KEY FEATURES OF THE DMA INVESTMENT ACCOUNT

DATE

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PREPARED BY

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As required by the Financial Conduct Authority (FCA), DMA Moneybetter Ltd (trading as “DMA”) is providing you with this document to assist you in determining whether the DMA Investment Account is suitable for your needs. Please review this information thoroughly before making any decisions, and retain it for your records.

This document outlines the principal features and benefits of the DMA Investment Account and should be read alongside the DMA Terms and Conditions.

Its aims

The Investment Account is designed to provide you with access to a broad selection of investments: including funds, equities and other exchange-traded instruments, with the objective of generating capital growth and/or income over time.

This account allows you to:

- select from a diverse range of investment options
- maintain flexibility over how and where your capital is allocated.

DMA does not provide investment advice. Where you have appointed a financial adviser or discretionary fund manager, they will be responsible for advising on, or managing, your investments.

Your commitment

Register for our DMA online portal (“Unity UK”), where you can access and manage your Investment Account.

To have online access and an active email address to allow you to receive correspondence and notifications.

To make payments of:

- at least £25 per month; or
- an initial single payment of at least £500.

To think of your Investment Account as a medium to long-term investment, so you should expect to invest for five years or more.

To regularly review your investments and the amount of income withdrawal or payments you make.

To have enough money in your client account to cover charges.

To let us know about any change which might affect:

- your eligibility to continue making payments to your Investment Account. (Please refer to the “Am I eligible?” section for more information.)
- the administration of your Investment Account (for example, change of email address).

To let us know if you move outside of the UK as this will affect your ability to continue to make investments. If you move to the USA, you must tell us immediately and sell all of your investments. If you don’t do this within 30 days of telling us, we’ll sell down all of your investments and place them in your account.

Risks

Investments are subject to market fluctuations. This means the value of your portfolio can increase or decrease, and you may receive less than the amount you originally invested.

The return on your investment will depend on a number of factors, including:

- the level and frequency of your contributions
- performance of the investments you have selected
- the duration for which your capital remains invested
- the charges that apply to your account.

Where the interest earned on your cash account is lower than the DMA Platform Charge, the value of your cash holdings will gradually diminish.

There may be circumstances beyond our control which limit our ability to process your instructions, including system outages, market conditions, or delays from third-party providers. If you do not respond to our communications within the timeframes specified, or if there is insufficient cash in your account, we may not be able to carry out your requests. Due to market activity, the price of an investment may change between the time we receive your instruction and the time the transaction is executed.

Frequent trading in equities and other exchange-traded instruments may erode the value of your investment due to the cumulative effect of trading charges.

If you exercise your right to cancel within the cancellation period, you may not recover the full amount of your original payment. Please refer to the 'Can I change my mind?' section for further details.

Certain funds may deduct their charges from capital rather than income. While this may increase the level of income available for distribution, it may reduce the overall value of your investment over time.

Each investment carries its own specific risks, which you should carefully consider before proceeding. You are responsible for reading all relevant documentation.

The investments available through the Platform may change from time to time. DMA does not guarantee the continued availability of any specific investment, and we reserve the right to add, modify or remove investment options without prior notice. If any such change affects your holdings, we will inform you accordingly.

In certain circumstances, you may be unable to trade — for example, if dealing in the relevant investment has been deferred or suspended. This is more likely during periods of market stress or where the underlying assets of a fund are not readily convertible to cash, such as property-based investments.

The purchasing power of your money may be reduced over time by the effects of inflation.

Questions and answers

What is the Investment Account?

The Investment Account provides a flexible, online investment solution that enables you to invest across a range of asset classes with the aim of generating growth or income.

The account is administered through the DMA Platform, giving you the ability to monitor your portfolio, select and manage your investments, and track performance: all in one place.

What is the DMA Platform/ Online portal?

The DMA Platform ('Unity UK') is an online portal that enables you to manage your products and view your DMA Investment Account. It provides a single location for you to manage your DMA products. You will be provided with your Unity account details once your application has been approved.

Through the portal, you'll be able to manage your DMA Investment Account, including making payments, withdrawals, reviewing investments and seeing the value.

Am I eligible?

To open an Investment Account, you must be:

- You must be aged 18 or over.

How do I invest?

Investments are made online through your account.

The minimum amount you can pay into the Investment Account is:

- regular payments of at least £25 a month. Regular payments can be made either monthly, quarterly, half yearly or yearly. You can change the payment frequency at any time, or
- an initial single payment of £500. You can make further single payments of a minimum of £100.

You can stop and restart payments at any time. You can also increase or decrease your payments at any time online through the online portal, as long as you remain within the limits stated above.

Single payments can be made by a debit card.

If you don't select any investments when making single or regular payments, your money will stay in your client account until you choose your investments.

You can make regular investments into a wide range of investment funds. You can't make regular investments into shares or exchange traded investments, although you can use any cash accumulated from regular payments to trade in these investments.

