KEY FEATURES OF THE DMA FLEXIBLE STOCKS & SHARES ISA

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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 Stocks & Shares ISA 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 Stocks & Shares ISA and should be read alongside the DMA Terms and Conditions.

Its aims

To enable you to benefit from a tax-efficient way of investing within an Individual Savings Account (ISA) wrapper.

To produce growth or income through investing in funds, shares or other exchange traded investments.

To allow you:

- Contribute up to the annual HMRC ISA allowance each tax year
- Select from a broad range of funds, shares, and exchange-traded investments
- Maintain control over how and where your capital is allocated

Your commitment

Register for our DMA online portal ("Unity UK"), where you can access and manage your ISA.

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 ISA 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 ISA 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

The value of investments held within your DMA Stocks & Shares ISA may fluctuate and is not guaranteed. You could receive back less than your original contribution. The degree and pace of value changes will largely depend on your selected investments.

The performance of your investment and any income derived from it will be influenced by:

- The contributions you make.
- The performance of your chosen investments.
- The duration for which your capital remains invested.
- The charges applied to your account.

If interest earned on the cash account falls below the DMA Charge, the value of cash held may decrease over time.

Should you choose to cancel during the cancellation window, you may not recover the full amount of your initial contribution. Please refer to the 'Cancellation Rights' section for further details.

Certain funds may deduct their charges from capital rather than income. While this approach may enhance the income available for distribution, it could reduce the overall value of your investment.

From time to time, we may need to contact you regarding decisions about your investments. If you do not respond within the specified timeframe, or if your cash account holds insufficient funds, we may be unable to process your instructions. Market movements between the time we receive your instructions and the execution of a transaction may also affect the price obtained.

Frequent trading in shares or exchange-traded investments may erode your ISA's value due to cumulative trading charges.

Each investment carries its own specific risks. You should review all relevant documentation including the Key Features Document, prior to making any investment decisions.

Transferring cash into a stocks and shares ISA means your capital will be actively invested in the markets, and returns are not guaranteed.

Dealing may not be possible if the relevant investment has suspended or deferred trading at that time.

DMA endeavours to maintain a comprehensive selection of investment options; however, we reserve the right to amend or withdraw available investments at any time. You will be notified if any changes affect your holdings.

Legislative or regulatory changes, including amendments to tax treatment, may alter how your DMA Stocks & Shares ISA operates in the future.

Please also bear in mind that inflation may diminish the purchasing power of your returns over time.

Questions and answers

What is an ISA?

An Individual Savings Account (ISA) is a UK-specific, tax-efficient wrapper for saving or investing. The main variants are Cash ISAs, Stocks and Shares ISAs, Lifetime ISAs, Innovative Finance ISAs, and Junior ISAs (opened in a child's name). You may open and pay into multiple ISAs of the standard types within the same tax year, provided you stay within the annual subscription allowance. This allowance is set by the government and can change- currently its £20,000.

ISAs can be held with one provider or split across several. Their core benefit is the tax treatment: investment gains, interest, and dividends earned within an ISA are not subject to UK capital gains tax or income tax, meaning no tax liability arises on ISA-held growth or income.

What is a stocks and shares ISA?

A stocks and shares ISA allows you to save and invest in a tax-efficient manner. To be eligible, you must be a UK resident aged 18 or over. Annual contributions are subject to HMRC limits — the current ISA allowance across all ISA types is £20,000 per tax year. The tax advantages of an ISA depend on your individual circumstances and prevailing tax legislation, both of which may change.

What is a Flexible Stocks & Shares ISA?

The DMA Flexible Stocks & Shares ISA is a stocks and shares ISA that lets you invest in a wide range of funds, shares and other exchange traded investments within a tax-efficient ISA wrapper. Because it is a flexible ISA, you can take money out and replace it in the same tax year without reducing your annual ISA allowance.

A flexible ISA lets you withdraw money from your ISA and pay it back in during the same tax year without the replaced amount using up any of your annual ISA allowance. For example, if you have used your full allowance and then withdraw £2,000, you can pay that £2,000 back in before the end of the tax year without affecting your remaining allowance. Any money you pay in above the amount you withdrew will count towards your annual ISA allowance in the normal way.

