



# HARTLEY INNOVATIVE ISA

INVEST INTO A PEER-TO-PEER INVESTMENT PLATFORM OF YOUR CHOICE WITH THE HARTLEY INNOVATIVE FINANCE ISA – AND ENJOY TAX-FREE INTEREST REPAYMENTS.

## WHAT IS PEER-TO-PEER?

Peer-to-peer (P2P) allows you to lend money to an individual or company from your Innovative Finance ISA. The borrower repays the loan over time, with an agreed interest rate in place. As the P2P investment is held within your ISA, loan repayments you receive are completely tax-free. Please note that the loan must be held through an FCA regulated P2P platform.

## WHAT ARE THE BENEFITS?

Interest rates offered on standard cash ISAs are currently at an all-time low. The alternative to cash ISAs has been Stocks & Shares ISAs (S&S), but these do not guarantee returns and the underlying asset value can be volatile. P2P lending can provide higher interest rates than cash ISAs.

## WHAT ARE THE RISKS?

If your borrower defaults on the loan, you may not receive the money back and you will also lose out on any additional interest.



## TRANSPARENCY ON CHARGES

The charging structure of the Hartley Innovative ISA is transparent. There are no hidden charges.

Innovative ISA	Fees
Establishment Fee	£150 + VAT
Annual Administration Fee	£200 + VAT

The Establishment Fee of £150 + VAT covers your initial application, all your ISA transfers in or cash subscriptions, and your P2P investment administration. The Annual Administration Fee is charged in advance and covers the day-to-day administration of your ISA – including collecting ISA subscriptions, claiming tax relief, providing an annual valuation, and completing all HMRC and FCA reporting to maintain the tax efficiency of your ISA.

## NO TRANSFER OUT FEES

We are so confident you will be impressed with our service that we do not charge a fee to transfer out.

## THE PROFESSIONAL, PERSONAL TOUCH

Hartley have provided financial products to clients for over 35 years. We are not a call centre – your calls are answered by a trained financial industry professional. Every client gets their own personal administrator, who holds industry-recognised qualifications. To us, you are not just another customer – we understand that every client has specific requirements. We are here to make the complex world of investments simple.

## IMPORTANT INFORMATION

Please read the Key Features Document and the Hartley Innovative ISA Terms & Conditions in full prior to applying for the Innovative Finance ISA. These documents and further information can be found on our website.

Hartley are not authorised to give financial advice. We strongly recommend you seek independent financial advice from an FCA-authorized individual and tax advice from a suitably qualified tax adviser so they can tailor recommendations based on your personal circumstances and future requirements.



**Hartley Pensions Ltd**

5th Floor, 25 Marsh Street, Bristol, BS1 4AQ Authorised and regulated by the Financial Conduct Authority 735936 and registered in England and Wales 09469576 T: 0117 316 9991 E: admin@hartleysas.co.uk W: www.hartleypensions.com