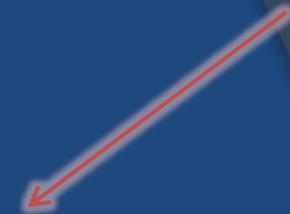


# Purchasing a fund through FundExpert

# Create an account or log-in to your existing account



The screenshot shows the FundExpert.co.uk website. The top navigation bar includes the logo, a search bar, and links for 'New to FundExpert.co.uk?', 'Log in/Register', 'My account', and 'My saved funds'. The 'Log in/Register' link is highlighted with a yellow box. Below the navigation bar is a main menu with 'Home', 'Buy Funds', 'Best Funds', 'Research/Guides', 'Tools', and 'Help/FAQs'. A shopping cart icon shows 'Basket (0 items)' and a 'Checkout' button. The main content area features a newsletter sign-up form, a blog section with three articles, and a central column of four red buttons with white text and right-pointing arrows: 'I would like to open an ISA', 'I would like guidance', 'I have funds in mind - are they any good?', and 'Are my funds any good? Can I do better?'. To the right of these buttons is a dark grey box with the text 'Still looking for the best ISA ideas?' and a red button that says 'Here's something for everyone!'. Below this is a 'Quick links' section with four items: 'Momentum Investing: More Growth', 'Best funds by sector', 'Best ISA funds', and 'Best growth funds'.

# Use “Best Funds” or “Fund Search” to find the funds you wish to buy

The screenshot shows the FundExpert.co.uk website with the 'Best Funds' menu open. The menu items are: Best Funds by Sector, Best ISA Funds, Best Growth Funds, Best Income Funds, and Best Funds by Risk. A yellow box highlights the menu, and a red arrow points from the main title to the 'Best Funds' tab.

FundExpert.co.uk  
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Home Buy Funds **Best Funds** Research/Guides To

Best Funds | Fund Expert  
Best Funds by Sector  
Best ISA Funds  
Best Growth Funds  
Best Income Funds  
Best Funds by Risk

Register for our newsletter  
Enter your email address  
Submit Disclaimer & L

FundExpert.co.uk Blog  
7 Habits of a Successful ISA Investor | Tue 03 Mar 2015  
Why buy anything other than an ISA winner? | Tue 03 Mar 2015  
Investing Novice? KISS and make

**I have funds in mind - are th**  
Take me to your fund checker

**Are my funds any good? Can**  
Take me to your fund checker

The screenshot shows the FundExpert.co.uk website with the 'Fund Search' menu open. The menu items are: Fund Search, Purchase Guidance, and Discounts. A yellow box highlights the menu, and a red arrow points from the main title to the 'Fund Search' tab.

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Home Buy Funds **Fund Search** Research/Guides To

Register fo  
Fund Search  
Purchase Guidance  
Discounts  
Disclaimer & Legal

Enter your e  
Submit

**I would like guidance**  
Help me find the best funds for me

**I have funds in mind - are the**  
Take me to your fund checker

**Are my funds any good? Can I**  
Take me to your fund checker

**I want to browse funds**

FundExpert.co.uk Blog  
7 Habits of a Successful ISA Investor | Tue 03 Mar 2015  
Why buy anything other than an ISA winner? | Tue 03 Mar 2015  
Investing Novice? KISS and make more money | Tue 24 Feb 2015

# Click “Add to Basket”

**FundExpert.co.uk**  
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Home Buy Funds Best Funds Research/Guides Tools Help/FAQs

You are here: > Home > Buy Funds

Search for the fund you have in mind

Choose the Fund Manager and Fund Name you wish to buy using the tools below.

Fund: Aberdeen -- Fund Name -- **Go**

Sector: -- Sector -- -- Sort by -- **Go**

Keyword/ISIN: -- Keyword -- **Go**

**Search Results**

Fund Name	Our Dynamic Fund Rating	Risk	Sector	6 Month Performance %			
Aberdeen Absolute Return Bd D Inc	★★★★★	Low	Targeted Absolute Return	-2.32 as of 06/03/2015	Analysis	Save	<b>Add to basket</b>

# A pop-up confirms the fund is in your basket

The screenshot shows the FundExpert.co.uk website interface. At the top, there is a navigation bar with links for Home, Buy Funds, Best Funds, Research/Guides, Tools, and Help/FAQs. A shopping cart icon indicates 'Basket (1 items)' and a red 'Checkout' button is highlighted with a yellow box. A red arrow points from the title to the 'Fund added' pop-up, and another red arrow points from the pop-up to the 'Checkout' button.

