

TAKE ADVANTAGE OF OUR

Commission Free BED & ISA Offer

Bed and ISA's – What are they and how do they work?

Did you know you can take advantage of your ISA allowance without having to subscribe any new money by using a process known as “**Bed and ISA.**” You simply instruct us to sell shares you already hold and transfer the proceeds (up to the annual allowance limit) to your ISA – the proceeds are then used to buy back your shares.

All you need to do is open an ISA account online and then email us at enquiries@x-o.co.uk with details of which shares you would like to **Bed and ISA** from your nominee account – we will then execute the orders **commission free** for you and you will receive emailed contract notes confirming the trade details.

Alternatively, if you hold the share certificate(s), send them to us, together with a signed Crest Transfer Form (one for each holding) and a letter with your instructions – please ensure you open an ISA online before sending us your certificates. Crest Transfer Forms can be downloaded by clicking on the following link: <http://www.x-o.co.uk/wp-content/crest.pdf>.

Please note that when buying the same shares back there will be a small difference in price due to the bid/offer spread, and government stamp duty will apply on the purchase - this means you will not be able to buy back the same number of shares.

If you would like any more information, please email us at enquiries@x-o.co.uk.

