

Saga Share Direct

Provided by Equiniti Financial Services Limited



Welcome

An introduction to the Certificated Dealing service



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Welcome

Thank you for choosing to trade with Saga Share Direct, provided by Equiniti Financial Services Limited.

This guide explains how to open an account as well as how to buy and sell shares using our Certificated Dealing service. We wish you every success with your investments and should you need to get in touch, our contact details are on the back cover of this leaflet.





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Saga Certificated Dealing service

The Saga Certificated Dealing service is designed for customers who like to trade over the phone and prefer to hold their own certificates. The key benefits of this service are:

- No account administration or annual fees
- Straightforward commission rates
- Easy access to shareholder benefits
- Opportunity to place 'At best' orders at no additional cost
- Facility to deal in UK Equities, UK Government securities (Gilts), Corporate and Government Bonds plus Permanent Interest Bearing Shares (PIBS).

Risk warning

Saga Share Direct Certificated Dealing service, provided by Equiniti Financial Services Limited, is an execution-only service, which means that we do not offer advice. Shares are high-risk investments. Share prices and the income from them can fall as well as rise and you may not get back the full amount invested. Past performance should not be taken as an indication of future returns. The service is not suitable for everyone. If you have any doubt whether it is suitable for you, you should obtain expert advice.





Getting started

How to open an account

Opening a Certificated Dealing Account is quick and easy. All you need to do is call our certificated service on 0800 015 9278 and have your bank account details to hand. You will be asked a few simple security questions and then you will be provided with a Certificated Dealing Account customer reference.

You will receive a welcome letter confirming your Certificated Dealing Account customer reference, Terms and Conditions and a pre-completed application form to sign and return to us.

You may be asked to send an original personal bank account statement, which includes your address, sort code and account number and is dated within the last six months, so that any sales proceeds can be paid directly into your bank account.

How to buy shares

Step 1

Telephone our certificated service on 0800 015 9278. You will be asked for your Certificated Dealing Account number and security questions to confirm your identity.

Step 2

Once your identity has been confirmed, you will need to tell the telephone agent what shares you want to buy, and how many, or the amount you want to invest.

Step 3

You will be given the Indicative Price of the shares available and asked if you want to proceed. If you decide to proceed, the Live Price will be confirmed plus the amount of commission you will need to pay. You will then be asked if you want to accept the quote and execute the trade. If you accept the quote, the agent will read back the details of the trade to confirm your instructions. Please note, whilst there is no dealing limit, any trades over £25,000 will need to be verified and the agent will explain all the details.

IMPORTANT: Please ensure you are happy with the values being quoted by the agent before confirming that you wish to execute the trade as this decision cannot be reversed once processed.





Step 4

Once the purchase has been confirmed, you will need to pay (including the commission charge and any Stamp Duty Reserve Tax) by debit card or by electronic payment (BACS or Faster Payment) from an account in your own name.

Step 5

You will be sent a Contract Note which you should receive within three business days.

The Contract Note confirms the details of your transaction, including the Transaction Reference, the number and price of your shares and the settlement date. You should retain the Contract Note for tax purposes.

Step 6

Following the settlement date, you will be sent the share certificate to keep safe.

Your share certificate is provided by the Registrar and will usually be sent to you within 15 business days, however at busy times, or for certain stocks, this may take longer and cannot be changed. Should this be the case, you will still be the beneficial owner of the shares.

If you wish to sell the shares before you have received the share certificate, please call to discuss this. If you have any concerns, or wish to discuss your share ownership, please call our certificated service on 0800 015 9278.

How to sell shares

Step 1

Telephone our certificated service on 0800 015 9278 with your share certificate to hand. You will be asked for your Certificated Dealing Account number and security questions to confirm your identity.

