'Submit'**.

3

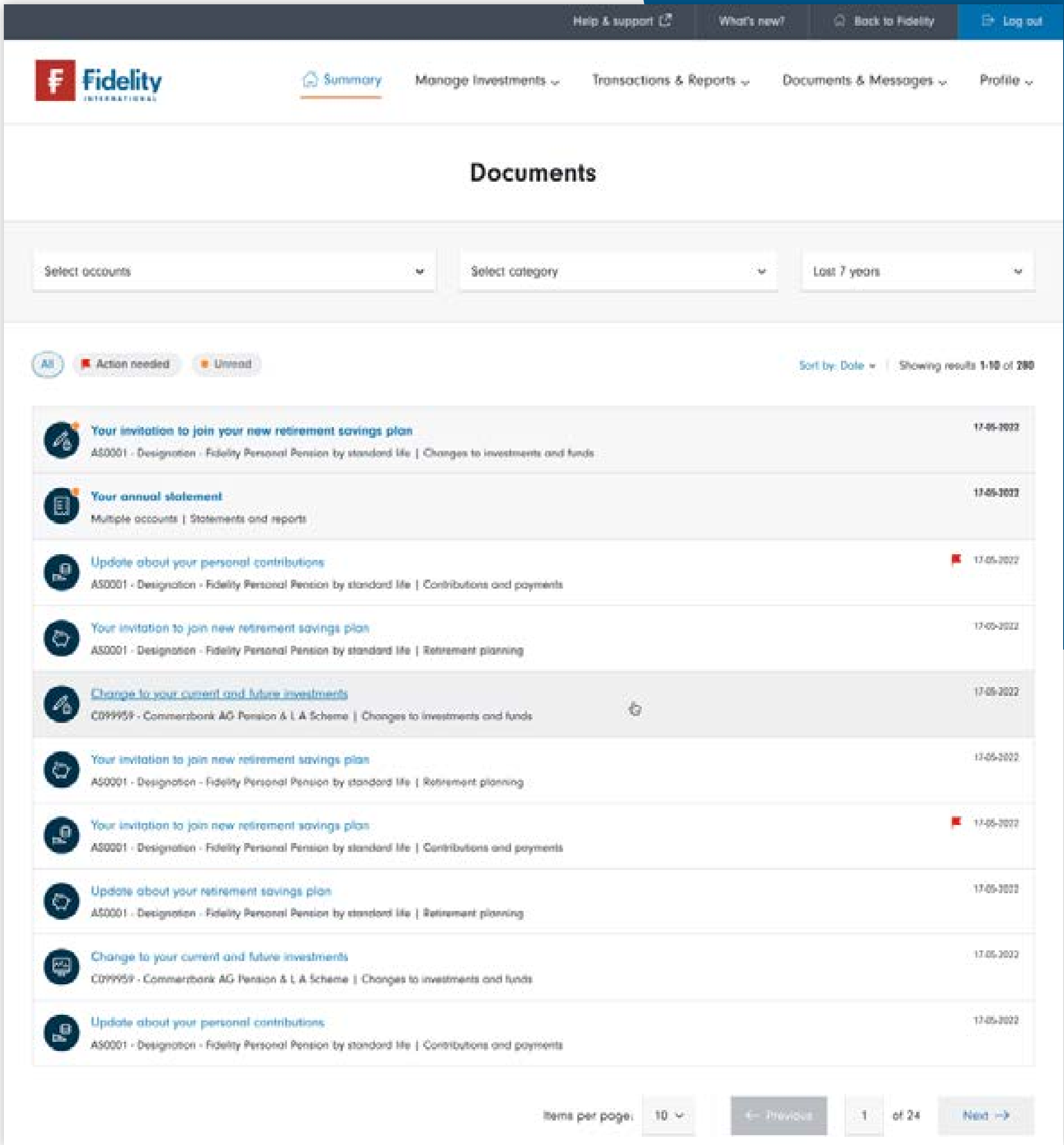


Create your new password. Your new password will need to contain all the elements listed before it can be confirmed.

