

A Quick Guide to Your Transaction Summary and Valuation Statement

This guide has been created to help direct you to the section of your valuation statement which can answer any queries you may have about your account.

We send you valuations monthly.

The monthly valuations will be for the previous month. Your April statement is for the year ended 5th April.

A transaction summary and valuation (or "statement" or "portfolio valuation") are uploaded, free of charge, to your online account.

If you have opted to receive paper statements, we shall also send the valuation and transaction summary to you by post. We charge for sending out paper valuations and you will see this fee on your valuation.

If you hold both ISA and Direct holdings, then please note you will receive two separate transaction summaries and valuations for the different investment types.

Your valuation will also include an invoice which sets out the charges made by Reyker for looking after your investments.

We also provide a link there to our current Terms and Conditions for your information.

reyker.com/document-centre/home

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Guidance for your Transaction Summary and Valuation Statement

1. Where can I see the total of my portfolio value?

In the top right hand corner under 'Account Summary' the total value of all your holdings as at the valuation date can be found. If you wish to find out the individual values of each holding, the individual unit price of each investment can be found in the first table under the sub-title 'Portfolio Valuation'. This table provides a breakdown of all the investments you hold.

2. What is the current value of my investments?

The value of your investment is calculated by multiplying the unit price for the stock by the number of units you hold. The value of each holding as at the valuation date can be seen in the final column of the 'Portfolio Valuation' table.

Please note the value of any investments held are calculated using the most recent price issued to us and is indicative only. Any movements since this time, such as an income payment or corporate action, may cause variations between the current market value and the indicative value given in your valuation statement.

3. Where can I see the amount of units I hold in each investment?

The amount of units you hold of each investment can be seen in the first table titled 'Portfolio Valuation' in the column 'Quantity'.

4. How much did I pay for my investments?

The book cost on the valuation shows the market cost of the investment at the time of purchase. It does not include any commission or taxes at the time of the trade. Details of any additional costs at the time of purchase can be found on your contract notes.

The book cost of each holding can be seen in the penultimate column under 'Portfolio Valuation'.

If your holding has been transferred to Reyker from another provider, then the book cost has been provided by your previous custodian.

5. How do I know if the value of my stock has increased?

The value of your stock stated on your statement can be compared with the book cost at which it was purchased. If the value is a higher value than the book cost, then the value of your stock has gone up and vice versa. The value of each holding as at the valuation date can be seen in the final column of the Portfolio Valuation table. The Book Cost can be seen in the penultimate column in the same table.

6. What is my cash balance?

The cash balance held in the account will be listed under the list of investments you hold. The cash amount is included in the total 'Portfolio Value' in the right hand box at the top of the valuation.

7. How is the cash amount calculated?

The cash transaction table provides a summary of all the the cash transactions (monies in and monies out) that have occurred in your account during the valuation period and are summarised stating the transaction type and the date of the transaction.

Fees and withdrawals can be seen as deductions whilst income, subscriptions or transfers in will be seen as additions to your account.

Only cash transactions that have taken place in the current period will be shown on the most up to date valuation. Transactions that have taken place in previous periods will be shown on earlier valuations.

8. How much income did I receive during the statement period?

The total income you have received on the investments you hold can also be seen under the 'Account Summary'. The breakdown of the net investment income can be found under the 'Net Investment Income' table.

Guidance for your Transaction Summary and Valuation Statement *continued*

9. What is the current price of my investments?

The unit price of each investment you hold as at the valuation date can be found in the first table found on your statement titled 'Portfolio Valuation' and the value is calculated by multiplying this price by the number of units you hold.

The prices provided are the most recent prices. Your investments are computed to six decimal places for the purpose of determining your exact holdings. For the sake of simplicity for clients, prices on statements are currently shown rounded to four decimal places and values to the nearest penny. This will create rounding differences that should be ignored: your investments are always determined by the exact cash value invested.

10. How can I receive online statements?

You may sign up for electronic communication at anytime by activating your online account through our website by clicking on 'Register' seen in the top right hand corner of our [Home Page](https://www.reyker.com/Account/RegisterInvestor) (link straight to registration page: [scp.reyker.com/Account/RegisterInvestor](https://www.reyker.com/Account/RegisterInvestor)). This will automatically discontinue the Statement Fee being applied to your account.