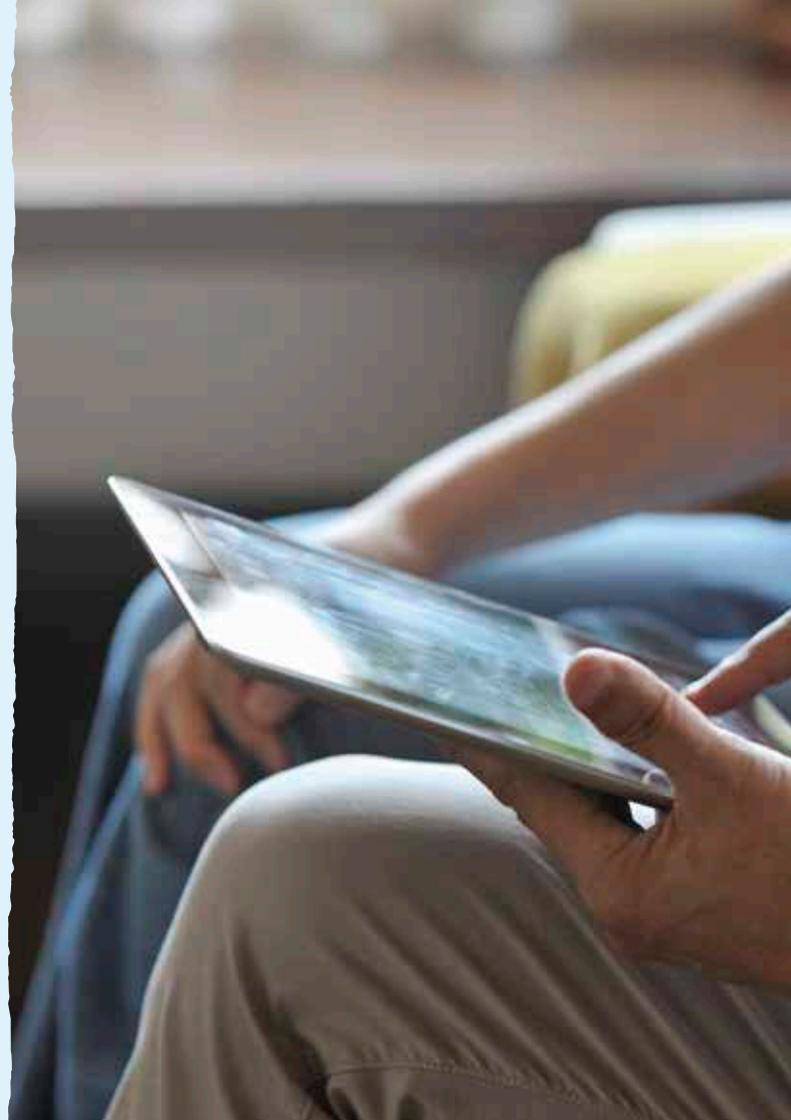
Step 2

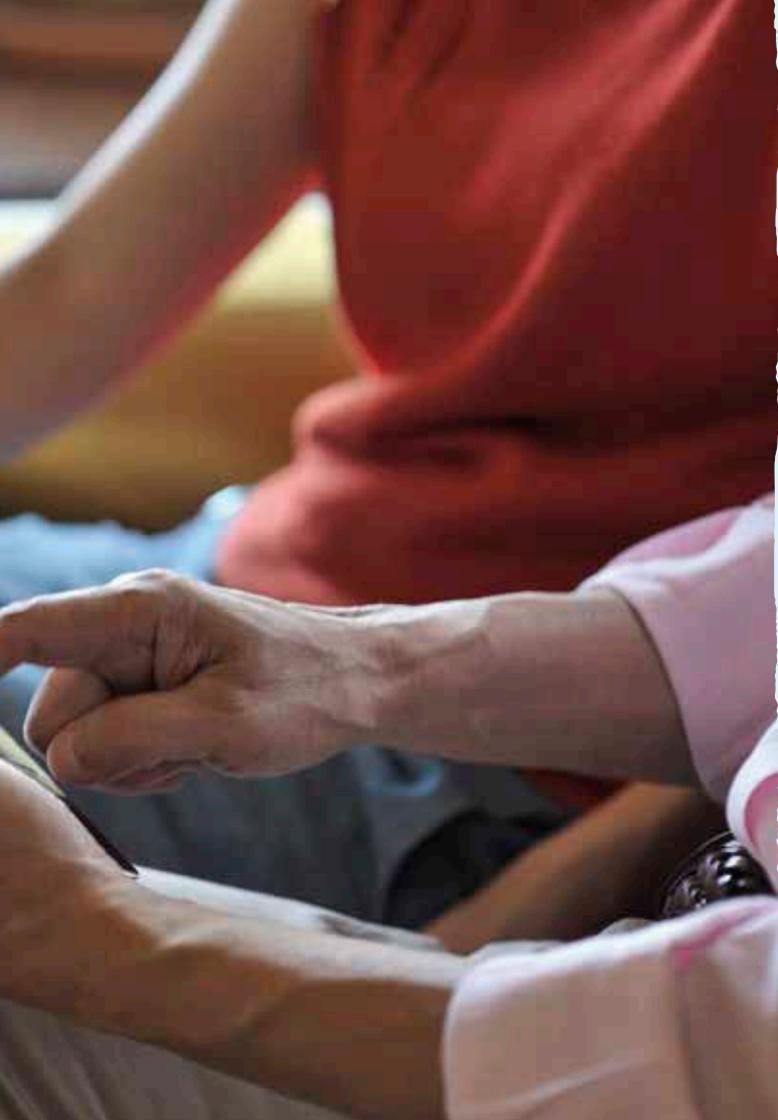
Tell the agent which shares you want to sell and how many. The agent will also need to know the name(s) on the share certificate (i.e. who owns the shares). If you believe that you own shares but cannot find the certificate you will need to contact the Registrar to request a replacement before you can sell them. If you do not have contact details for the Registrar, please call our certificated service on 0800 015 9278.

Step 3

The agent will tell you the Indicative Price of the shares available and ask if you want to proceed. If you decide to proceed, the agent will confirm the Live Price plus the amount of commission payable. You will then be asked if you want to accept the quote and execute the trade. If you accept the quote, the agent will read back the details of the trade to confirm your instructions and any gains you may have made via the Price Improver feature.

IMPORTANT: Please ensure you are happy with the values being quoted by the agent before confirming that you wish to execute the trade, as this decision cannot be reversed once processed.





Step 4

You will be sent a Contract Note and a pre-completed CREST Transfer Form. The Contract Note confirms the details of your transaction, the number and price of your shares and the settlement date, and it should be retained for tax purposes.

Step 5

Once received, you will have five business days to sign the pre-completed CREST Transfer Form and return it with your share certificate(s).

IMPORTANT: You should deal with the paperwork immediately, because if there are any delays you will not receive the sale proceeds and it may be necessary to buy back the shares and charge you any related expenses.

Step 6

Following the settlement date, providing the share certificate and CREST Transfer Form have been received, the cash from the sale (minus the commission charge) will be paid straight into your chosen bank account, providing you have supplied an original bank statement (no more than six months old) to verify your account. If not, you will be sent a cheque.

FAQs

How do I open a joint account?