The main content area features a search form with the following fields:

- Fund: Aberdeen
- Sector: -- Sector --
- Keyword/ISIN: -- Keyword --

A 'Fund added' pop-up is displayed in the center, containing the text: 'This fund has been added to your basket.' and a red 'View Basket' button.

Below the search form, there is a 'Search Results' table:

Fund Name	Our Dynamic Fund Rating	Risk	Sector	6 Month Performance %		
Aberdeen Absolute Return Bd D Inc	★★★★★	Low	Targeted Absolute Return	-2.32 as of 06/05/2015	Analysis	Save Add to basket

On the right side, there is a 'In this section' sidebar with links for Fund Search, Purchase Guidance, and Discounts. Below this is a promotional banner for Schrodgers with the text 'Identifying undervalued companies' and a green sphere graphic.

You can repeat the process to add more funds or click on **checkout** to go to the checkout screen

# In the checkout screen you will need to tick to confirm you have read all the documentation

Home Buy Funds Best Funds Research/Guides Tools Help/FAQs Basket (1 items) **Checkout**

You are here: > Home > Checkout > Basket

## Your Basket

(1) Funds

Fund Name	Initial Charge Through Us	You Save *	Our Dynamic Fund Rating	Risk	
Aberdeen Absolute Return Bd D Inc	0%	£0	★★★★★	Low	<b>Analysis</b>

**Remove all**

\* the amount you save when using FundExpert over other networks

**Browse more funds**

I understand that information shown on FundExpert.co.uk should not be taken as personalised advice or a recommendation to make an investment decision

Please confirm you have read the [FundExpert Terms and Conditions](#)

Please confirm you have read the [FundExpert Fee Authority and Terms](#)

**Proceed Securely**

---

Checkout secured by Thawte

Our checkout process uses a SSL secure certificate provided by Thawte.

\* You Save

Based on a £10,000 investment.

