

March 2025 updates

Since we wrote to you in August 2024, we've made some further updates to our terms and conditions.

Below is a short summary of some of the key changes we have made:

- We've removed the 30-day trading restriction for non-advised transfers in to open SIPPs. This means that if you transfer a SIPP to us without having followed financial advice, you'll be able to trade using cash from a completed transfer during your cancellation period (not applicable at product opening).
See Section 3.9
- Should you hold an asset in your ISA that becomes no longer permissible within the product, we'll need to move it to a GIA in your name - either one you already hold with us, or we'll ask you to open one (at no additional cost).
See Section 8.4 (Modular iPlan)
- We've clarified some of the stages that take place when a junior product matures.
See Section 6.15 (Modular iPlan)
- We've explained how we work with our integrated stockbroking partner.
See Section 4.6 (Modular iPlan and Flexi SIPP)
- We've expanded on how we handle dividends, rebates and corporate actions.
See Sections 4.2 and 4.3
- We've outlined how the platform shows the trading of off-platform investments.
See Section 3.3

We've also made other small improvements throughout, to make these documents easier to understand. These minor changes don't substantially alter the way our platform and products operate, nor do they affect your rights and obligations.



You should always discuss what this means for you with your financial adviser. If you don't have an adviser and would like to speak to one, please visit moneyhelper.org.uk