The Trading 212 SIPP

Key Features Document

Important: About this document

The Financial Conduct Authority is a financial service regulator. It requires us, Trading 212 UK Limited ('**Trading 212**', '**we**', '**us**' or '**our**'), as the distributor of the pension, to provide this information to help you decide if the Trading 212 SIPP is right for you. You should read this carefully to understand the product and keep it safe for future reference. This document summarises the key features of the Trading 212 SIPP.

You should read this document alongside Trading 212's SIPP Terms, Invest Terms and the Platform One Terms (available here). In this document, Trading 212's SIPP Terms, Invest Terms and the Platform One Terms are together called the '**Terms and Conditions**'. If you would like copies of these or clarification of any of the information provided in this document, please contact us using the details below. Any undefined terms in this document have the same meaning given to them in the Terms and Conditions (as applicable).

If you do not understand any aspect of this document, or if you are unsure whether this product, its features, investment options and charges are right for you, then you should take appropriate financial advice. You should do this before taking any action in relation to your Trading 212 SIPP.

The information provided is based on current law and taxation at its version date (see below), which may change. Every effort is made to ensure that this information is helpful, accurate and correct, but the law and practice may change or may not apply to your personal circumstances. HMRC's practices and the laws surrounding pension taxation can be quite complex. They often depend on individual situations and may change over time, making it important to stay informed and seek tailored guidance.

---

1. Its aims

The Trading 212 SIPP is a personal pension for tax-efficient retirement savings. It provides control over your investments and flexibility with contributions and transfers. You can access benefits from age 55 (rising to 57 from 6 April 2028), including provision for beneficiaries.

2. Your commitments

Trading 212 provides an execution-only service in relation to your Investments. This means Trading 212 does not provide financial advice; you are responsible for all investment decisions. You must manage your investments, ensure their suitability, and accept responsibility for the outcomes. Contributions must be within HMRC limits, but there's no obligation to contribute.

You are responsible for paying all fees and charges to Trading 212, always ensuring that enough cash is in the Trading 212 SIPP to cover them. Access to the cash in your Trading 212 SIPP is generally not possible before age 55 (rising to 57 from 6 April 2028), except in limited health circumstances.

You agree to be bound by and always follow the Terms and Conditions. If you cease to be eligible for a pension or for tax relief, you must inform Trading 212 through the Trading 212 app.

3. Risks

The value of your Trading 212 SIPP is not guaranteed. It is important that you understand the factors that will determine your final income and the risks involved in managing your own Investments.

Factors affecting your pension value

The final value of your Trading 212 SIPP and the retirement income you get from it can depend on:

- the amount you contribute throughout your life into your Trading 212 SIPP;
- performance of your chosen investments;
- length of time your money is invested; and
- charges you pay.

Investment limitations and diversification Risk

Please be aware that the Trading 212 SIPP only allows Investments in equities and Exchange Traded Products (‘**ETPs**’) such as certain ETFs, ETNs and ETCs which are available on our Trading Platform. Please note that the Trading 212 SIPP does not permit certain complex instruments such as CFDs. You can find further details of qualifying instruments in our Investment Brochure.

You cannot use your Trading 212 SIPP to invest directly in other asset classes such as individual government or corporate bonds, mutual funds (OEICs/Unit Trusts), or commercial property.

This limitation can make it more difficult to build a traditionally diversified portfolio. Assets such as bonds often provide stability when the stock market falls. While some ETPs provide exposure to these other assets, you must ensure this more limited range is sufficient to meet your personal goals and risk appetite, especially if you are nearing retirement

Investment Risks

Market & Capital Risk: The value of your Trading 212 SIPP, and any income from it, may go down as well as up, and **you may get back less than you invested**. This is because the value of assets like shares and ETPs fluctuates, sometimes significantly and rapidly.

This means your capital is always at risk, and past performance is not a reliable guide to what will happen in the future. In our execution-only service, your own investment decisions are a key factor in your potential gains or losses.

