

# A guide to your account online

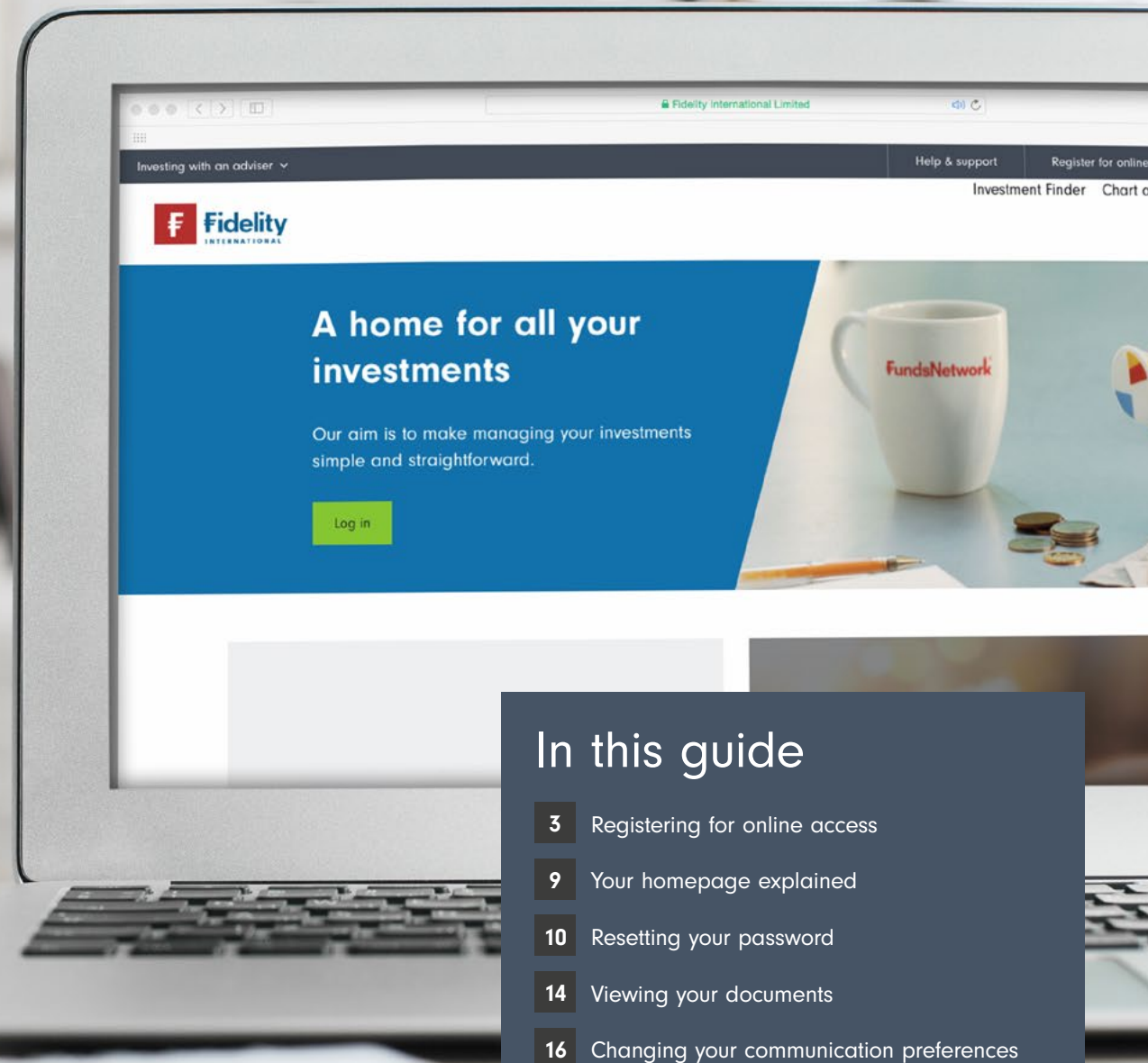


# Making the most of your account online

**More and more of our clients are now telling us they would like to see their ISAs, pensions and other investments online, in the same way they can check their bank statements. We therefore provide you with secure online access to your account. This also enables you to easily let us know about any changes to your personal information and to make any other necessary adjustments.**

You'll receive regular updates on the progress of your investments with Fidelity. We'll also keep your adviser in the picture too – so they are fully informed and can answer any questions you may have about your account.

