



# GET READY FOR OUR EXCITING FUTURE

Later this year, your Alliance Trust Savings (ATS) Account(s) will move to the interactive investor platform. But you can help smooth the way by logging in to your online Account and doing a few simple things now.

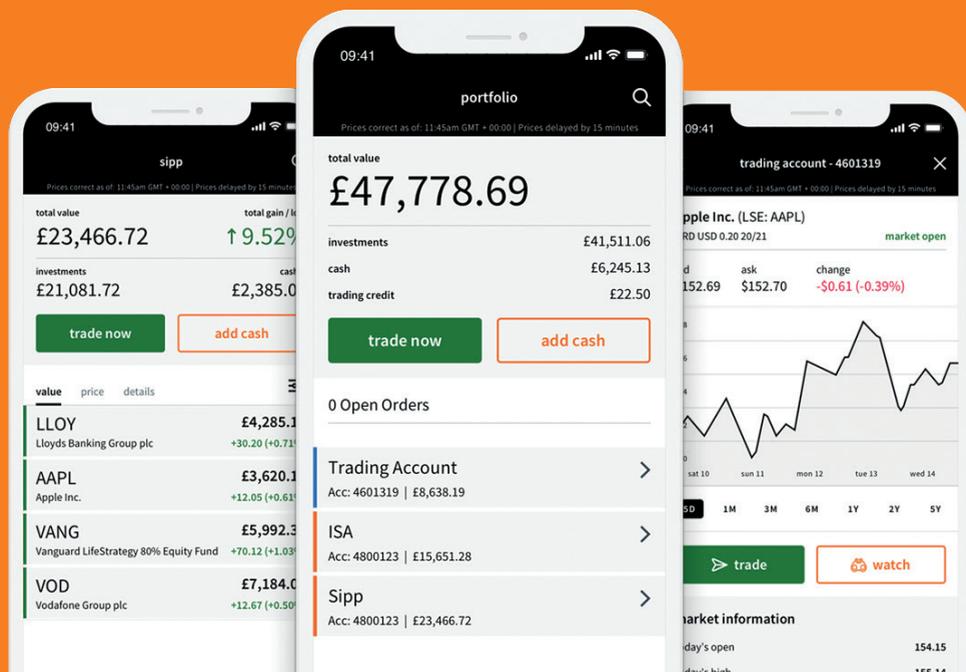


## Not online yet?

If you do not already have your online Account set up, contact us at **01382 573737** and we can arrange this for you. Please have your Account number and a valid email address to hand. Lines are open 8am to 5pm Monday to Friday and calls may be recorded for training and monitoring purposes.

# ABOUT INTERACTIVE INVESTOR

interactive investor is an award-winning platform business, the second largest for retail investors in the UK. Together with ATS we now have over 400,000 customers and £35 billion of assets under administration. We are majority owned by J.C. Flowers & Co., a leading private investment firm with approximately \$15 billion of capital invested in financial businesses around the world.



# QUESTIONS AND ANSWERS

## **Will my investments and cash be safe with interactive investor?**

Once your Account(s) move to the interactive investor platform, your investments will be held with Interactive Investor Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). Any cash held in your Account(s) will be treated as client money under FCA rules. Client money is held in trust, in bank accounts separate from our own. This means in the event we become insolvent, your money is protected from our creditors. So your investments and cash will be covered by FCA rules and protected by the Financial Services Compensation Scheme.

## **How does the interactive investor platform service compare to my current service?**

Helping you achieve your financial goals is important to all of us, and once you make the move to the interactive investor platform you will have access to even more services and leading-edge technology to help you make the most of your money. There are some differences between the two platforms, many of which you can find in the *Exciting future* information hub at [www.excitingfuture.co.uk](http://www.excitingfuture.co.uk), but we will be providing more detailed information about your specific Account(s) in the coming months.

## **Will I pay more or less for my service when I make the move?**

With a choice of three service plans and some key interactive investor charges being less than you pay with ATS, there is a good chance you will pay less. But it will depend on your personal circumstances and we will provide more information on this nearer the time of the move. In the meantime, you can find out more about how the charges compare in the *Exciting future* information hub at [www.excitingfuture.co.uk](http://www.excitingfuture.co.uk).

## **Do I have to move to the interactive investor platform?**

Your Account(s) will move to the interactive investor platform later this year. You will stand to benefit from better value, better choice, better intelligence and better online services by making the move. But if you do not want to try your new service, you can close your Account(s) or transfer your cash and investment(s) elsewhere.

## **Will you waive your exit charge if I decide to leave?**

interactive investor do not charge exit fees, so you have nothing to lose by giving your new service a try. If, though, you do decide to leave before the move ATS will not charge an exit fee either. You will need to let us know by a cut-off date, which we will confirm to you nearer the time.

## **Will my Loyalty Discount carry over?**

There is no Loyalty Discount scheme on the interactive investor platform. Once you make the move you will have a choice of three service plans. With some charges included in these plans going down compared to our current charges, there is a good chance you will end up paying less, even without your Loyalty Discount. We will be in touch with more on how your charges will change nearer to the time of the move. In the meantime, you can find out about the interactive investor service plans in the *Exciting future* information hub at [www.excitingfuture.co.uk](http://www.excitingfuture.co.uk).

## **If I have unused trades from a trading bundle will I lose these?**

No, these will be carried over as trading credits.

## **Will I still be able to trade over the phone?**

Yes, you will still be able to do this once you move to the interactive investor platform.

# YOUR 'GET READY' CHECKLIST



## **Add a mobile phone number to your Account(s).**

If you have not already given us one, you might want to do that now. Your mobile phone number is used to help verify your identity for some actions on the interactive investor platform, like changing your personal or bank details. It will also be used to help verify your identity if you call to trade over the phone once your Account(s) have moved.



## **Check that our email address for you is up-to-date and personal to you.**

To make sure that you do not miss any communication from us as we make the move to the interactive investor platform, please check that we have an up-to-date email address for you, and that it is personal to you. If you use a shared email address – on a joint Account for example – this will only work for one person on the interactive investor platform, so you will need to arrange personal ones for the future.



## **Choose one address we should use for all contact in future.**

If you have given us a correspondence address as well as a residential address for your Account(s), only one of these can be moved over to the interactive investor platform. We will carry over the address you have given as your residential address, so you might want to update this before the move depending on your current personal circumstances. Remember, if we have an up-to-date email address that is personal for you, you will be able to hear from us wherever you are.



## **Confirm your nationality and personal identifier if you haven't already.**

We asked for this information in order to meet the requirements of new rules that came into effect in January 2018. Some people have not provided it yet, and you won't be able to trade through the ATS platform now or the interactive investor platform in future until you have. Your personal identifier will normally be your National Insurance number.



## **Review all of your other personal details.**

Take a minute to check that all of the other personal details we hold for you are still up-to-date, and let us know of any changes if they are not.

# FIND OUT MORE

Our *Exciting future* information hub is there to help you find out more about what the move to interactive investor might mean for you, including the new services that will be available. We will add to it as the move approaches, so do check back from time to time.

[www.excitingfuture.co.uk](http://www.excitingfuture.co.uk)



# IF YOU STILL NEED HELP



If you do not find the answer to a question you have here or in the *Exciting future* information hub, please email us at [contact@alliancetrustsavings.co.uk](mailto:contact@alliancetrustsavings.co.uk) or call us on **01382 573737**. Lines are open 8am to 5pm Monday to Friday and calls may be recorded for training and monitoring purposes.

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