Investment Behaviour Risk: As this is an execution-only service, you are responsible for all investment decisions. Common behavioural risks that can lead to poor outcomes include:

- **Emotional decisions:** Selling during a market downturn or buying into a speculative bubble can lock in significant losses;
- **Chasing performance:** Investing in an asset just because it has performed well recently is not a reliable strategy for long-term growth; and
- **Lack of diversification:** Failing to spread your Investments exposes you to significant Concentration Risk (see below).

Inflationary Risk (Purchasing Power Risk): If your Investment grows more slowly than the rate of inflation, the buying power of your money will reduce. This means that even if the value of your Trading 212 SIPP has grown, it may buy you less in the future.

Concentration Risk: Holding a large portion of Investments in a single company, sector, country or asset type increases the risk that poor performance in that area will have a significant impact on your portfolio. ETPs that track narrow or specialised indices can be affected by concentration risk.

Liquidity Risk: Some Investments, particularly in smaller companies or specialist ETPs, may not be easy to sell quickly at a fair price. In volatile market conditions, you may have to accept a lower price than you want or be unable to sell your holdings when you wish.

During the Pension Transfer process, where your Investments are sold and held as cash for a period, you may miss out on growth if markets rise during this time. You may wish to consider transferring the Investments in-specie where this is an available option. However, please note that Investments that are moved directly from another scheme without being sold (i.e. not converting them into cash) ("**In-specie transfers**") usually take longer to complete, and you may need to provide more information. You cannot trade Investments under a Pension Transfer while they are being transferred to us.

Where your Investments cannot be sold quickly, there may be a delay in receiving benefits from us.

Currency Risk: If you invest in overseas assets, your returns are exposed to fluctuations in currency exchange rates. For example, if you invest in a US stock, its value in pounds will fall if the pound strengthens against the dollar, even if the stock's price in dollars stays the same.

For more information on all risks involved in investing in certain Investments, please refer to our Disclosure Notice available here.

Risks Specific to Pension Transfers

Transfer Risk: Please note that the Trading 212 SIPP does not accept transfers from defined benefit (also known as final salary) pension schemes. If you transfer from another eligible pension scheme (such as another SIPP or different defined contribution pot), you should still check carefully if you are giving up valuable rights. These can include guaranteed annuity rates (GARs) or a protected higher tax-free cash allowance.

Your current provider may also charge an exit or transfer penalty. There is no guarantee that the value of your Trading 212 SIPP at retirement will be more than what you could have received from your previous scheme.

Cash Drag / Out-of-Market Risk: When transferring your pension as cash, your Investments are sold, and you are out of the market until the transfer completes and you reinvest. If markets rise during this period, you will miss out on potential growth. While moving Investments directly (in-specie transfers), avoid this; they can take longer to complete, and you will be unable to trade the assets being transferred.

Risks Specific to ETPs

ETPs, which include Exchange Traded Funds (ETFs), Exchange Traded Notes (ETNs), and Exchange Traded Commodities (ETCs), are complex financial products and carry specific risks that you must understand before investing.

Complexity: Not all ETPs are the same. Before making any investment decisions, you must read this document and the prospectus for any ETP you consider, to fully understand how it works, what it tracks, and its specific risks and charges.

Tracking Error: The performance of an ETP may not perfectly match the performance of the index it is designed to track due to fees, expenses, and the tracking methodology used. This difference between the ETF's performance and the index's performance is known as tracking error and can cause returns to diverge from expected benchmarks.