4



You will receive confirmation that your password has been updated. You will need to re-enter your new password to complete log in.



Viewing your documents

We give you online access to all the various documents connected to your accounts and investments, such as your statement and valuation. Here we describe how you can quickly view or save these documents.

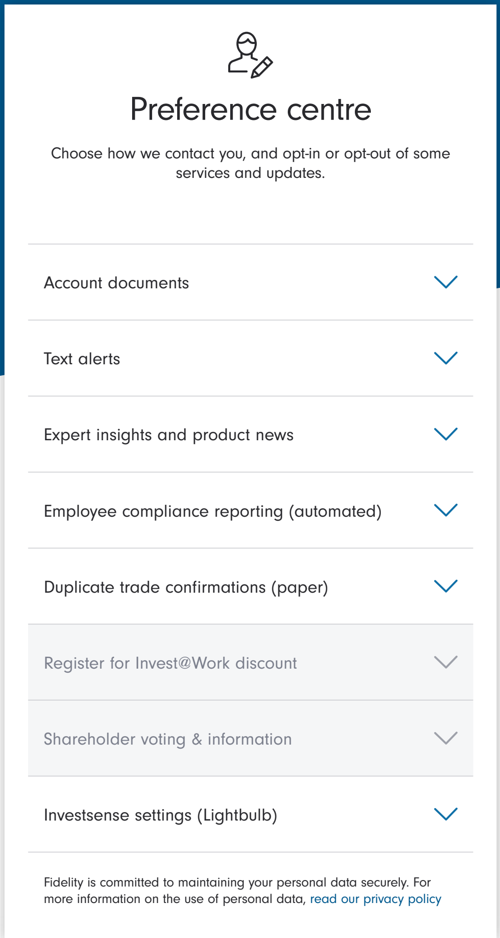
Once you've logged in, select **'Documents & messages'** from the menu at the top of screen then select **'Documents'**. From this screen, there are a number of filters to choose from. You can view:

- Documents for one or more account.
- Various types of document, e.g. confirmation of transaction, statement and valuation, distribution and tax letters.
- Documents over a certain period, such as over the last 60 days or current tax year, or you can set a custom date range.

You can choose to open the documents or save them to your computer or other location.

Changing your communication preferences

You can either select to receive your documentation online or through the post.

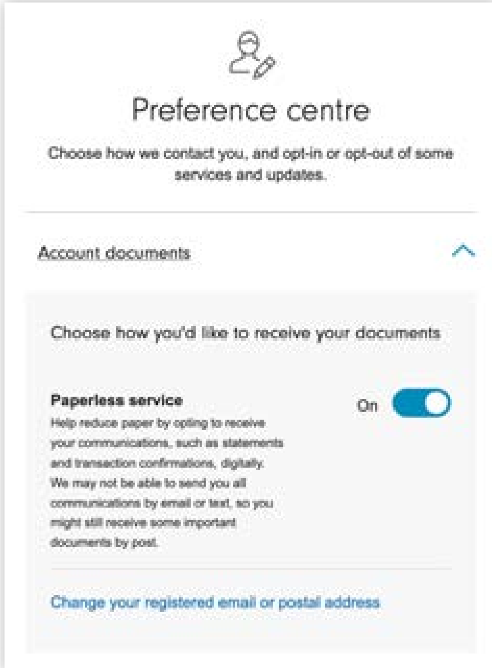


1

Once you've logged in, select **'Profile'** from the menu at the top of screen then select **'Security and preferences'** and **'Preference centre'**.

2

The **'Preference centre'** enables you to opt in or out of paperless documents, receive text alerts on dealing and valuations etc., and other services and updates that you may wish to receive.