This guide takes you through the simple steps you need to take to register for our online service. It also runs through how you can complete some straightforward tasks, such as changing your password and accessing important documents, such as your Statement and Valuation.



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# Registering for online access

Arranging online access to your account is both quick and easy. Here we take you through the process in four simple steps.

## Step 1

Before you begin, you will need your Customer Reference Number and National Insurance Number or account number and access to your email.


Once you have these details, simply visit <https://www.fidelity.co.uk/clients/>

Then click on '**Register for online access**' in the top right-hand corner of the screen, followed by '**Start registration**' on the page that appears.

### Manage your accounts online

By registering with [fidelity.co.uk](https://www.fidelity.co.uk) you can manage your accounts securely online.  
Forgotten your PIN? We're going to move you to our improved login. Register now to set up your username and password.

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Before you start, you will need

- ☒ **Your Customer Reference Number.** You can find this on your Valuation and Statement letter.
- ☒ **Your National Insurance number or account number.** You can find your National Insurance number on your payslip, P60 or tax letters. Your account number can be found on any transaction confirmation letter. If you don't have a letter, please [call us](#) and we can tell you your account number.
- ☒ **Access to your email address** so we can verify it for when we need to contact you.

Start registration

## Step 2

Enter your details and create your username and password. You can use your email address if you like. The username should be something that is memorable to you. Keep these details safe as you will need these to log in to your account.



# Register

We will validate your email address as part of the registration process. We use your email address and phone number to help manage and secure your accounts. We will update existing records we hold for you with these contact details. This data will only be used in accordance with your preferences.

**Title**

Title ▾

**First name**

**Last name**

**Email address**

We need your email for the management and security of your accounts.

**Mobile phone**

We need your phone number for the management and security of your accounts.  
[I don't have a mobile phone.](#)

**Date of birth**

DD ▾ Month ▾ YYYY ▾

It's important to review all of our terms and policies, so please read each one carefully. Once you are happy with everything, select '**Register**' to confirm that you accept the terms.

**Customer reference number**

You can find this on your Valuation and Statement letter.

**National Insurance number**

XX ▾ 99 ▾ 99 ▾ 99 ▾ X ▾

You can find your National Insurance number on your payslip, P60 or tax letters.  
[Use my account number instead.](#)

**Create a username**

☐ Username same as email

You can choose a username with at least six characters. You can also use your email address if you like.

**Create a password**

You can choose a password with at least six characters, and at least one capital letter, number or symbol.

Password Strength:

[How do I create a strong password?](#) ▾

**Confirm password**

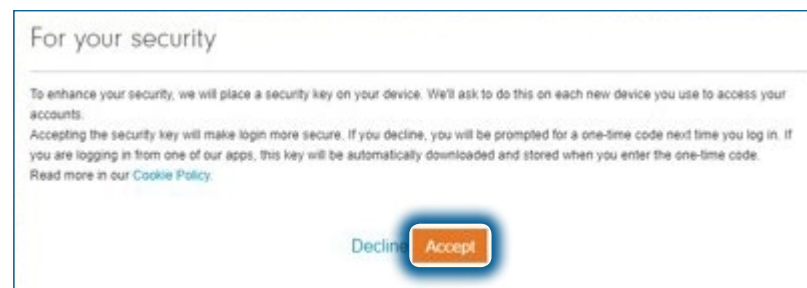
By clicking 'Register' you are confirming that you agree to Fidelity's [Terms and Conditions](#) , and the use of your personal data as detailed in [Fidelity's Privacy Policy](#) .