High Risk ETPs

Leverage Risk: Leverage or borrowing that may feature in ETPs magnifies losses just as much as gains. You can **lose most or all of your invested capital very rapidly**, if a product is leveraged. Leveraged ETPs are intended for **short-term, tactical trading only** and are not suitable for most investors or for long-term, 'buy and hold' investment strategies. Their performance over periods longer than one day can be **unpredictable and may not match your expectations** due to the effects of daily compounding. **This is a complex product. If you do not fully understand the risks outlined, do not invest.**

Commodity ETPs (ETCs)

Roll Risk: Many ETPs tracking commodities like oil or grain do so using futures contracts. This can expose you to "roll risk," a process which can erode returns over time, particularly in certain market conditions. Roll risk is a crucial, often hidden, factor in the performance of futures-based commodity ETPs. An investor might see the spot price of oil rise by 10% over a year, but their ETP may have only risen by 2% (or even fallen) because of the persistent costs from rolling contracts in a contango market (i.e. when the price for a futures contract in the future is higher than the current price). This is a fundamental risk you must understand before investing in these products.

Counterparty Risk: Some ETFs use derivatives or synthetic replication to track an index. This may expose investors to counterparty risk, which is the risk that the third party providing the derivative defaults on its obligations, leading to potential losses.

Other Important Risks

Legislative and Tax Risk: Pension and tax laws can change in the future. These changes may affect the tax benefits of contributing to your Trading 212 SIPP, how your investments grow, and the way you can take money out. These rules on how much you can contribute (your allowances) and how your pension is taxed upon death can also change.

4. Questions and answers

<u>Overview:</u>

- **What is the Trading 212 SIPP?**

The Trading 212 SIPP is a self-invested personal pension provided through the Trading 212 app. It helps you build up a retirement pension fund in a tax-efficient and flexible way. You can manage your Trading 212 SIPP via the Trading 212 app. You can choose your Investments and check how they are performing.

Any benefits you receive are subject to UK pensions law. This includes rules on Contribution limits that qualify for tax relief, the minimum age for taking benefits, and limits on the benefits you can claim without incurring tax penalties, such as the amount you can take as tax-free cash payments.

- **Who is responsible for managing and providing the Trading 212 SIPP?**

Trading 212 UK Limited distributes the Trading 212 SIPP and provides access to it.

Platform One Limited operates and administers the Trading 212 SIPP in accordance with the scheme in line with the Platform One Terms, the Trust Deed and Rules and Part 4 of the Finance Act 2004. It will adhere to the rules and regulations set by the HMRC.

Platform One Pension Trustees Limited holds your assets in your Trading 212 SIPP in its name on your behalf, and has been appointed as a Trustee under the Trust Deed and Rules. It will also adhere to the rules and regulations set by the HMRC.

In this document, Platform One Limited and Platform One Trustees Limited are together referred to as '**Platform One**'.

- ## Is this a stakeholder pension scheme?

No. Stakeholder pension schemes are a specific form of pension that must meet the Government minimum standards relating to contributions and charges. Stakeholder schemes are generally available, and it is for you to consider, with the assistance of a financial adviser, if required, whether one might meet your needs as well as the pension plan on offer.

- ## What are the Trust Deed and Rules?

The Trust Deed and Rules are the legal documents that have established the Trading 212 SIPP, and the Rules govern how the Scheme is administered. These documents also appoint the Trustee (Platform One Pension Trustees Limited) and the Scheme Operator and Scheme Administrator (both Platform One Limited).

Investments:

- ### What are the investment options?

You can invest in selected equities and Exchange Traded Products ('**ETPs**'), including our Default Investment Option, exchange traded funds ('**ETFs**'), exchange traded notes ('**ETNs**') and exchange traded commodities ('**ETCs**'). Currently, the Trading 212 app offers over 13,000 global stocks and ETFs, which span over 15 different exchanges and provide access to markets in the US, UK, Europe and beyond. Please note that the Trading 212 SIPP does not allow complex or high-risk instruments such as CFDs. You can find further details in our Investment Brochure available here.

The investment decisions are yours, and you are responsible for selecting the investment appropriate for you. You can change your choice of Investments whenever you like.

- ## What will my Trading 212 SIPP be worth?

The final value of your Trading 212 SIPP will depend on several factors, including the amount paid in, the duration of your Investments, the charges paid, and the performance of your chosen Investments.