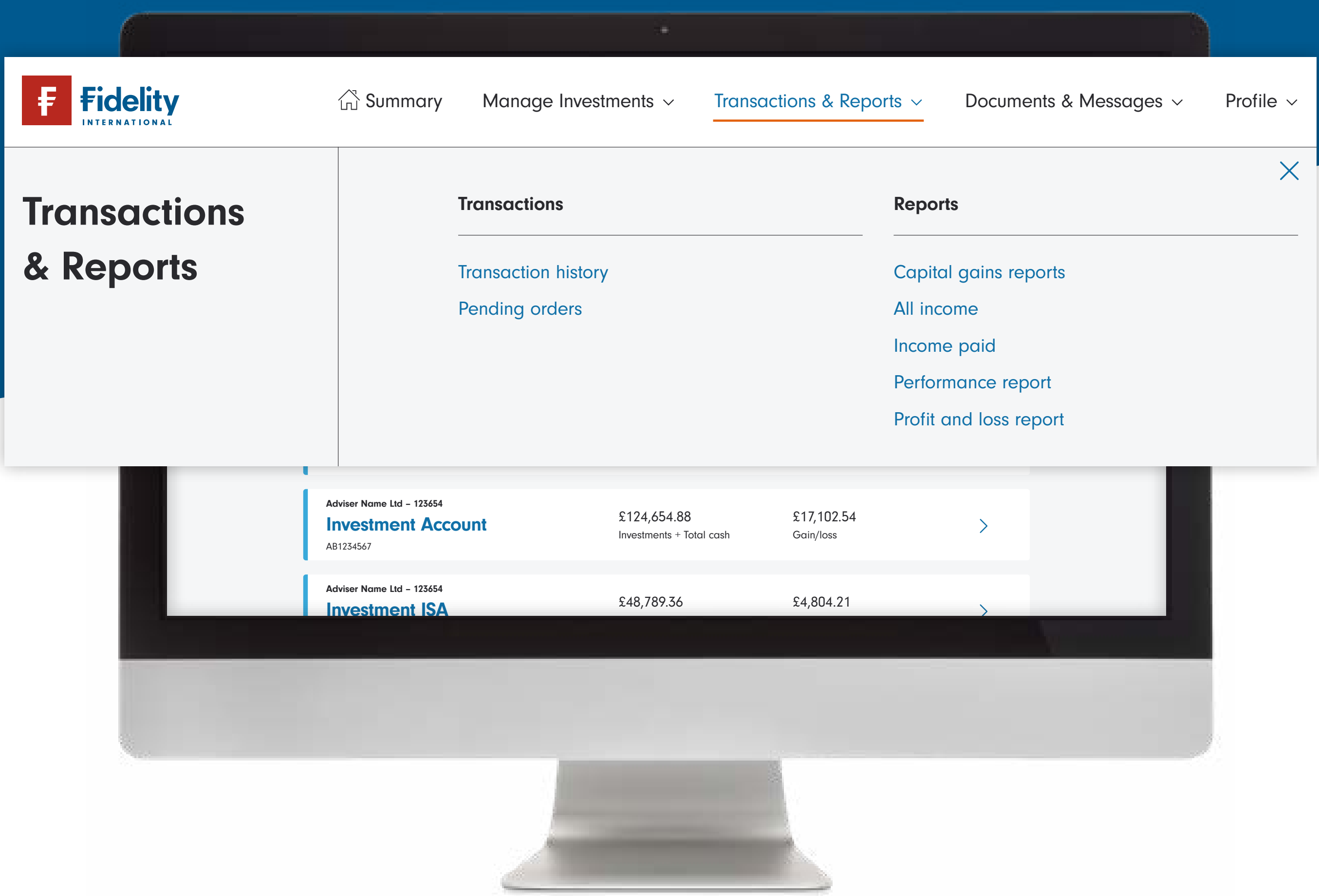


3

You can choose to receive all your documents online by toggling the **'Paperless service'** to on.