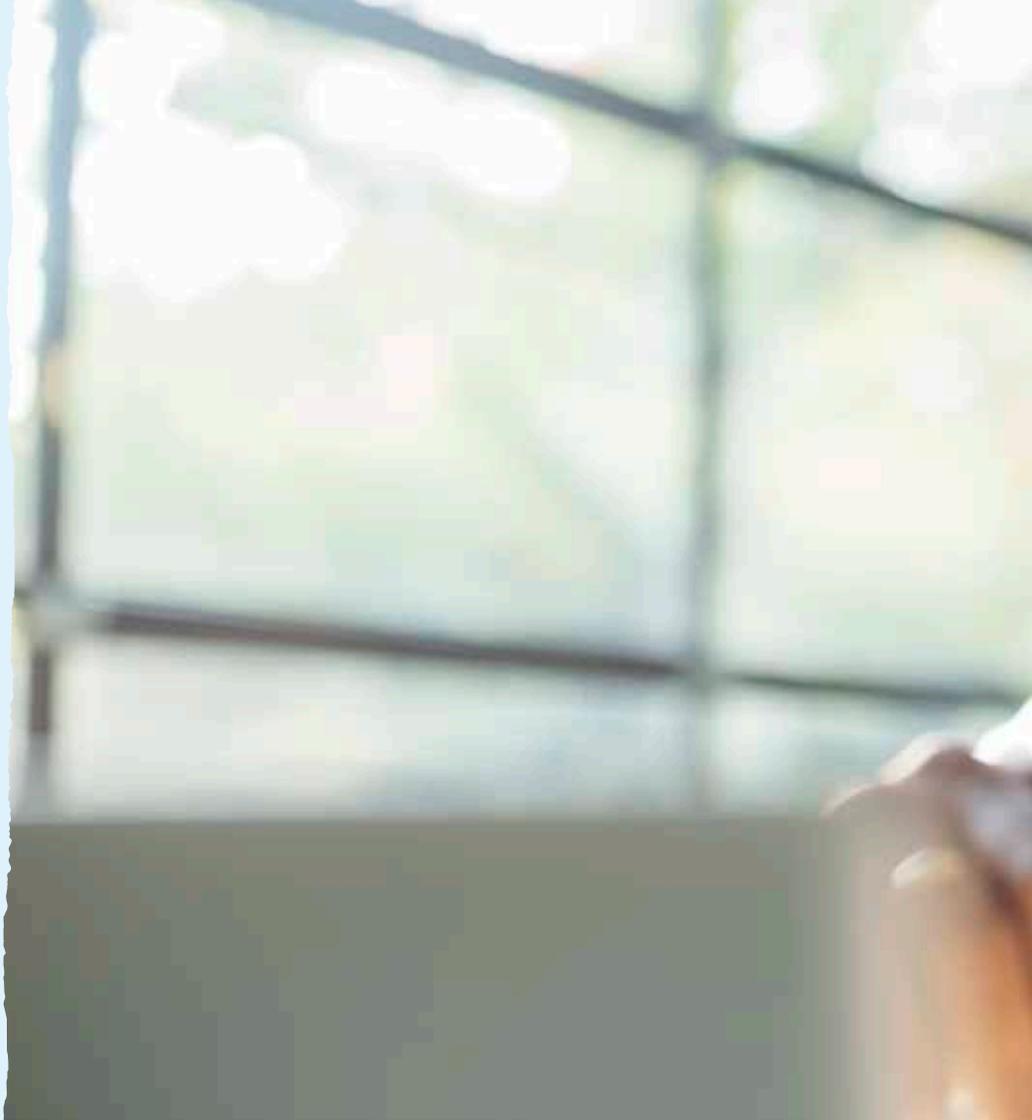
It is easy to register for a Certificated Dealing Account with a partner, spouse or friend. You will need to supply both your details when you register. You can then both make deals and your certificates will be issued in joint names.

What do I do if any of my personal details change?

If any of your details change, please let us know in writing as soon as possible. To protect you against fraud, we cannot accept information by fax or e-mail, however we can accept address changes over the telephone.

If you move house and currently hold share certificates you will need to inform the Registrar so that records can be updated accordingly.

Whenever you write to us, please always quote your Certificated Dealing Account customer reference.





I have a complaint, what should I do?

It is very important that you tell us if you are unhappy about our products or services and we welcome the opportunity to put things right. You can tell us your concerns by phone, e-mail or letter.

Can I use the online features if I hold a certificated account?

Yes, you can access a selection of the online features providing they do not require a login access. You can read the latest company, market and share news and share prices. Simply visit sagasharedirect.co.uk.

If you wish to explore the website further, such as creating watchlists and even experimenting with the virtual portfolio, you'll need to open a Nominee Account. Call 0800 056 4827 to request an application form, online login details and an activation code. It is free to open a Nominee Account and you will not be charged any annual account management or inactivity fees.

Contact details

Telephone: 0800 015 9278

+44 121 415 0898 for callers outside the UK

Lines are open from 8am to 6pm (UK time) Monday–Friday, excluding Bank Holidays.

Web:

sagasharedirect.co.uk

E-mail:

certificatedenquiries@sagasharedirect.co.uk

Post:

**Saga Share Direct, PO Box 4956, Aspect House,
Spencer Road, LANCING BN99 8PL**

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