11. How can I subscribe to a new ISA?

The current ISA allowance is £20,000.

If you haven't already subscribed to an ISA in the current tax year then you can subscribe with Reyker in the following ways:

Subscriptions can be sent via BACS, by cheque or debit card. Card payments can be taken over the phone on **020 7397 2586**.

12. What investments do I hold?

A breakdown of all the investments you hold can be found in the first table found on your valuation statement, under the sub-title 'Portfolio Valuation'.

13. How can I withdraw monies?

Partial or full withdrawals of the cash balance held on your account can be requested at any time by sending in a withdrawal request by email or post. The instruction must state the details (sort code, account number and account name) of the instructed bank account the payment is to be made to.

As stated in our Terms and Conditions, if you wish to receive your payment by cheque, this will incur a charge of £25.

BACS details:

Name: Reyker Securities plc

Sort-code: 60-00-01

Account number: 36210633

Please use your account reference as the payment reference. Cheques can be made payable to 'Reyker Securities plc' and sent to 17 Moorgate, London, EC2R 6AR.

Guidance for your Transaction Summary and Valuation Statement *continued*

14. How can I invest the cash balance?

Dealing instructions can be given by phone, fax or by letter.

Email: dealers@reyker.com
Tel: 020 7397 2596

Alternatively, our Investments team can be contacted for further details on the current structured products we have on offer.

Email: investments@reyker.com
Tel: 020 7397 2597

15. What does it mean by "Balance Brought Forward"?

'Balance Brought Forward' is the cash amount held on your account as at the 'Period Start Date'.

16. What is the "Balance Carried Forward"?

The 'Balance Carried Forward' figure is the cash held on your account as at the 'Period End Date'.

If your balance carried forward is less than our custody Fee for the period, then we will ask you to send us a payment for our charges.

17. What does 'Custody Fee' mean?

Reyker charge 0.25% of the gross market value as at the valuation date and this is calculated on the total value of investments in securities and cash that you hold with us, subject to a minimum £25 charge. This charge is levied six monthly in advance usually on or shortly after 5 April and 5 October each year. This fee was referred to as 'Nominee Fee'. Please note that 'Custody Fee' and 'Nominee Fee' mean the same thing.

How can I pay this fee? Please see FAQ number 20

18. What is the "Statement Fee"?

If you have opted to receive your half-yearly statements by post, a charge of £10 will be deducted at the valuation date. This will be shown under 'Cash Transactions'. Please note that you will have been deemed to have opted for this if you do not supply us with a valid e-mail address.

19. How can I stop the statement fee being applied to my account and sign up for the online account?

You may sign up for electronic communication at anytime by activating your online account through our website by clicking on 'Register' seen in the top right hand corner of our [Home Page](#) (Link straight to registration page: scp.reyker.com/Account/RegisterInvestor). This will automatically discontinue the statement fee being applied to your account.

20. How do I know if I need to make a payment?

An invoice is attached at the back of your valuation. This sets out our fees for looking after your investments.

The charges set out on the invoice are shown as a deduction under the cash transactions section of your Valuation Statement.

These charges will normally be deducted from your account balance when levied by us if there is a sufficient cash balance available. However, if the custody fees bring your account overdrawn, then we will ask you to settle this within one month of the date of invoice.

Please note that in the event that the outstanding balance is not settled by this date, then an administrative charge of £25 will be applied to your account.

If we have not received settlement within a further 7 days of this date, then we may sell sufficient assets held in your account to cover the overdrawn amount.

Please see our Terms and Conditions and our Standard Tariff of Fees and Charges in our document centre on our website for further details.

You can pay your custody fee in the following ways:

Payments can be sent via BACS, by cheque or debit card. Card payments can be taken over the phone on 020 7397 2586.

BACS details:

Name: Reyker Securities plc

Sort-code: 60-00-01

Account number: 36210633

Cheques can be made payable to:

**'Reyker Securities Plc'
and sent to 17 Moorgate,
London, EC2R 6AR.**

Please use your account reference as the payment reference.

We are here to help you.

If you believe there is incorrect information on your statement please contact our Client Services Team via email on clientservices@reyker.com or on **020 7397 2586**.

Reyker Securities plc

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