You can check the value of your Trading 212 SIPP online via the Trading 212 app.

Charges:

- ### What do I need to pay for using my Trading 212 SIPP?

All charges applicable to the Trading 212 SIPP are detailed on the Terms & Fees page on our Website (here). You'll be able to see the interest we pay on your cash on the Terms & Fees page too.

Paying into your Trading 212 SIPP:

- ### How can I make payments into my Trading 212 SIPP?

There are two ways you can add cash to your Trading 212 SIPP:

- make a direct payment using a Contribution – see the *'Contributions & Tax Relief'* section below for more details; or
- transfer cash from your existing pension with another provider (a Pension Transfer) to your Trading 212 SIPP – see the *'Transferring cash and Investments in and out of your Trading 212 SIPP'* section below for more details.

When making a payment for the first time after opening a Trading 212 SIPP, you must ensure the payment meets the minimum amount specified on the Terms & Fees page of our Website.

The Trading 212 SIPP does not accept:

- transfers from defined benefit pension schemes and schemes that provide safeguarded benefits; or
- transfers from funds that are in drawdown.

Contributions & Tax Relief:

- ## How do I pay Contributions?

Contributions can be made directly to your Trading 212 SIPP as cash (e.g. lump sum or regular payments).

You can make:

- one-off Contributions, or
  regular Contributions

While it's recognised that it's a good habit to make regular Contributions, you're not obliged to continue doing so. Keep in mind that cutting back or stopping Contributions, even temporarily, can potentially lower the value of your Trading 212 SIPP at retirement.

You also should be aware that any Contribution you wish to make to your Trading 212 SIPP is subject to an Annual Allowance set by the government.

You can find information on how to put cash into your Trading 212 SIPP on our Website.

You can pay money into your Trading 212 SIPP using the methods shown on our Website. We do not accept contributions from other sources into your Trading 212 SIPP, such as employer contributions.

- **Do I get tax relief?**

Yes, you will receive tax relief on any new payment you make into your Trading 212 SIPP from your own cash.

The Government encourages people to save for their later years by giving income tax relief on contributions paid into pension plans. However, there is a limit on how much tax relief you can receive on pension contributions, but providing you are under the age of 75 and a relevant UK individual (which you will be if you are a UK resident), you will be eligible to receive income tax relief on contributions up to the tax-relievable limit.

There are also various types of Annual Allowance, which, if exceeded, mean you will have a personal tax charge that effectively claws back some of the tax relief your Trading 212 SIPP receives.

- **What is the tax-relievable limit?**

This limit is referred to as the gross contribution limit, i.e. ignoring tax relief, and applies to the total personal contributions you make in a tax year to all pension plans you have.

This is the greater of £3,600 and 100% of your earnings, known as relevant UK earnings, a full definition of which can be provided on request, but which includes salary and bonuses paid to you if employed or, if self-employed, your income which is chargeable to income tax.

The Contributions you make to your Trading 212 SIPP are referred to as net contributions, i.e. allowing for basic rate income tax relief to be added. Therefore, assuming a basic rate income tax of 20%, the amount you could pay in (the net contribution tax relievable limit) is the greater of £2,880 and 80% of your earnings.

- ## Can I make Contributions above the tax-relievable limit?

No. The Trading 212 SIPP does not allow Contributions above the tax-relievable contribution limit to be made.

- ## How do I get the tax relief on my Contributions?

Platform One will automatically claim basic rate tax relief on your Contributions from HMRC and pay it into your Trading 212 SIPP, subject to the limits set by the Finance Act 2004. This can take several weeks for HMRC to receive it, and the timeframe depends on when the Contribution was paid into your Trading 212 SIPP.

For example, for a total contribution of £1,000 you would pay £800 and Platform One would claim £200 tax relief from HMRC. This example is based on 20% basic rate income tax.