Can I transfer another investment account into the Investment Account?

You can transfer your existing investment accounts into your DMA Investment Account subject to details set out in the terms and conditions. There are no payment limits for transfers from other investment accounts.

If you choose to transfer, you can transfer cash from an existing investment account or ask to transfer investment funds in an existing investment account to DMA. You can transfer existing holdings in shares or exchange traded investments.

If you're considering transferring an existing investment account to DMA, please first bear in mind the following information:

- your current provider may charge you for transferring your investment to DMA
- our DMA charges may be different from your previous provider charges
- other investment charges may be different from your previous investment charges
- the DMA Investment Account may significantly change your original investment account as we may not offer the same funds, investment types or choice as the account you're transferring from

- if you are making a unit transfer, you'll be invested in either your previous provider's investments or DMA Investment Account investments once transferred, so you will not be disinvested at any time.

You should consider all the points above carefully. We can't guarantee that making a transfer is the correct decision for you and recommend you seek advice if you're unsure.

What can I invest in?

The Investment Account gives you access to a wide range of investment options, including UK-listed equities, investment trusts, exchange-traded funds (ETFs), and a selection of investment funds.

Please be aware that exchange-traded investments carry specific risks which you should understand before investing.

You may also choose to retain a portion of your capital in your client account.

How do I make changes to the Investment Account?

You can manage and adjust your Investment Account at any time through the DMA Platform. This includes changing your contribution amount or frequency, switching between investments, and updating your personal details.

How do I know how much my investment is worth?

The current value of your investments is available at any time via the DMA Platform, along with detailed transaction records.

A formal account statement, including a valuation, will be made available to you on a quarterly basis. We will notify you electronically each time a new statement is ready for review.

Should you wish to receive paper copies of your statement, you may update your preferences through the DMA Platform at any time.

When can I access my money?

You can give instructions to withdraw money from your Investment Account at any time without penalty from DMA.

The minimum single amount you can withdraw is £100.

If you choose to withdraw funds, we may need to sell some of your investments first, which can introduce a short delay before the money is released

What are the charges?

DMA Platform Fee

At DMA we charge a platform fee for administering your investments. It applies to the invested value of investment funds, UK shares, ETFs and investment trusts. It isn't applied to money held in your client account, or to settlement cash on a sell transaction that has not yet been received.
The charge is tiered according to the total value of your portfolio. Each band of your portfolio is charged at the rate shown in the table below, so the portions of your portfolio that fall into the higher bands are charged at progressively lower rates.

Tier	Portfolio Band	Platform Fee (%)
Tier 1	£0 – £150,000	0.30%
Tier 2	£150,001 – £250,000	0.20%
Tier 3	£250,001 – £500,000	0.15%
Tier 4	£500,001 – £1,000,000	0.10%
Tier 5	£1,000,000 +	0.05%

Transaction Fees

Transaction fees are the dealing charges applied each time you buy or sell an investment. The rate and minimum commission depend on the type of investment and, for listed securities, the exchange it trades on, as set out in the tables below.

Listed Equities & ETFs

Major Exchanges	Commission Rate	Minimum Commission
United Kingdom	0.15%	GBP 8
United States	0.15%	USD 8
Europe	0.15%	EUR 8

Mutual Funds

Fund Type	Commission Rate	Minimum Commission
Premium Funds	No Fee	No Fee
Non-Premium Funds*	0.10%	GBP 15
Complex Funds*	0.10%	GBP 250

**Pricing of non-premium and complex funds may be subject to change by our service providers and will be quoted to the client prior to execution.*

Bonds

Issuer	Commission Rate	Minimum Commission
All Issuers	0.15%	EUR 25

Other Costs & Charges

Type	Fee	Maximum Charge
In-Specie Transfer OUT	£10/line	£100
Account Closure	£10	NA
FX Conversion Fee	0.50%	NA
Cost Price Amendment	£10/line	NA
Splitting ISINs	£50/line	NA

How are these charges taken?

We take the DMA fees each month from your account.

Certain charges, including the DMA platforms and transaction Charges, are debited from your account. Please ensure adequate funds are available to meet these obligations.

If there isn't enough money in the account to pay these charges, we'll sell some of your investments (we call this 'disinvestment'). If we need to do this, a 10% disinvestment charge, to help cover any market movements between the disinvestment date and the charge date will be taken. A £10 minimum disinvestment amount will apply.

We take the Transaction Fees from your account each time that you trade.

We'll give you 30 days notice if we're going to change our Platform or Transaction Fees.

Fund Manager Charges

In addition to the DMA Charge, fund managers will also take charges that will depend on the investments you choose. These charges will be shown as the ongoing charges figure (OCF). These charges represent the annual cost of managing the investment.

Tax Treatment

You may have to pay some income tax and/or capital gains tax on any returns from your Investment Account or income you receive from it.

The amount of income tax and capital gains tax you pay will depend on your personal circumstances.

