

Employee Discount Eligibility Criteria

You may qualify for the service fee discount on the investments you hold with Fidelity Personal Investing if you are using one of Fidelity's Invest@work services. This discount is dependent on what service(s) your employer offer(s) via Fidelity and which of those you use.

We have partnered with your employer to provide you with the Invest@Work 0% service fee if you invest straight from your salary into a Fidelity Personal Investing account.

If you are not using the service that allows you to save into a Fidelity Personal Investing account directly from your salary, you are still eligible for an Invest@work discount if you meet at least one or more of the following criteria:

- 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 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 (or become) 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 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

Total Value of all Fidelity Personal Investing Investments	Standard Service Fee (annual amount or rate)	Invest@work discount You will pay:	Invest@work 0% service fee (if investing via payroll) You will pay:
Less than £25,000	0.35% if you have a regular savings plan or £90 if you don't	0.30% (a saving of 0.05% on the standard rate)	0.00% (no service fee on your personal investing accounts)
£25,000 or more but less than £250,000	0.35%	0.30% (a saving of 0.05% on the standard rate)	0.00% (no service fee on your personal investing accounts)
£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.	0.00% (no service fee on your personal investing accounts)

Please note that ongoing fund charges and transactions fees apply.

If you stop contributing to a Fidelity Personal Investing account directly from your salary via our Invest@work member benefits service you will no longer benefit from the Invest@work 0% service fee and will revert to the standard Invest@work discount shown above provided you meet the required criteria.

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 no 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.