Register



## Step 3

You will now see a message regarding security. A pop-up box will appear explaining how we recognise your computer, phone or tablet each time you log in. If you select '**Accept**', we will remember your device the next time you log in. Only accept if you are using your own device rather than one in a public area.

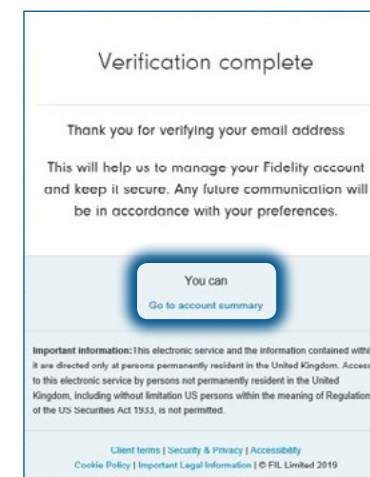
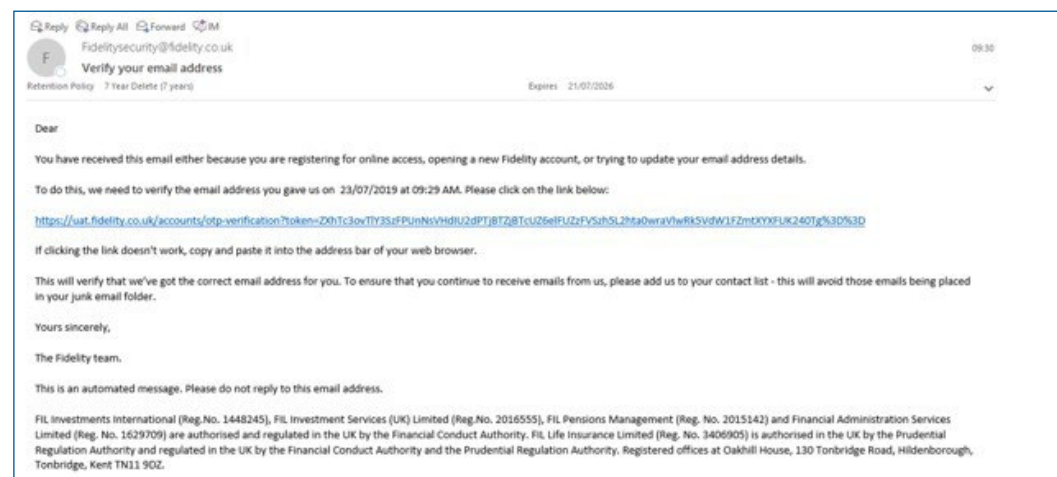


## Step 4

You will now receive an email from **fidelifitysecurity@fidelifity.co.uk** so please check your email account. Clicking on the link within the email will allow us to verify your email address. Please be aware that this link expires after 30 minutes.

If the email hasn't arrived in your inbox, you may need to check your junk or spam folders. Alternatively, you can request another one.

After opening the link, a new window will open confirming your registration is now complete. You can now access your accounts by selecting '**Go to account summary**'. You will then be prompted to log in.



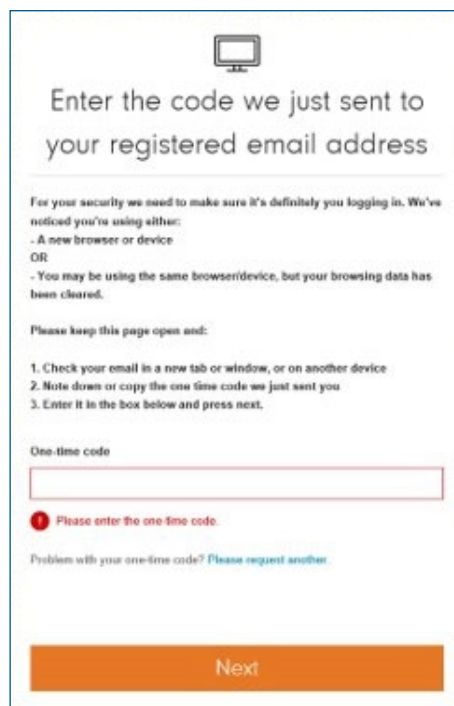
## Additional step to ask for a one-time code

### Step 5

If you are logging into a computer, phone or tablet that we do not recognise, we will send a one-time code to your registered email address.