The Dividend Allowance means the first £500 of any dividends you receive each tax year are free of income tax. Any dividends received in excess of this are taxed at 8.75% for basic rate tax payers, 33.75% for higher rate payers and 39.35% for additional rate payers.

We won't make any deduction for capital gains tax but you may have capital gains tax to pay (through self-assessment to HMRC) if your total net gains in a tax year exceed your annual capital gains tax allowance.

The tax treatment of any investments depends on your individual circumstances and tax laws, and may be subject to change in future.

Making changes and other questions

Can I transfer my Investment Account to another provider?

You can transfer cash and you can also ask to transfer any investment funds or exchange traded investments.

We won't make a charge for transferring, however, if there are additional third party charges, we reserve the right to pass these on to you.

When making a cash transfer, your money won't be invested for a period of time. This means that you won't be affected by any change in the price of investments during that time. Alternatively, you can arrange a unit transfer for your investments.

The charges and investment choices of a product with a different provider may be different from your DMA Investment Account.

You may have to pay tax if you cash in and reinvest your money. This will depend on the type of investments held and your own personal circumstances.

Can I change my mind?

You have the right to cancel your Investment Account within 14 days of us receiving your first contribution. For regular payments, this period typically begins on the date of your first contribution. For single payments, the cancellation period starts when we receive your funds and you have been issued a confirmation schedule.

To exercise your right to cancel, please contact us by telephone, email, or in writing.

If you cancel during the cancellation period, any single payment will be returned to you, less any reduction in value attributable to market movements and any DMA or fund manager charges already deducted. Regular contributions will be refunded in full.

Any dividends received during the cancellation period will be paid to you, up to a maximum of the value of your original contribution.

If you do not cancel within the 14-day period, your Investment Account will remain active.

What happens to my Investment Account if I die?

In the event of your death, your Investment Account will form part of your estate. Your investments will remain in place until we receive properly authorised instructions from your personal representatives.

During this period, no changes can be made to your holdings. As your capital will remain invested, its value may fluctuate and could be worth more or less than the amount originally invested.

Your personal representatives should contact us as soon as practicable to discuss the next steps and our administration process.

Other information

How to complain

If you are dissatisfied with any aspect of your Investment Account or the service you have received, please contact us using the details provided in the ‘How to contact DMA’ section above.

We will endeavour to resolve your complaint as quickly as possible. If we are able to do so within three business days of receipt, we will write to confirm the outcome and inform you of your right to refer the matter to the Financial Ombudsman Service (FOS).

If your complaint cannot be resolved within three business days, it will be assigned to a dedicated complaints handler who will conduct a thorough and impartial investigation. You will be kept informed of progress, and a written response will be issued within eight weeks of the date your complaint was received.

If your complaint remains unresolved, or if you are not satisfied with the outcome, you may refer the matter to the FOS for an independent review. While firms are bound by the FOS’s decisions, you are not, and pursuing this route will not affect your legal rights.

Financial Ombudsman Service — Phone: 0800 023 4567 — Website: financial-ombudsman.org.uk

Terms and conditions

This Key Features document provides a summary of the Investment Account. For full details, please refer to the Terms and Conditions.

When you open a DMA Investment Account, you should download and retain copies of the current Key Features document and Terms and Conditions for your records. The most recent versions of these documents are always available on the DMA Website.

Compensation

The Financial Services Compensation Scheme (FSCS) exists to protect consumers in the event that an authorised financial services firm is unable to meet its obligations. DMA is the authorised firm responsible for providing your Investment Account.

Whether you are eligible for compensation under the FSCS will depend on the nature of the investments you hold, and different compensation limits apply to different categories of investment. In some circumstances, compensation may not be available.

Eligibility for FSCS protection depends on:

- the type and structure of the investments held within your account
- which party is unable to meet its obligations
- whether you were a UK resident at the time the product was taken out.

Certain categories of investment business may be covered up to 100% of the first £85,000 per eligible claimant.

For further information about the FSCS:

Website: fscs.org.uk

Phone: 0800 678 1100 or 020 7741 4100

Law

Any legal disputes arising in connection with your Investment Account will be governed by the laws of England and Wales. All contractual documentation and communications will be provided in the English language.

DMA Moneybetter Ltd is authorised and regulated by the Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN.

Potential conflicts of interest

There may be occasions where DMA, or its officers, have an interest in a transaction connected to your account. Where such a conflict arises, or where we become aware that our interests may not be aligned with yours, we will take all reasonable steps to manage the conflict fairly and in accordance with applicable regulatory standards.

Where a conflict of interest cannot be adequately managed, we will disclose the nature of the conflict to you before you proceed with any relevant investment decision.

Client classification

You have been classified as a 'retail client' under FCA rules. This classification affords you the highest level of regulatory protection available.

Contact information

Need this in a different format?

Please get in touch if you would prefer this key features document in large font, braille, audio or in a different colour.

How to contact us

Email: Customersupport.uk@dma.co

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