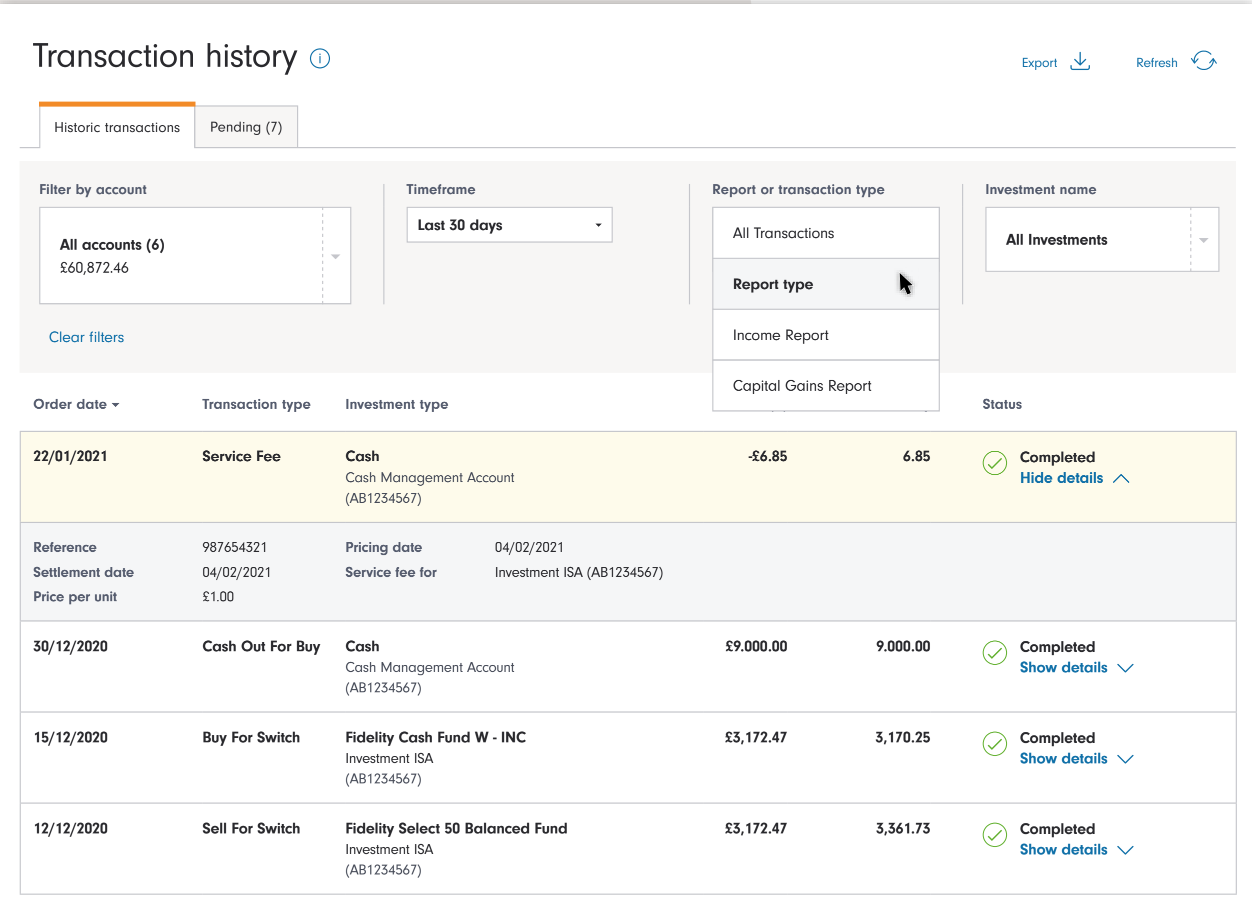
Viewing your transaction history and reports

You can view the details of any transactions you have made, such as when you bought or sold an investment. There are also a range of helpful reports available to you. Here, we run through how to access this information.