If you pay tax at more than the basic rate, you will need to claim the extra relief directly with HMRC through your annual self-assessment tax return. You will receive this tax relief rather than it going into your Trading 212 SIPP, but it does make your Contribution even more cost-effective.

For example, for a total contribution of £1,000 you would pay £800 and Platform One would add £200 basic rate tax relief claimed from HMRC. This example is based on 20% basic rate income tax (as above). However, if you pay 40% income tax on at least £1,000 of earnings, then you can claim a further £200 in tax relief. Therefore, your pension contribution of £1,000 would only cost you £600.

- ## What are the different types of Annual Allowance?

Annual Allowance:
£60,000 from 6th April 2023.
This applies to everyone, unless subject to the Tapered Annual Allowance, but you may also be subject to a Money Purchase Annual Allowance.

If you have not fully used your available Annual Allowance from the previous three tax years and provided you were a member of a registered pension scheme during that period, you may be able to `carry forward' that unused allowance.
Tapered Annual Allowance:
Between £60,000 and £10,000 from 6th April 2023.

If you have an `adjusted income’ of over £260,000 and a `threshold income’ of over £200,000, then your standard Annual Allowance will be reduced by £1 for every £2 your adjusted income goes over £260,000. This means your Annual Allowance could be reduced to £10,000.

Money Purchase Annual Allowance:
£10,000 from 6th April 2023.
If you have started drawing benefits flexibly from any pension arrangement and have triggered the Money Purchase Annual Allowance, total Contributions to your Trading 212 SIPP and other money purchase pension schemes will be subject to the lower Money Purchase Annual Allowance.

- ### Can I make Contributions if I have ‘Enhanced Protection’ or ‘Fixed Protection’?

From 6 April 2023, you are able to make contributions to a pension plan without losing any pension protection for which you applied before 15 March 2023, including any rights to a higher Pension Commencement Lump Sum (PCLS).

- ### Is my Trading 212 SIPP taxable?

Pension funds do not pay UK taxes on income or capital gains from investment growth. However, tax cannot be reclaimed on UK and some overseas dividends. When you do choose to start taking pension income you will be eligible to take 25% of your pension pot tax-free, up to the regulatory limits. The remaining pot is taxed as income when it is paid to you.

Transferring cash and investments in and out of your Trading 212 SIPP:

- ### How do transfers work?

You may transfer all or part of your cash & Investments from, or to, other pension arrangements. However, any cash in the drawdown can only be transferred in its entirety. Be aware of potential valuable benefits being lost (e.g. tax-free cash protection) or exit fees from your existing provider before transferring to Trading 212.

Before making a Pension Transfer to Trading 212, you should check via the Trading 212 app that the pension transfer can be accepted.

You may be able to transfer some or all of the Investments held in your Trading 212 SIPP to your new pension plan if it is also able to hold those Investments. Otherwise, your Investments will have to be sold and a cash transfer made.

You should look at the features of both your current and future pension plan and compare them with the Trading 212 SIPP. Transferring pensions isn't right for everyone. It could be a complex decision, and you should consider any associated charges, investment options available to you, and tax implications.

All transfers out of your Trading 212 SIPP will be made free of charge.

Accessing your benefits & any limits to consider:

- ### How do I take benefits from my Trading 212 SIPP?

You can typically access your pension benefits upon reaching the minimum pension age or earlier in certain cases of ill health or an accident. The minimum pension age is 55. From 6 April 2028, this will be 57, but this may change again in the future. A lump sum is available at any age for serious health.

On reaching age 50, you can use Pension Wise from MoneyHelper, a free and impartial government-backed service, to help you understand what your pension benefit choices are and how they work. This service can be accessed via https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise.

- ### Is there a limit on the benefits I can take from my Trading 212 SIPP?