**Please have these details ready**

- ✓ National Insurance Number
- ✓ Debit Card
- ✓ UK Bank Account

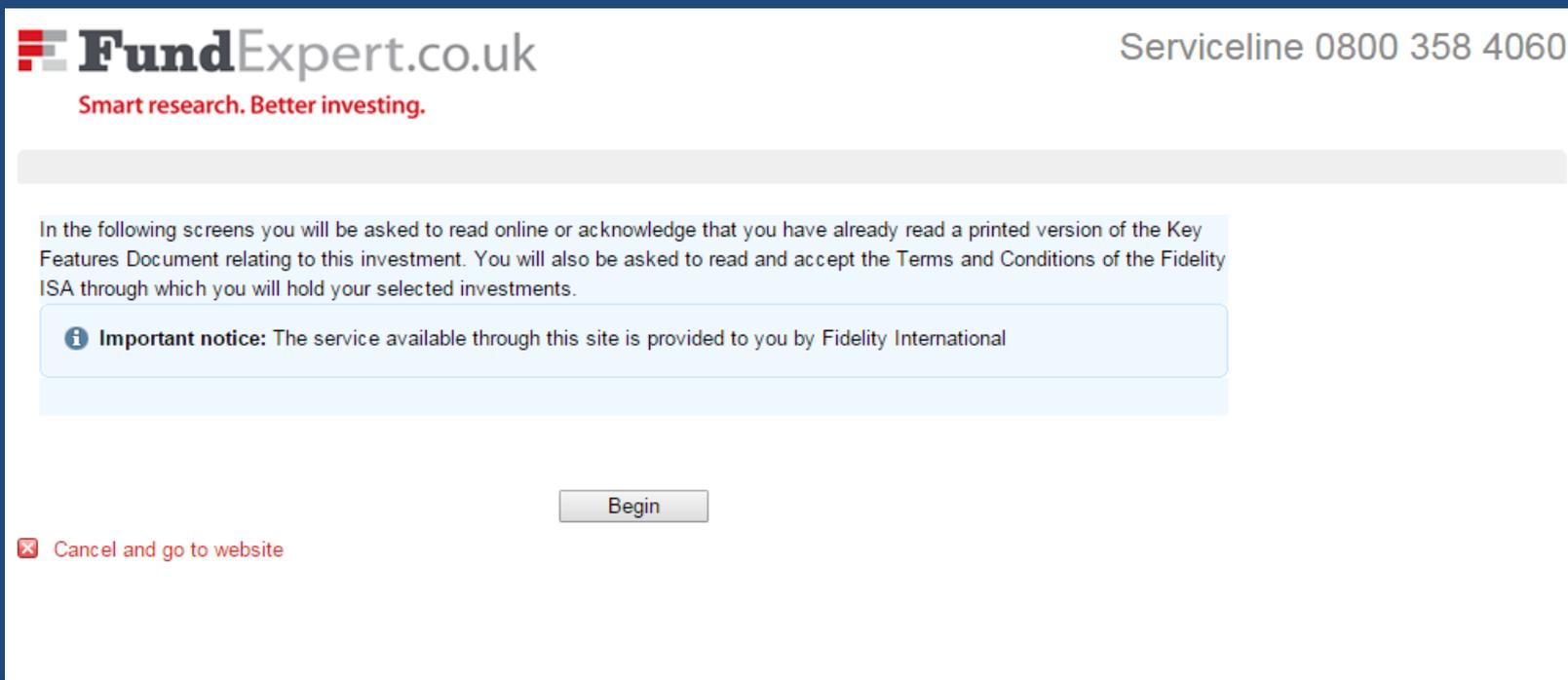
Tick these boxes to confirm

You can then proceed securely

You need to have these to hand

# You will now proceed to the secure Fidelity platform to complete your purchase

- Please follow the on-screen instructions...



 **FundExpert.co.uk** Serviceline 0800 358 4060

Smart research. Better investing.

In the following screens you will be asked to read online or acknowledge that you have already read a printed version of the Key Features Document relating to this investment. You will also be asked to read and accept the Terms and Conditions of the Fidelity ISA through which you will hold your selected investments.

 **Important notice:** The service available through this site is provided to you by Fidelity International

 [Cancel and go to website](#)

If you are an existing customer you can log in, otherwise, select “I’m a new customer”

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**Invest with us** | Log in or register [? Help](#)

- 1 Log in or register**  
Enter secure area
- 2 Select investments**  
Investment options  
Choose amounts/funds  
Agree terms
- 3 Review details**  
Add/amend personal details  
Add/amend bank details  
Registration
- 4 Submit order**  
Check selection  
Receive confirmation

**I'm a new customer**  
[Continue](#)

**I'm an existing customer**  
Do you have a Log in PIN and password ?  Yes  No

[Cancel and go to website](#)

*N.B. If you have ever had a Fidelity account in the past please contact us*

# Select how you would like to invest (monthly, lump sum etc.)

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---

## Invest with us | Investment options ? Help

**1** Log in or register ✓  
Enter secure area

**2** **Select investments**  
→ **Investment options**  
Choose amounts/funds  
Agree terms

**3** Review details  
Add/amend personal details  
Add/amend bank details  
Registration

**4** Submit order  
Check selection  
Receive confirmation

\* = required field

### Investment options

Please select how you would like to invest inside and outside an ISA.

**i** Fidelity Worldwide Investment is not able to accept investments from US persons due to regulatory reasons.  
[Find out more](#)

---

**How would you like to invest your money?\***

- Invest a lump sum
- Set up a Monthly Savings Plan
- Invest a lump sum & set up a Monthly Savings Plan

**📄 Your fund selection**

You can add and remove additional funds on the next page

Aberdeen UK Smaller Companies  
Equity Fund I Acc

[Previous](#) [Continue](#)

[Save for later \(available after registration\)](#)

[Cancel and go to website](#)

# Select how much you wish to invest. If you have selected multiple funds you can specify the amounts in each fund on this screen

**FundExpert.co.uk** Serviceline 0800 358 4060  
Smart research. Better investing.

**Invest with us** | Choose amounts/funds Help

- 1 Log in or register ✓  
Enter secure area
- 2 **Select investments**  
Investment options  
Choose amounts/funds  
Agree terms
- 3 Review details  
Add/amend personal details  
Add/amend bank details  
Registration
- 4 Submit order  
Check selection  
Receive confirmation

