

## **Tickr JISA Terms and Conditions**

These terms and conditions are supplemental to the [tickr general Terms and Conditions accessible here](#) which also govern the provision of the tickr ISA/GIA account and the app terms and conditions. The tickr general Terms and Conditions apply to JISAs and are incorporated into the JISA Terms and Conditions. Where the tickr general Terms and Conditions refer to ISAs those references shall apply equally to JISAs. A JISA shall be a Platform Product for the purposes of the tickr general Terms and Conditions. Where there is a conflict between the tickr general Terms and Conditions and these JISA Terms and Conditions these terms shall prevail. For each JISA account you open, the fees are £1 per month plus 0.3% per annum (calculated monthly) on balances over £3,000. With the JISA, the fees will be debited from the portfolio on a monthly basis. You hereby give us an irrevocable instruction to sell such assets as necessary to create available cash to collect our fees. Please see below for a fees illustration.

### **Eligibility for the Tickr JISA**

A child will be eligible for a Tickr JISA if:

- they are under 16 years of age;
- they do not already have a stocks and shares Junior ISA
- they were born on or after 3 January 2011 or do not have a Child Trust Fund account;
- they are resident in the UK or are a dependent of a Crown servant

You must inform us immediately if the Eligible Child for whom the JISA has been opened ceases to meet the eligibility requirements.

### **Opening a Junior ISA - the Registered Contact**

To open a JISA on behalf of a Child you will:

- Be over the age of 18 and have parental responsibility for the child;
- Already be a tickr user

- You will be the Registered Contact for the JISA unless replaced. You will be our point of contact for all correspondence and statements and you will give us instructions for the management of the account.
- There can only be one Registered Contact at any time.
- The Child will be the beneficial owner of all assets.
- If you cease to have parental responsibility for the Child you must notify us immediately. We will be unable to accept any instructions from you at this point and will only accept instructions from the newly appointed Registered Contract.
- Each time you give us an instruction to deal with assets you warrant that you have parental responsibility for the child.

### **Changing the Registered Contact**

The Registered Contact may only be replaced in the following circumstances:

- Another person who has Parental Responsibility contacts us and asks to be named as the Registered Contact and you agree or you can not be contacted.
- If the Child reaches 16 and wishes to be appointed as Registered Contact. This is subject to exceptions set out in law.
- We can only change the Registered Contact if the proposed new Registered Contact accepts the Terms and Conditions prevailing at that time and completes a new JISA Declaration and becomes an account holder with tickr in their own right.

### **Withdrawals from the JISA**

No withdrawals may be made from the JISA before the Child's 18th birthday unless:

- A terminal illness claim has been approved by HMRC;
- The Eligible Child dies.
- In either of the above cases we may ask to see evidence. If the Child dies the JISA will continue to benefit from the tax advantages. Should the Child die, no further payments can be accepted into the JISA.

## **Closure of the JISA**

The JISA will be closed when:

- The Child reaches 18.
- The Child dies
- The JISA is transferred out in full.
- HMRC tell us to do so.
- The JISA has a nil balance for 3 consecutive months (when it will be in our discretion to close the account).
- Withdrawal after acceptance of a terminal illness claim from HMRC.

When the Child is 18 we will convert the account into a standard ISA. We will write to the Child asking for instructions to either sell the investments or to retain the investments and any cash in a newly opened ISA which will be subject to the Tickr terms and conditions.

## **Investing in a JISA**

- A child may only have one JISA at any one time.
- We can not accept transfer of funds or assets from an ISA into a JISA.
- All payments into the JISA will be considered gifts and are not refundable. Title to those funds pass at the point of deposit.

## **JISA Transfers**

Transfers into a tickr JISA

- If you are transferring funds to a JISA from a Child Trust Fund then the requirements which apply to us under the Regulations require us to wait until 30 days after you have applied for the transfer before we will contact your existing Child Trust Fund manager to arrange the transfer.

## **Transfers out of your tickr JISA**

To make a transfer to another JISA Manager you must provide us with a completed transfer form which will be available from the new manager. We will sell the investments and transfer

any cash balances to the new Manager. If we are owed any fees we will deduct those before transferring the balance. We are unable to transfer investments outside of the ISA.

- You can, at any time transfer the investments in the JISA to a Junior ISA with another ISA Manager. If you are transferring to another stocks and shares JISA you must transfer all of the investments and cash in the account. Partial transfers are not permitted.
- If we receive income we will send this income to the new JISA Manager.

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## Fees on a Junior ISA Account

These are the estimated costs and charges you will pay to buy and own your selected investment(s). These estimated charges include the charges the fund manager makes for managing the fund(s) (if applicable). They also show our estimated charges for buying and holding the investment with us. If you have any queries with these charges please email [hi@tickr.co.uk](mailto:hi@tickr.co.uk)

## Investment Details

Fees vary based on your choice of Theme and Risk Level. Here is an illustration of fees applied to our most popular Theme and Risk profile (Theme: Combination, Risk: Adventurous)

<b>Theme</b>	Combination		
<b>Risk Level</b>	Adventurous		
<b>Initial Deposit</b>	£500	<b>Monthly Deposit</b>	£100

## 12 Month Charges Illustration

### Fund Managers' Charges

The estimated charges listed here are charged by the Fund manager(s) and are paid from within your investment and included in the price. The figures shown are aggregated where your investment selection includes more than one fund.

Initial Charges	0.00%	£0.00	The charge from the fund manager for buying your investment(s).
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Annual ongoing charge	0.425%	£4.89	The annual charge from the fund managers for managing and operating the funds.
Transaction charges	0.00%	£0.00	The costs of buying and selling the underlying investments over the year.
<b>Total</b>	<b>0.425%</b>	<b>£4.89</b>	<b>The costs of buying and selling the underlying investments over the year.</b>

## tickr Charges

tickr monthly subscription fee	--	£12.00	Charged at £1 per month, deducted from your balance at the beginning of each month
tickr platform fee under £3000.00	0.00%	£0.00	
tickr platform fee over £3000.00	0.30%	£0.00	
<b>Total</b>	<b>0.00%</b>	<b>£12.00</b>	

## Charge Total

<b>Total costs and charges</b>	<b>0.99%</b>	<b>£16.89</b>	The total projected costs and charges in connection with your tickr account. This is a projection based on the first 12 months given the amounts you have chosen to invest.
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## Illustration of costs and investment over 5 years

If your investment is held for 5 years and achieves a net growth rate of 5% p.a.

<b>Return assuming no charges</b>	<b>14.46%</b>	<b>£939.63</b>
<b>Return after charges</b>	<b>11.80%</b>	<b>£766.81</b>

Investment performance can't be guaranteed and the value of your investment can go down as well as up. Performance shown is calculated on a monthly compound basis. tickr fees are deducted monthly. Fund fees are not paid by you directly but your portfolio balance will always be reflected net of fund charges.

## Disclaimer & Additional Notes

Amount to be invested: This is the actual amount you have chosen to invest or an estimate based on the amount of units/shares you are buying.

All charges shown are estimated based on the amount you have chosen to invest. The fund manager's charges are provided from the fund managers fact sheets and KIID documents and may not be accurate and you should not rely on this information when making your investment decisions.

The value of your investments can go down as well as up and you may get back less than you originally invested. We don't offer advice, so it's important you understand the risks, if you're unsure please consult a suitably qualified financial adviser. Tax treatment depends on your individual circumstances and rules may change. Past performance is not a guide to future performance and some investments need to be held for the long term.