There is no limit on the amount of benefits you can draw outside of the total plan value. The Government has imposed a limit on the amount of tax-free lump sum that can be paid from all of your pension arrangements, both in your lifetime and as death benefits to your beneficiaries. These limits are the Lump Sum Allowance ('**LSA**') and the Lump Sum and Death Benefit Allowance ('**LSDBA**')

The current LSA is £268,275 and the current LSDBA is £1,073,100. Any amounts paid in excess of these limits are taxed as income.

If you have taken any benefits before 6th April 2024, the LSA will be reduced to account for those benefits taken.

The following limits apply:

Pension Commencement Lump Sum (‘**PCLS**’):
When you come to take benefits from your pension plan one of your options is to take a PCLS or ‘tax-free cash’. Any lump sum taken above the LSA will be subject to income tax.

Normally, the maximum amount of PCLS will be the lower of the current LSA and LSDBA or 25% of your total Trading 212 SIPP, however, if you have:

i. Some form of Lifetime Allowance protection, then the upper limit will normally be based on 25% of your protected Lifetime Allowance;
ii. Primary Protection with PCLS protection, then your upper limit will be based on your protected PCLS percentage and your protected Lifetime Allowance; or
iii. Enhanced Protection with PCLS protection, then your upper limit will be based on your protected PCLS percentage and the value of your Pension Fund as at 6th April 2023.

Uncrystallised Funds Pension Lump Sum (‘**UFPLS**’):
The tax-free portion of this form of benefit payment will be tested against your remaining Lump Sum Allowance.

Serious Ill Health Lump Sum:
Any payment of this will be counted towards your LSDBA.

Death:

- ### What happens if I pass away?

When you die, your Trading 212 SIPP can be used to provide your beneficiaries with a lump sum payment, a beneficiary drawdown fund or an annuity. If you pass away before 75, we will normally pay any benefits to your nominated beneficiaries, at the Trustee’s discretion.

If, after a full pension fund withdrawal, your Trading 212 SIPP receives an additional payment (e.g., interest or dividend), sums under £5 will be paid to us. For sums of £5 or more, you will receive the payment, less applicable tax.

- ### Who can receive a lump sum payment?

Most people will qualify as an eligible beneficiary for lump sum death benefits under the Trust Deed and Rules. Platform One will use its discretion to choose who to make the payments to having made reasonable enquiries to identify the eligible beneficiaries. It is recommended that you nominate those whom you wish to benefit from your pension through the Trading 212 app.

- ### Who can have a beneficiary drawdown fund or annuity?

Selected beneficiaries of the lump sum death benefit may prefer to take the benefit in the form of income via a beneficiary drawdown fund or annuity. Where the selected beneficiary is your spouse, civil partner or financial dependant, they will have this option. For other beneficiaries, this option will only apply if you have nominated them as a beneficiary for the income option or where you have made no nominations and you have no spouse, civil partner or financial dependants.

- ### How are death benefits claimed?

To claim death benefits, the person dealing with your affairs should contact Trading 212 through the Trading 212 app. We will confirm the information needed to pay the benefits as quickly as possible.

Your rights to cancel:

- ### What happens if I change my mind about setting up a Trading 212 SIPP or making a Pension Transfer into my Trading 212 SIPP?

Should you change your mind, you have 30 calendar days to cancel your Trading 212 SIPP or any new Pension Transfers into it. For new plans, the cancellation period begins when you're accepted as a Scheme member, plus your first Contribution or the amount transferred from another pension scheme. This amount must meet the minimum amount specified on the Terms & Fees page of our Website.

For Pension Transfers, the cancellation period begins when the cash and/or Investments are received into your Trading 212 SIPP. If you cancel a Pension Transfer, we will try to return the funds to the original scheme. If they refuse or offer unacceptable terms, you must choose a new registered pension scheme for the transfer.

Please note that the Trading 212 SIPP or a Pension Transfer **cannot** be cancelled after the applicable cancellation period has expired.

- ### What if I’ve made Investments during the cancellation period?