\* = required field

### Choose amounts

You can select funds for your investment using the fund search options below. Then you can enter the value of the investments you wish to make in these funds. Please note the following:

- Minimum lump sum is £1,000
- Maximum ISA contribution is £15,240
- No maximum limit on Outside ISA contributions

ISA contribution to date: £0.00  
Remaining contribution available: £15,240.00

Phasing  Yes  No (only for Lump Sums in Stocks & Shares portion of ISA)

**Search for fund**  
Search by keyword

**Or add funds using:**  
[Select List funds](#)  
**ISA Cash Park**  
 Can't decide where to invest?  
[Add ISA Cash Park](#)

Fund name – Stocks & Shares	Inside your ISA		Outside your ISA	
	Lump sum £ (GBP)	% Initial charge	Lump sum £ (GBP)	% Initial charge
Aberdeen UK Smaller Companies Equity Fund I Acc <span style="float: right;">Remove</span>	£ <input type="text" value="0"/>	0.0	£ <input type="text" value="0"/>	0.0
<b>Total</b>	<b>£0</b>		<b>£0</b>	

n/a = not applicable for the fund selection How much can I invest? ▼

Note that there are both ISA and non-ISA options

# A pop-up appears containing information on the intermediary details and ongoing fees. Please do read this.

Once you have read this, select the tick box to confirm and then click **Continue**

## Intermediary FundExpert.co.uk Ongoing Fee

Next time you make a new investment, top up your existing investments, switch investments or create or update a monthly savings plan into an account you hold with FundExpert.co.uk as your intermediary, then an Ongoing Fee of 0.5% each year calculated against the value of all new and existing investments you hold through FundExpert.co.uk will be payable to your Intermediary; FundExpert.co.uk. This is in line with regulatory changes that require firms to charge explicit fees instead of receiving commission (further information about which you should already have received from us).

Should you have any queries relating to this fee and the effect it will have on your investments, please contact FundExpert.co.uk directly on 020 8468 1677.

### Key features disclosure, fee authority and terms

- I confirm that I understand and accept the FundExpert.co.uk Ongoing Fee of 0.5%, how it will affect my new and existing investments, and that next time I make a transaction into an account I hold through FundExpert.co.uk the new charging will apply to all the investments I hold through FundExpert.co.uk. Also I have read and saved or printed a copy of the [FundsNetwork Key Features Document](#) noting that:
  - If you are not currently paying the FundExpert.co.uk Ongoing Fee then the above generic FundsNetwork Key Features Document showing the new fee supersedes the personalised Key Features Document shown immediately before you confirm your next transaction
  - If you are a new client or you are currently paying the FundExpert.co.uk Ongoing Fee then the personalised Key Features Document shown immediately before you confirm your next transaction will include the 0.5% Ongoing Fee payable to us.
- I confirm that I have agreed to pay **FundExpert.co.uk** an Ongoing Fee of **0.50%** per year on the value of all the investments I hold through FundExpert.co.uk and accept the [FundExpert.co.uk Terms of Business](#) and [Key Facts](#). For the purpose of paying these fees, I authorise and instruct FundsNetwork to sell units/shares or deduct monies from a CashManager Account in accordance with the [FundsNetwork Client Terms](#). I confirm that I have had the opportunity to both read these Terms and raise any questions I may have about them or the Intermediary Ongoing Fee by calling the number quoted above.
- I understand that FundsNetwork will receive the money from such sale, deduction or redemption as agent for FundExpert.co.uk, and that such money will become irrevocably due and payable to FundExpert.co.uk on receipt by FundsNetwork, to satisfy the Fees. I understand that my liability to FundExpert.co.uk in relation to the fee will be discharged on receipt of the fee money by FundsNetwork as FundExpert.co.uk's agent.
- Where the units/shares are to be purchased in the name of more than one person. I confirm that I have sought and obtained the consent of all persons to the above statement.

Please note the FundExpert.co.uk Ongoing Fee will only apply to accounts you hold through FundExpert.co.uk.

I wish to proceed under the new fee structure outlined above, with FundExpert.co.uk to continue as the Intermediary for my FundsNetwork investments, and for FundExpert.co.uk to receive the Intermediary Ongoing Fee for accounts you hold through FundExpert.co.uk.