Once you've logged in, select **'Transactions & Reports'** from the menu at the top of screen then select **'Transaction history'**. From here, you can view your transaction history and any pending orders. A number of reports can also be accessed:

- Capital gains reports
- All income
- Income paid
- Performance report
- Profit and loss report



Transaction history

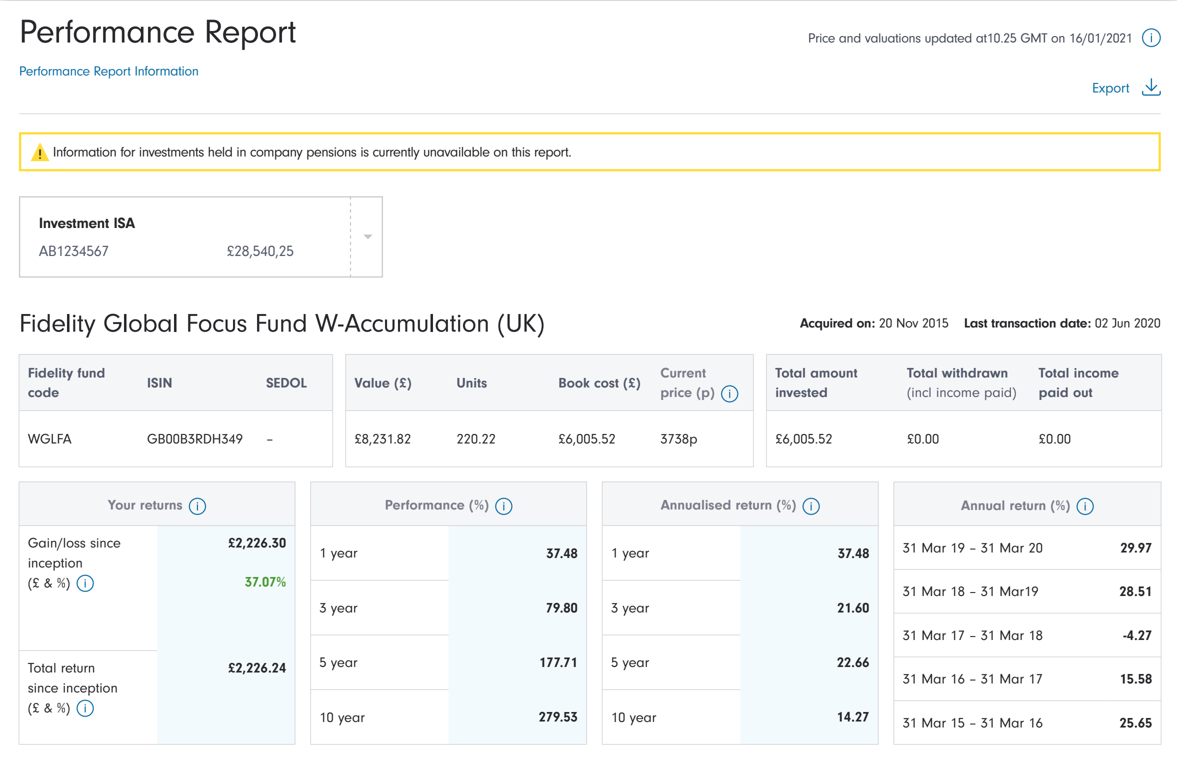
This page allows you to view the transactions made on your various accounts (you can select all or individual accounts from the first drop-down box). You can select the timeframe from the second drop-down box (the default is for the last 30 days). You can choose to view certain types of transactions or reports from the third drop-down box. The final drop-down box allows you to filter transactions by certain funds.

Income reports

To see what income has been paid out to you, select **'Income Report'** from the **'Report or transaction type'** drop-down menu.

Capital Gains reporting

These reports can be retrieved from the drop-down list. Once you have navigated to this page, the **'Report type'** drop-down box allows you to select either a **'Realised gains'** or **'Unrealised gains'** report.


Performance Report

Price and valuations updated at10.25 GMT on 16/01/2021

Performance Report Information

Export

Information for investments held in company pensions is currently unavailable on this report.