If you cancel within 30 calendar days and Investments have been made, you must instruct Trading 212 to disinvest. We are not responsible if the disinvested amount is less than the original cost; you may receive less due to changes in investment value and charges. We will only refund the maximum of the net contributions; any surplus cash will go to Trading 212.

Where you exercise your right to cancel, Platform One is entitled to retain any fee for setting up your pension plan.

- ### How can I cancel?

If you want to cancel the Trading 212 SIPP or a Pension Transfer, please contact us in either of the following ways to do so:

- **Post:** Trading 212 UK Ltd., Aldermary House, 10–15 Queen Street, London, EC4N 1TX;
- **Live chat:** Via the "Chat" button on our website (www.trading212.com) or through our mobile in-app Platform service;
- **Email:** info@trading212.com; and
- **Phone:** Via our mobile in-app Platform service.

Any Contributions will be returned, less any tax relief claimed on your behalf, which will be returned to HMRC. If your Trading 212 SIPP has already received Pension Transfers, these will also be cancelled if you choose to cancel your Trading 212 SIPP.

Compensation:

- ### Are there any compensation arrangements?

The Financial Services Compensation Scheme (**'FSCS'**) has been set up to provide protection to consumers if authorised financial services firms are unable to meet claims against them.

Platform One Limited is the authorised financial services firm that provides your pension. Your cash and assets (i.e Investments) in the Trading 212 SIPP may therefore be protected by the FSCS should Platform One fail.

If you are eligible, the maximum level of compensation for claims against firms declared in default on or after 1st April 2019 is £85,000 per person per firm. Further information about compensation arrangements is available from the FSCS website at https://www.fscs.org.uk/.

Your status under the FSCS does not affect any statutory right you may have to compensation.

Complaints & queries:

- ### How do I make a complaint or query?

If you wish to make a complaint or have a query, you should contact us using live chat (via the "Chat" button on our website (www.trading212.com) or through our mobile in-app Platform service), by emailing us at info@trading212.com, by writing to us at Trading 212 UK Limited, Aldermary House, 10-15 Queen Street, London, EC4N 1TX or by phone via our mobile in-app Platform service.

If you have made a complaint, we will investigate your concerns and provide a formal written response within 8 weeks of the date of your complaint.

If you do not feel that your complaint has been resolved satisfactorily, you can then refer your complaint to one of the following:

- **The Pensions Ombudsman**
  10 South Colonnade Canary Wharf E14 4PU
  Telephone number: 0800 917 4487
  www.pensions-ombudsman.org.uk

The Pensions Ombudsman provides an Early Resolution Service, which may help resolve any complaint promptly. Please see:
https://www.pensions-ombudsman.org.uk/sites/default/files/publication/files/ERS%20factsheet.pdf

- **Financial Ombudsman Service**
  Exchange Tower, London, E14 9SR
  Telephone number: 0800 023 4567
  www.financial-ombudsman.org.uk

5. Law

The law of England and Wales will apply in legal disputes, and your contract will be written in English.

6. Client Categorisation

The Financial Conduct Authority ('**FCA**') has defined three categories of customer. You have been classified as a **Retail Client**, which means that you will be provided with the highest level of protection.

7. Information about the parties

"**Platform One**" refers to Platform One Limited (Company Number: 06993268). Platform One Pension Trustees Limited (Company Number: 15205010) is part of the Platform One Group. Each company is registered in England and Wales at Arena Business Centre, 9 Nimrod Way, Wimborne, Dorset, BH21 7UH. Platform One Limited is authorised and regulated by the Financial Conduct Authority. (Firm Reference Number: 542059).

"**Trading 212**" refers to Trading 212 UK Limited. Trading 212 UK Limited (company number: 08590005) is registered in England and Wales. Registered address: Aldermary House, 10-15 Queen Street, London, EC4N 1TX. Trading 212 UK Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number: 609146).

You can check out these details on the Companies House website at www.gov.uk/government/organisations/companies-house and the FCA's website at www.fca.org.uk/register.

Version date: March 2026