This email will be from **fidelitysecurity@fidelity.co.uk** and will expire after 30 minutes.

Please enter this code in the box on screen to verify that it is you logging in. If you have not received a code you can request another to be sent to you.



Enter the code we just sent to your registered email address

For your security we need to make sure it's definitely you logging in. We've noticed you're using either:

- A new browser or device
- OR
- You may be using the same browser/device, but your browsing data has been cleared.

Please keep this page open and:

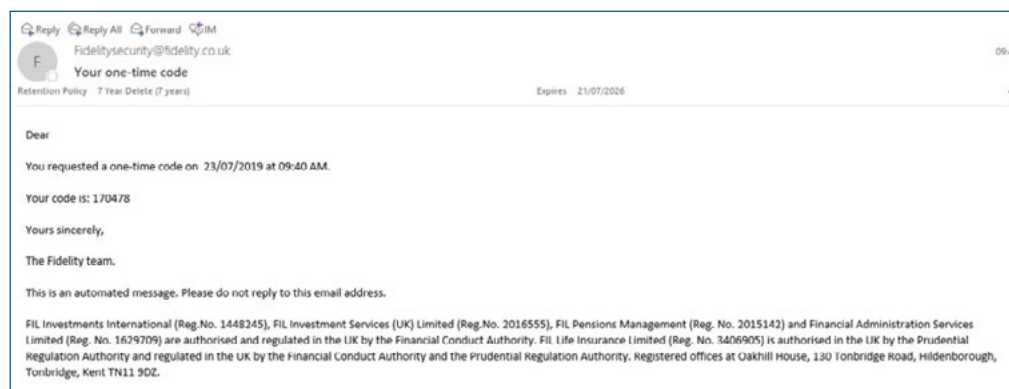
1. Check your email in a new tab or window, or on another device
2. Note down or copy the one time code we just sent you
3. Enter it in the box below and press next.

One-time code

**1** Please enter the one time code.

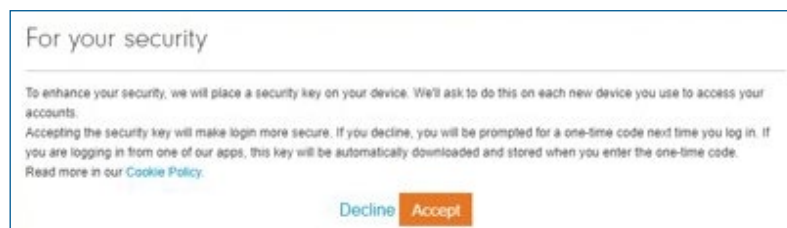
Problem with your one-time code? [Please request another](#)

Next



## Step 6

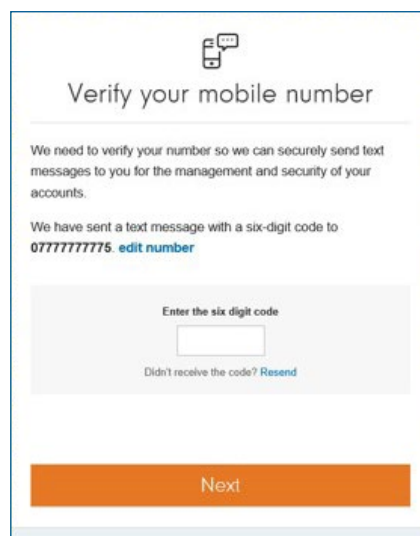
You will now see a message regarding security. A pop-up box will appear explaining how we recognise your computer, phone or tablet each time you log in. If you select '**Accept**', we will remember your device the next time you log in. Only accept if you are using your own device rather than one in a public area.