Investment ISA
AB1234567 £28,540,25

Fidelity Global Focus Fund W-Accumulation (UK)

Acquired on: 20 Nov 2015 **Last transaction date:** 02 Jun 2020

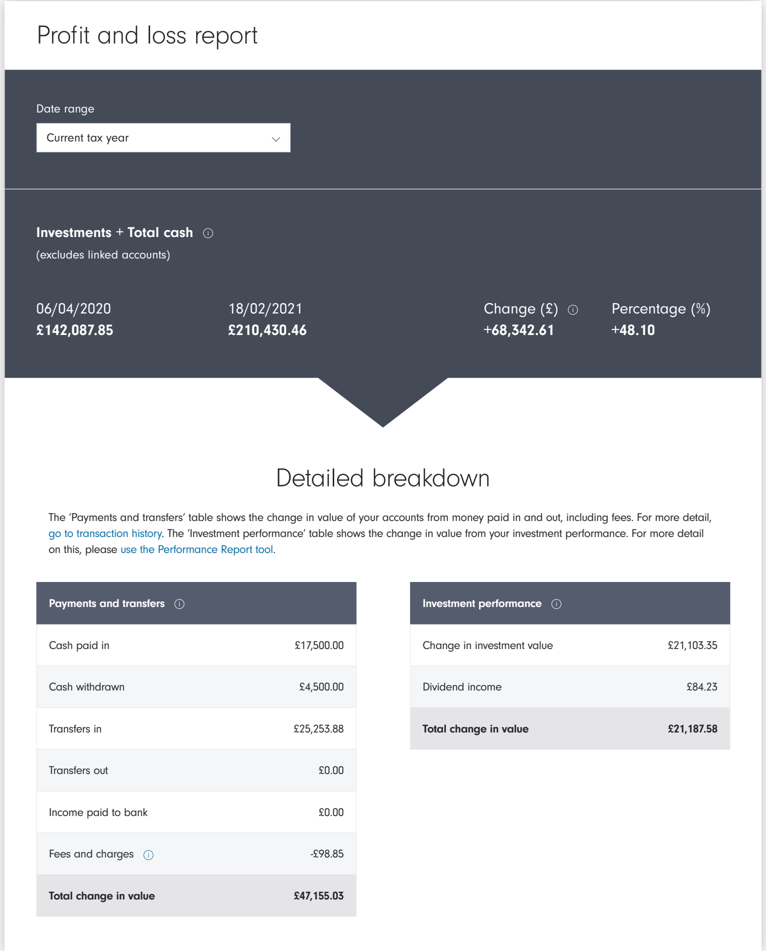
Fidelity fund code	ISIN	SEDOL	Value (£)	Units	Book cost (£)	Current price (p)	Total amount invested	Total withdrawn (incl income paid)	Total income paid out
WGLFA	GB00B3RDH349	-	£8,231.82	220.22	£6,005.52	3738p	£6,005.52	£0.00	£0.00

Your returns	
Gain/loss since inception (£ & %)	£2,226.30 37.07%
Total return since inception (£ & %)	£2,226.24

Performance (%)	
1 year	37.48
3 year	79.80
5 year	177.71
10 year	279.53

Annualised return (%)	
1 year	37.48
3 year	21.60
5 year	22.66
10 year	14.27

Annual return (%)	
31 Mar 19 – 31 Mar 20	29.97
31 Mar 18 – 31 Mar19	28.51
31 Mar 17 – 31 Mar 18	-4.27
31 Mar 16 – 31 Mar 17	15.58
31 Mar 15 – 31 Mar 16	25.65


Profit and loss report

Date range

Current tax year

Investments + Total cash
(excludes linked accounts)

06/04/2020	18/02/2021	Change (£)	Percentage (%)
£142,087.85	£210,430.46	+68,342.61	+48.10

Detailed breakdown

The 'Payments and transfers' table shows the change in value of your accounts from money paid in and out, including fees. For more detail, go to transaction history. The 'Investment performance' table shows the change in value from your investment performance. For more detail on this, please use the Performance Report tool.

Payments and transfers	
Cash paid in	£17,500.00
Cash withdrawn	£4,500.00
Transfers in	£25,253.88
Transfers out	£0.00
Income paid to bank	£0.00
Fees and charges	-£98.85
Total change in value	**£47,155.03**

Investment performance	
Change in investment value	£21,103.35
Dividend income	£84.23
Total change in value	**£21,187.58**

Performance report

This report allows you to review the performance of your chosen funds.