- I confirm I have read and accept the declaration above. I have read and understood FundExpert.co.uk Terms of Business

Continue

# Confirm your choices and also that you have read all the documentation

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## Invest with us | Agree terms ? Help

1 Log in or register ✓  
Enter secure area

2 **Select investments**  
Investment options  
Choose amounts/funds  
➔ **Agree terms**

3 Review details  
Add/amend personal details  
Add/amend bank details  
Registration

4 Submit order  
Check selection  
Receive confirmation

\* = required field

### Investments inside your ISA (2016/17)

**Adviser: Dennehy Weller and Co Ltd (ID: 1069306)**

	Inside your ISA	
Fund name – Stocks & Shares	Lump sum £ (GBP)	% Initial charge
SLI Dynamic Distribution Plat 1 Acc	£ 1,000	0.0
Henderson Institutional Long Dated Credit I Inc	£ 1,000	0.0
<b>Total</b>	<b>£2,000</b>	

Key Features Document and ISA declaration

Why is this important? ⓘ

- \* I confirm I have either saved or printed a copy of the [Fidelity FundsNetwork Key Features Document \(incorporating the Fidelity Client Terms\)](#) and [Key Investor Information Document \(KIID, where applicable\)](#) which I accept and I agree to Fidelity's [policy](#) on the use of my personal data. By confirming you will be taken to have given your consent to the Best Execution policy, and, where appropriate, your prior express consent to our executing orders outside a regulated market or multilateral trading facility (within the meaning of the FCA rules).
- \* I have read and agree to the [ISA declaration](#).
- \* I have read and understood the [FundExpert charges](#) associated with this deal and the effect on my existing holdings (where relevant).

Previous
Continue

Note that the “Adviser” will appear as:  
Dennehy Weller and Co Ltd.

FundExpert.co.uk is an appointed representative of Dennehy Weller & Co. Dennehy Weller & Co is authorised and regulated by the Financial Conduct Authority. Legal info is available [here](#) on our site.

After you have reviewed your personal details you will need to specify how you are funding the account and whether you wish to reinvest income from funds or have it paid to a bank account

## Invest with us | Add/amend bank details Help

- 1 Log in or register ✓  
Enter secure area
- 2 Your investment ✓  
Investment options  
Choose amounts/funds  
Agree terms
- 3 Review details  
Add/amend personal details  
➔ Add/amend bank details  
Registration
- 4 Submit order  
Check selection  
Receive confirmation

\* = required field

### Lump sum payment details

Select a payment method for your lump sum payment. Bank transfers or wires are not accepted.

Lump sum payment method \*  Visa debit card  
 Maestro/MasterCard debit card  
 Cheque

**Note:** Debit card payments offer faster processing as deals are placed at the next available dealing point.

### Income payment

Your fund selection includes income paying funds. Select how you would like income paid from these funds. ?

Income from funds inside an ISA \*

[Previous](#) [Continue](#)

[Save for later \(available after registration\)](#)

[Cancel and go to website](#)



...and please tick to either receive confirmations and literature electronically or by post.

### Online Documents

You can access many key documents that we send you via our online document service. Key benefits of the service include:

- Access your key documents (including Confirmations of Transaction, Valuations & Statements, and a range of other documents) online at any time
- The service enables you to search, retrieve, view and print documents quickly and easily
- Reduced amount of paperwork to file away at home
- An email notification will be sent to you when new documents are available to view
- Each document is available online for 7 years after it was sent

You have the option of accessing these documents solely via this website, or you can choose to receive paper copies as well if you prefer. Please indicate your preference below.\*

- I wish to receive the available documents through the Account Management online service.
- I wish to receive the available documents in paper form through the post. I understand that I can also view these documents online through the Account Management online service.

**Note:** Not all documents are available online; the documents that are available are listed [here](#).

 By clicking **Continue** you will be registered to use Account Management. Please verify that the information provided above is correct. You will need to remember your username and password to log in for future visits.

[Previous](#)

[Continue](#)

Once done you will be taken through to the Submit Order page. Please double check the details and then click confirm.

If you have any questions during the process please do get in touch.

[Get in touch](#)