## Step 7

You will now receive a SMS from **FIDELITY** to verify the mobile number we hold for you.


Please check your messages and enter the code on screen and click 'Next'. From here you will be taken to your 'Account summary'.



## Step 8

We recommend verifying your mobile number as doing so will enable additional security on your account and allow you to take advantage of additional services such as secure text messaging.

If you do not want to complete this step you can choose to skip this by choosing '**Ask me next time I log in**' within '**Need Help**'.

[Need help?](#) 

**Verifying your mobile number means we can:**

- Enhance your security
- Make it easy for you to manage your investments

If you don't want to take advantage of these benefits now, you can still do so later. [Ask me next time I log in](#)

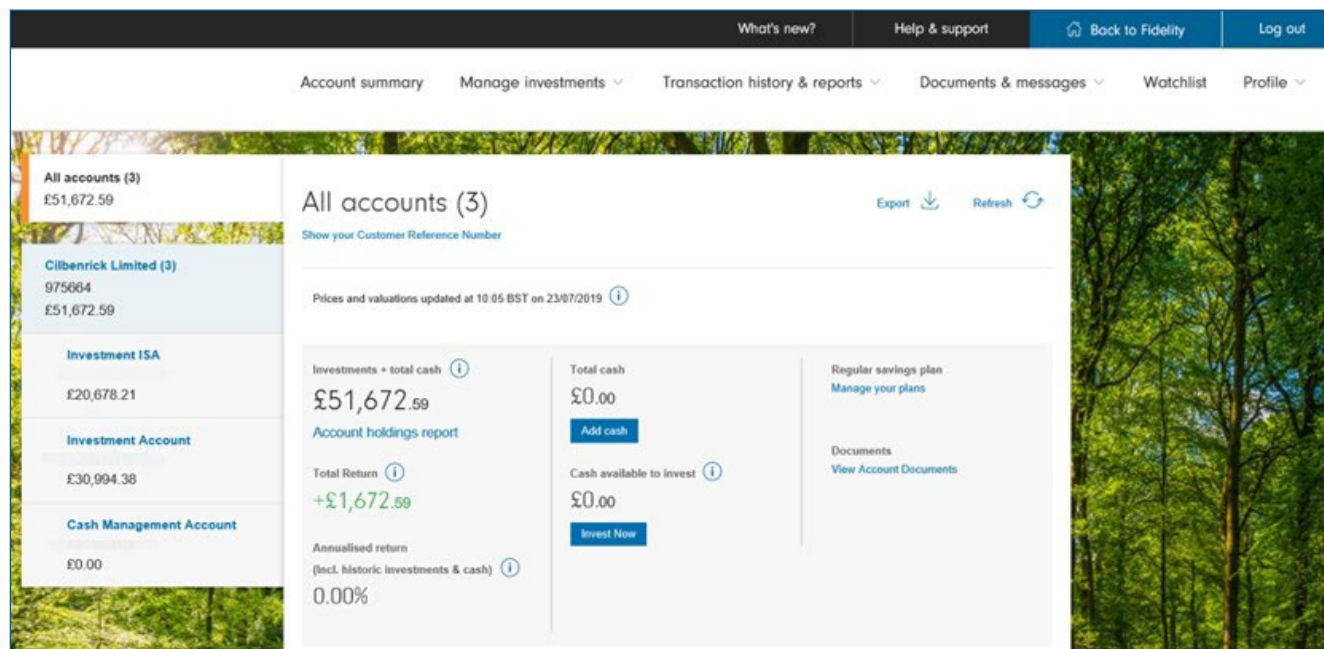


# Your homepage explained

Here we run through the first page you'll see every time you log into your account online. It's known as your homepage or 'dashboard'. As well as giving a summary of your investments and accounts, it's also your gateway to a range of online services – such as electronic documents and the ability to manage your investments.