Clicking on the **'Performance Report Information'** link opens up a guide which allows you to learn more about the information shown in the report.

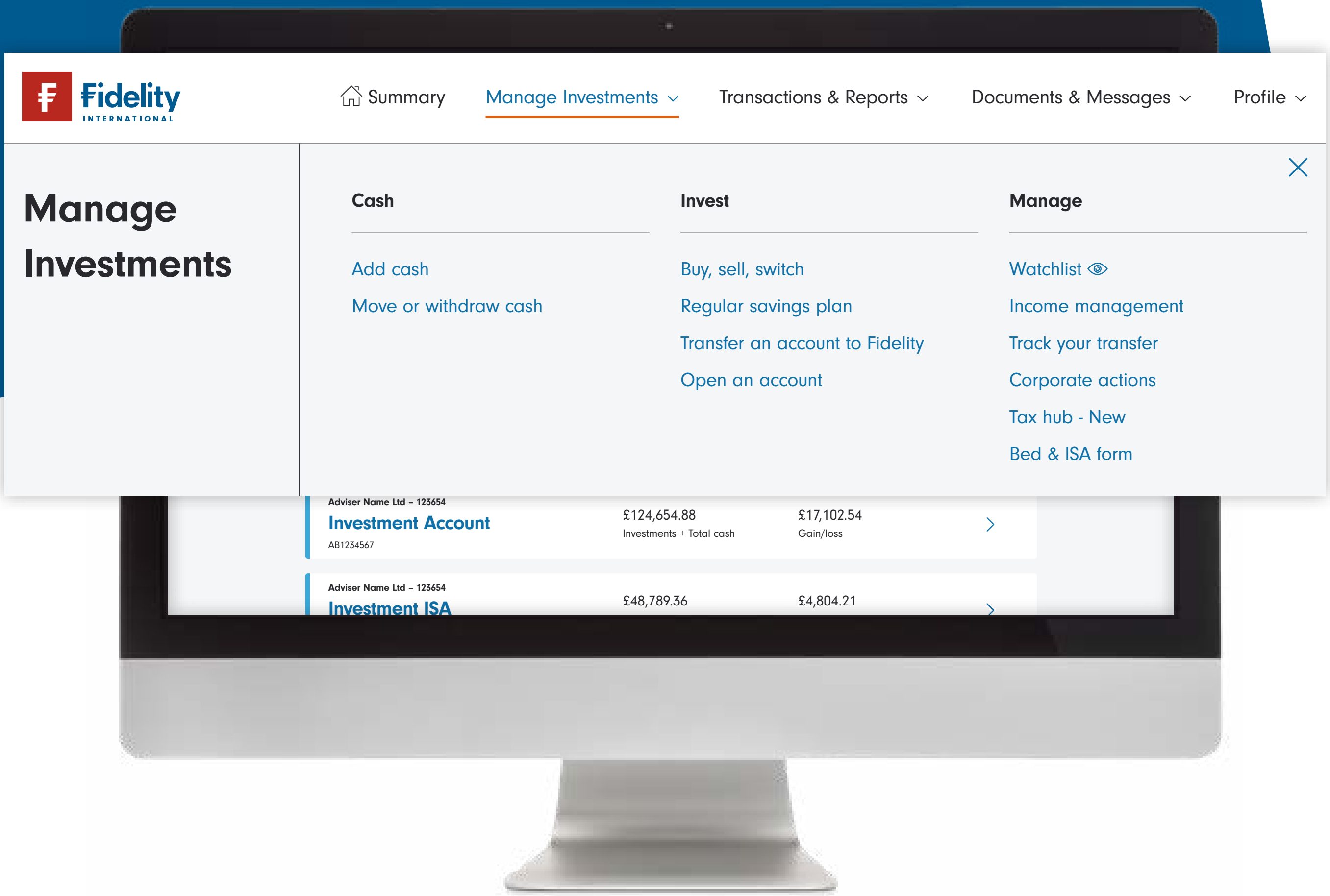
Profit and loss report

This report can be accessed by clicking on **'Profit and loss report'** from the Reports menu.

