



# Self Directed Share Trading

Cantor Fitzgerald Ireland is one of the largest wealth management and stockbroking firms in the country, formed through the acquisition of Dolmen Stockbrokers in 2012, L&P Group in 2017 and Merrion Capital Group in 2018.

With a proud history of stockbroking and servicing our private clients and financial advisors in Ireland since 1995, we provide a full suite of investment services, primarily in personalised share dealing, pensions and wealth management, fund management, debt capital markets and corporate finance. Our clients include private individuals and corporate entities, financial institutions, investment funds, credit unions and charities.

We offer bespoke Advisory Portfolio Management services and Execution Only dealing services. SDIO is a fund choice via the Conductor platform with Friends First as part of Aviva.

## Liquidity

In respect of a Self Directed Pension account in Cantor Fitzgerald, it is necessary to retain a minimum liquidity of **3%** of the account value at all times to address the ongoing annual management charge. For ARF accounts, a minimum liquidity of **7%** is required.

**All investment advisors and clients receive online access to their Cantor Fitzgerald accounts.**

For any questions regarding these investment services please contact us on:

**DUBLIN: 01 633 3633 CORK: 021 422 2122 LIMERICK: 061 436500**

Cantor Fitzgerald SDIO Application forms are available at [www.brokerfirst.ie](http://www.brokerfirst.ie)

## Dealing Commission

Shares, ETFs, Bonds, Investment Trusts	ACCOUNT TYPE	
	EXECUTION ONLY	ADVISORY
Dealing Commission	0.25%	0.75%
Min Commission per trade	€35	€100
Dealing Commission Bonds	0.50%	0.35%
Min Commission per trade	€100	€100

## Annual Management Charge ('AMC')

AMC	ACCOUNT TYPE	
	EXECUTION ONLY	ADVISORY
AMC	0.50%	0.75%

*AMC's based off "non financed" contract (covers Cantor/Aviva AMC)*

*Plan Management Charges or Fund Based Commission may apply in addition to these headline AMC rates.*

# Self Directed Share Trading FAQ

## What is the minimum SDIO account size with Cantor Fitzgerald Ireland ("Cantor")?

Execution Only - €15,000  
Advisory - €50,000,  
Discretionary - €250,000

## Who will manage the Cantor account?

Each client will be assigned a dedicated stockbroker.

## What information will an SDIO client receive from Cantor?

Online account access, transaction contract notes posted no later than 1 business day after dealing date and annual account statements.

## Can a client trade online?

All trades are placed through the clients designated stockbroker in Cantor **over the phone**. Clients and investment advisors receive online access to their account but can't trade online.

## Is stamp duty payable on certain transactions?

Yes 1% is payable on Irish shares and 0.50% on UK shares.

## Is there a minimum commission payable on each transaction?

Yes €35 minimum on an execution only account and €100 minimum on an Advisory Account

## Client Money and Client Assets

Your money will be held by Pershing Securities International Ltd ('PSIL') as client money in accordance with Central Bank of Ireland Client Asset Regulations. Your investments will be held in a safe custody account designated as a client asset account and will be registered either in the name of an eligible nominee company or eligible custodian selected by PSIL in accordance with Central Bank of Ireland Client Asset Regulations.

Please see Cantor Terms and Conditions for more information.

## Negative Interest Rates

Un-invested monies may attract debit interest rates, currently a charge of 0.45% per annum will be applied on cash balances with a euro equivalent value greater than €15,000 that has been held on account for 2 months.

**Disclaimer:** This marketing communication has been prepared by Cantor Fitzgerald Ireland Ltd for information purposes only and has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. This marketing communication is not intended to and does not constitute personal recommendations/investment advice nor does it provide the sole basis for any evaluation of the securities discussed. Specifically, the information contained in this marketing communication should not be taken as an offer or solicitation of investment advice, or encourage the purchase or sale of any particular security. Not all recommendations are necessarily suitable for all investors and Cantor Fitzgerald Ireland Ltd recommend that specific advice should always be sought prior to investment, based on the particular circumstances of the investor.

WARNING: The value of investments may go down as well as up.

WARNING: Past Performance is not a reliable guide to future performance



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Email: [sdio@cantor.com](mailto:sdio@cantor.com) web: [www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie)

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a member firm of the Irish Stock Exchange and the London Stock Exchange.

Trade Date	Settlement Date	Quantity	Price	Consideration
08SEP2017	15SEP2017	3,000.0000	EUR16.155	EUR48,465.00
<b>Consideration</b>				<b>EUR48,465.00</b>
Stamp Duty at 1% → S.D.R.T [N]				EUR484.65
Stock Exchange Levy → I.T.P. Levy [N]				EUR1.25
Commission at 0.25% → Commission [N]				EUR121.16
<b>Total</b>				<b>EUR49,072.06</b>

Charges detailed on the contract note have been charged in accordance with our current Rate Card available on [www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie) and in accordance with our Terms and Conditions also available on [www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie). Should you have any queries in relation to charges please contact your Cantor Broker. In view of Capital Gains Tax it is essential that all contract notes should be retained by clients. Dealt subject to the terms and conditions as set out in our agreement letter. Commission sharing may apply and details are available upon request. Foreign stock prices include overseas broker charges.

**Account Holder Information :**  
MR JOE BLOGGS - FRIENDS FIRST

**DEALING ACCOUNT**

**Notes :**  
Order Type: Market  
Time Of Dealing 14:07:22

**Cleared by**  
Pershing Securities International Limited  
Riverside Two  
Sir John Rogerson's Quay  
Grand Canal Dock  
Dublin 2  
D02 KV60

E. & O.E  
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Revenue Registration No. 827 9126C

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Central Bank of Ireland Ref No: C741