Your dashboard shows a list of all your accounts on the left-hand side of the page while the current value of all your investments appears in the centre of the screen. If you click on an account shown on the left-hand side, then a summary of that particular account will appear in the centre of the page.

Your dashboard also allows you to navigate to other online services. The menu at the top of the screen has a range of options, such as managing your investments or viewing your transaction history and account documents.

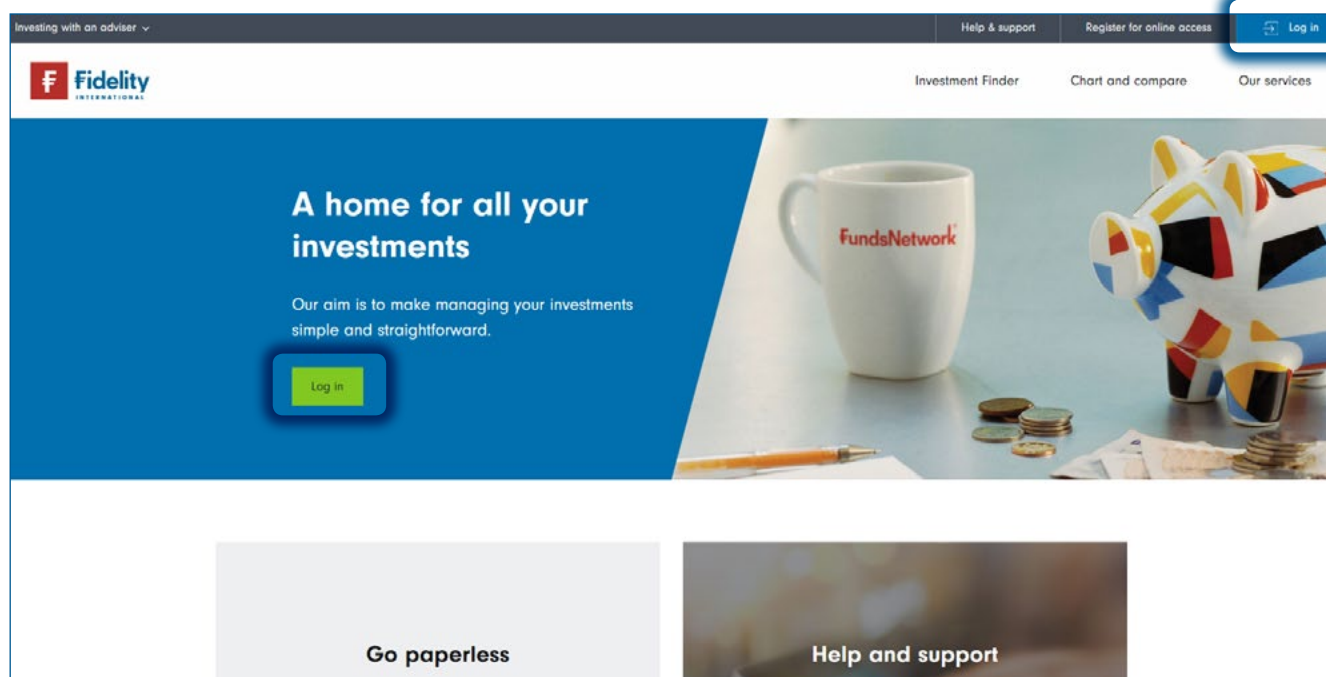


# Resetting your password

Remembering all your different passwords can be a challenge, particularly as they should never be written down. Here we take you through how you can reset the password for your Fidelity account, should you forget what your current one is.

## Step 1

Select '**Log in**' from the Fidelity homepage.



## Step 2

Enter your Username and then click **'Next'**.

Click **'Forgotten your password'**, which is located just above the **'Password'** box.

