

Self-Invested Personal Pension

Platinum SIPP

Property Charges

The charges shown in this document apply in addition to our SIPP Establishment and administration fees. Please read this document in conjunction with the InvestAcc Platinum SIPP Fee Schedule and your most recent annual statement.

There are a variety of costs associated with the purchase of a property, the majority of which will be incurred whether or not the property is being bought via a SIPP. All costs associated with the property should be paid out of the SIPP fund and it is your responsibility to ensure at all times that there is sufficient cash in the trustee bank account to meet all of the expenses and obligations of the trustees. The fees quoted are intended as an indication only and we do reserve the right to charge higher fees if the circumstances warrant it. We will advise you at the earliest opportunity of any additional fees that may be incurred.

Platinum SIPP property fees

Administration

Property administration fee	£40 per month
Loan administration fee	£10 per month, per loan
VAT quarterly returns	£15 per month
Loan arrangement fee (per member loan)	£350
VAT initial registration or de-registration	£120
Renewal/new lease	£250

Sale

Property sale	£400 plus £100 per selling member if joint property
Loan repayment (payable for each loan fully or partly repaid)	£100

Notes

1. Details of our services are provided in our Terms of Business letter.
2. All fees are subject to the addition of VAT at the prevailing rate.
3. Fees are due to InvestAcc Pension Administration Limited and will be deducted from the trustees' bank account within 30 days of being due unless otherwise agreed.
4. All monthly fees are payable in advance, unless advised otherwise, and will be increased annually in line with increases in Average Weekly Earnings.
5. An estimate of fees can be provided upon request for multi-tenanted properties and complex or high value (above £500,000) situations.
6.
 - i. Property developments, refurbishments and extensions will be charged at 0.5% of the cost (net of VAT), in addition to the above fees.
 - ii. For a complex development, additional fees may apply.
7. The charges shown are intended as an indication only. We reserve the right to review and increase the property administration fees to reflect the volume and complexity of work undertaken.
8. In-specie transfers-out of property will be charged as for a property sale, unless advised otherwise. These charges are in addition to our standard fees and charges for transfers of investments.

9. Non-standard administration will be charged at our prevailing charge-out rate (available on request). Any work relating to contamination or environmental issues will be subject to additional charge.
10. The total fee payable for selling a jointly held property will be deducted in proportion to the ownership of the property.
11. Where a property is owned jointly by more than one SIPP, the property and quarterly VAT administration fees are charged proportionately in accordance with the ownership split of the property.
12. The repayment of borrowing charge applies when a loan is fully repaid, whether or not on a sale.
13. The purchase price plus all the associated costs will be paid from the SIPP Bank Account; these costs can include solicitor's fees, search fees, lender's fees, surveyor's fees, bank charges, Land Registry fees, Stamp Duty Land Tax and VAT. We recommend that you ask your professional advisers to provide details of all costs associated with the purchase.

Remember you will need to factor in our fees, and that in order to fund future outgoings we will require sufficient funds to cover the first 3 months mortgage / loan payments prior to completion of the purchase.

Some of these costs may be paid by you personally on behalf of your SIPP, if you wish. The only costs which we will not allow you to pay on behalf of the SIPP are the purchase price, any taxes which may be due such as Stamp Duty Land Tax or VAT, and the mortgage / loan payments.

14. For new Platinum SIPP property purchases following 3 November 2025, InvestAcc act as the property administrator. You can appoint a professional property manager if you wish.
15. The property sale fee applies for the reallocation of shares in a property between two or more members. The fee will be deducted from the SIPP funds of the members that are altering their share of the property/land.



InvestAcc Platinum

InvestAcc Platinum
5th Floor, 4 Exchange Quay
Salford Quays
Manchester
M5 3EE

General Platinum SIPP Enquiries:
0345 25 05 609
platinumsipp@investacc.co.uk

Platinum SIPP Property Enquiries:
0345 54 32 450
platinumproperty@investacc.co.uk

www.investaccplatinum.co.uk