It summarises the total payments and withdrawals made into and out of your accounts over a specified timeframe (the default is for the current tax year). The report also shows the change in value of your investments over the selected period as well as any dividend income received.

Managing your investments

Your online access gives you the option to place certain transactions on your ISA or personal investment account (transactions on pension accounts are restricted to your adviser). Here we show you how to do this. However, you should always consult your adviser before making changes to your investments.



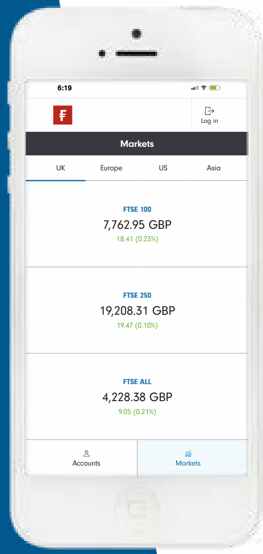
Once you've logged in and, if appropriate, spoken with your adviser, select **'Manage investments'** from the menu at the top of screen. From here, there are a number of options, such as:

- Add cash
- Buy, sell and switch
- Income management

The Fidelity Mobile App

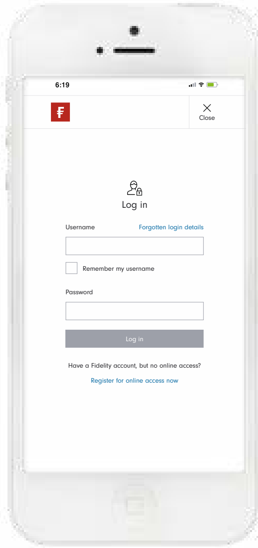
Once you have set up your online account, you'll also be able to take advantage of our mobile App. It allows you to do everything we have described above for your online account whilst on the go!

The App works on iPhone and Android devices as well as tablets and can be downloaded from the Apple App or Google Play Store. Simply search for 'Fidelity – Manage Investments'.



1

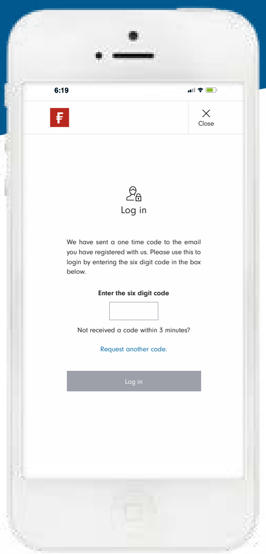
Once downloaded, open the App and this is the first screen you will see. To get to your account, click on **'Log in'** at the top or **'Accounts'** at the bottom.



2

Enter the same username and password that you have set up for your online account.

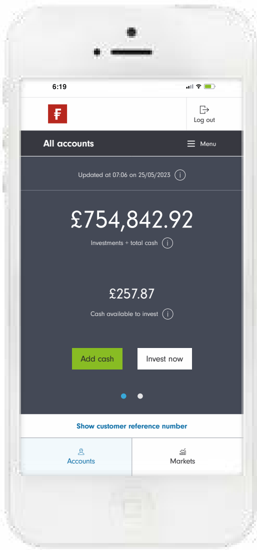
To find out more, visit fidelity.co.uk/clients



3

Once you have entered your username and password, we will send a one-time code to the email address you have registered with us. Enter this code and click on **'Log in'**.

You'll then be prompted to set up biometric log-ins, such as fingerprint or face ID. The screen you will see is dependent on your device and type of biometrics you are using.



4

Once you have successfully set up fingerprint or face ID, your account summary will then load. From this page, you can scroll down and select individual accounts to view.

You can also click on **'Menu'** which gives the option to view, for example, 'Transactions & Reports' and 'Documents & Messages'.

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