

All ISA transfers

- There may be exit charges and other costs associated with the transfer (please refer to the documentation relating to your existing investment or contact your exiting provider, and see points below).
- Under some circumstances an ISA can be cancelled, or in HM Revenue & Customs terms made 'void' if there has been a breach of the ISA regulations. An example would be if an investor has subscribed to more than one Stocks & Shares ISA in the same tax year. In this case, the second ISA would be made void.
- If the ISA is made 'void' or if you have the right to cancel and decide to do so, there may be shortfall in the amount of initial subscription returned if your money has been invested. This may include some non-refundable charges. In the event that a transfer is cancelled, you could lose the ISA status of your investments.

ISA transfers excluding re-registration onto a fund supermarket

- There will be initial charges and set up charges – please refer to the specific documentation relevant to the new products you have chosen.
- Your original investments are sold and new investments are bought – this will frequently involve costs such as dealing charges, stamp duty (on share purchases), a dilution levy on single-priced funds in some cases, and any difference between the price at which investments are bought and sold – please refer to the specific documentation relevant to the products you have chosen / the investments that you are transferring.
- There is the potential for loss of income or growth, following a rise in the markets, whilst the ISA transfer remains pending.

General

- Past performance is not a reliable indicator of future results.
- The value of investments and the income from them can fall as well as rise as a result of market and currency fluctuations. For many types of investment, you may be placing your capital at risk, meaning that you may not get back the amount originally invested and you may risk losing your entire investment.
- Some products may only be suitable as medium or long-term investments.
- Tax treatments depend on your individual circumstances and may be subject to change in future.
- If you have any doubt about the suitability of a particular product or service, or you require advice, you should seek a personal recommendation from a professional adviser.
- Clubfinance does not produce the products it arranges, or manage the underlying investments.
- In the event of any conflict between product literature and information provided by Clubfinance, the product literature shall prevail.