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 Flexible Stocks & Shares ISA. 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 Flexible Stocks & Shares ISA, including making payments, withdrawals, reviewing investments and seeing the value.

Am I eligible?

To open a DMA Flexible Stocks & Shares ISA, you must:

- Be aged 18 or over.
- Be a resident of the United Kingdom (please note that the Channel Islands and the Isle of Man are not considered part of the UK for this purpose); or
- Be in receipt of earnings from overseas Crown employment that are subject to UK taxation.

How do I invest?

Investments are made online through your account.

The minimum amount you can pay into the DMA Flexible Stocks & Shares ISA 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 then make further single payments of a minimum of £100.

You can pause or resume contributions whenever you like. Regular payments can be increased or reduced at any time through the online portal. The maximum you can subscribe is a single annual allowance of £20,000 per tax year.

Money can be put in or taken out of this ISA within the same tax year without affecting your annual ISA contribution limit.

You can transfer your existing ISAs to your DMA Flexible Stocks & Shares ISA.

If you don’t select any investments when making single or regular payments, your money will stay in cash 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 ISA into the DMA Flexible Stocks & Shares ISA?

Yes, subject to the conditions set out in the Terms and Conditions. There are no contribution limits on ISA transfers from other providers, and transfers of ISAs from prior tax years do not count towards your current annual allowance.

You may transfer cash from an existing ISA, or request a transfer for investment funds held in another stocks and shares ISA. Transfers of existing holdings in shares or exchange-traded investments are supported.

Before initiating a transfer, please consider the following:

- Your current provider may levy exit or transfer charges.
- DMA's fee structure may differ from your previous provider's.
- Fund-level charges may also vary.
- The DMA Stocks & Shares ISA may not offer the same funds, investment types, or range as your current ISA.
- For unit transfers, your investments will transition directly from your previous provider to DMA without being sold and repurchased.

We strongly recommend that you carefully evaluate these factors. DMA cannot guarantee that transferring is the right decision for your circumstances, and we suggest seeking independent financial advice if you are unsure.

What can I invest in?

The DMA Stocks & Shares ISA provides access to a wide selection of exchange-traded investments: including UK-listed shares, investment trusts, and exchange-traded funds (ETFs), mutual funds as well as a range of investment funds.

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

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

How do I make changes to my DMA Flexible Stocks & Shares ISA?

You can manage and adjust your ISA 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 DMA Flexible Stocks & Shares ISA 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 get access to my money?

You can give instructions to withdraw money from your DMA Flexible Stocks & Shares ISA 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

Capital growth and income generated within your DMA Stocks & Shares ISA are currently exempt from UK capital gains tax and income tax. You are not required to declare your ISA holdings or withdrawals on your UK tax return. However, certain investment returns received by the ISA Manager may already have had tax deducted or applied at source, which cannot be reclaimed.

The specific tax benefits available to you will depend on your personal circumstances and prevailing tax legislation. The information provided here reflects our understanding of current UK tax law and practice, which may be subject to change.

Making changes and other questions

Can I transfer my DMA Flexible Stocks & Shares ISA to another ISA provider?

Yes. You may transfer your ISA in cash, or request a unit transfer for fund holdings or exchange-traded investments. DMA does not charge for outward transfers; however, if third-party costs are incurred, we reserve the right to pass these on to you.

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 DMA Flexible Stocks & Shares ISA if I die?

Your DMA Stocks & Shares ISA will form part of your estate. Your investments will remain in place until we receive authorised instructions from your personal representatives. Upon your death, the ISA will be reclassified as a 'Continuing Deceased's Account', preserving its preferential tax treatment for up to three years from the date of death.

Your surviving spouse or civil partner may make an additional ISA subscription in their own name, generally equivalent to the higher of your ISA's value on the date of death or the date on which it ceases to be a Continuing Deceased's Account. This entitlement is over and above their own annual ISA allowance.

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 Flexible Stocks and Shares ISA.

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 ISA 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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