

# Employee Discount Eligibility Criteria

You may qualify for a service fee discount on the investments you hold with Fidelity Personal Investing if you have registered for our Employee Compliance Reporting service or you have registered for this service as an 'associated or connected person\*' and can meet at least one of the criteria listed below:

- You are a permanent or contracted employee with Fidelity International in the UK
- You are a permanent or contracted employee with Eight Roads in the UK
- You are a permanent employee with Fidelity Management & Research (US) in the UK. Please note that 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
- You are a connected or associated person\* of the above listed employees

## 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://fidelity.co.uk/doingbusiness)

Total Value of all Fidelity Personal Investing Investments	Standard Service Fee (annual amount or rate)	You will pay (from 1 September 2020)
Less than £25,000	0.35% if you have a regular saving plan or £90 (£7.50 a month) if you don't	0.25% (a saving of 0.10% on the standard rate)
£25,000 or more but less than £250,000	0.35%	0.25% (a saving of 0.10% on the standard rate)
£250,000 or over	0.20% on <b>all</b> investments held. Note the fee is capped at £2,000 p.a.	0.20% on <b>all</b> 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 any of the Fidelity group companies referenced above, 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 no longer meet the 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.

