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Investment funds | coming to ChipAI in Spring 2021

We are planning to launch our new Investment Funds product very soon. This will give all ChipAI subscribers access to the BlackRock Consensus fund range. You can find out more here: <https://getchip.uk/investments>

Industry standard investment fees will apply, and these will be clearly displayed in the app, in the Key Features Document, the Key Investor Information Documents (KIID), and your quarterly investment statements. But we'd like to announce the investment platform fee now.

Platform fee for investments on the ChipAI plan

If you have a positive balance in your investment account we will charge the fee below:

- 0.75% annual platform fee, collected monthly (£0.50 minimum monthly fee).

ChipX | Coming after 25 April 2021

We're very excited to launch our new premium plan in April, designed to turbo-charge growth and offer a host of other benefits. ChipX will include all the ChipAI benefits, plus:

- Choice of a Stocks and Shares ISA (Individual Savings Account), and GIA (General Investment Account).
- Additional funds, such as; thematic investment funds (e.g. tech companies or ethical funds), or actively managed funds, to name a few.
- 0.25% annual platform fee, collected monthly (no £0.50 minimum monthly fee).
- Priority access to new features.
- Exclusive investment content from industry experts.

And we intend to keep adding more and more features and benefits to ChipX throughout 2021 and beyond.

ChipX will be available for a £3 subscription fee every 28 days.

Eligible crowdfund shareholders will also get a free ChipX subscription. Please note eligibility criteria applies as per crowdfund perks. We will notify eligible shareholders nearer the launch date.

All ChipAI subscribers are getting a ChipX trial at no extra cost | Starting after 25 April 2021

- If you're currently on the ChipAI plan you'll get to enjoy a 28 day trial of ChipX at no extra cost.
- This trial will start after 25 April 2021. We will notify you when this begins.
- You can downgrade back to ChipAI at any time, or stay on ChipX.

Change to free trial period of ChipAI | Starting 25 April 2021

- The free trial period currently allows you to auto-save your first £100 for free.
- Following user feedback we're now simplifying this.
- From 25 April 2021, new Chip savers will get 28 days free access to the ChipAI plan.

This change will only affect you if;

- you have been on the ChipAI trial for more than 28 days, and;
- you have paused your auto-saves, or manually skip your autosaves;
- before auto-saving over £100.

If you match the above criteria, you will need to start paying the ChipAI subscription fee of £1.50 every 28 days from 25 April 2021. You can downgrade to the free ChipLite plan at any time.