Log in

Username

Username

If you have previously chosen a username then please use that, as your CRN will no longer work.

☐ Remember my username on this computer

Password [Forgotten your password?](#)

Log in

Have a Fidelity account, but don't have online access to it?  
[Register for online access now](#)

## Step 3

An email with a one-time code will be sent to you.

Once received, enter the code and click **'Next'**.

Enter one time code

We need to make sure it's you logging in.

Please keep this page open and check your email for the one time code on a new browser page, or using your mobile phone.

One-time code

Next

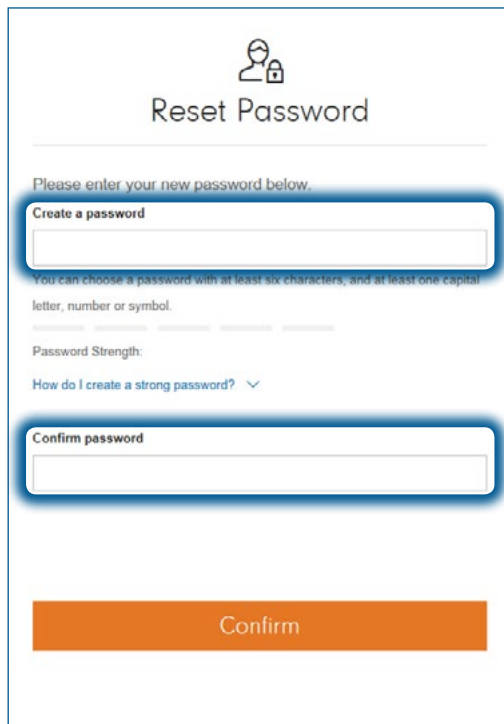
Already registered with fidelity.co.uk?  
[Log in now](#)


**Important information:** This electronic service and the information contained within it are directed only at persons permanently resident in the United Kingdom. Access to this electronic service by persons not permanently resident in the United Kingdom, including without limitation US persons within the meaning of Regulations of the US Securities Act 1933, is not permitted.

[Client terms](#) | [Security & Privacy](#) | [Accessibility](#)

## Step 4

You will now be asked to create a new password and to confirm it in the box below.




 **Reset Password**

Please enter your new password below.

Create a password

You can choose a password with at least six characters, and at least one capital letter, number or symbol.

Password Strength: 

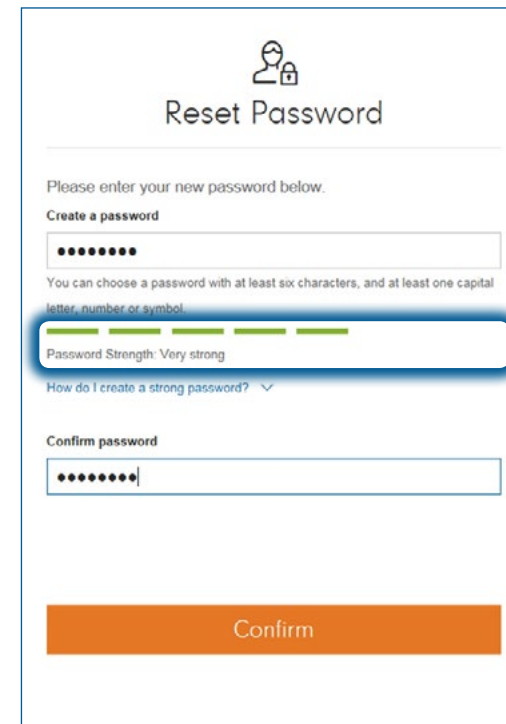
[How do I create a strong password?](#) ▼


Confirm password

**Confirm**

## Step 5

We will illustrate the strength of your password through showing a number of green bars. The more bars we show, the stronger your password is.




 **Reset Password**

Please enter your new password below.

Create a password

You can choose a password with at least six characters, and at least one capital letter, number or symbol.

Password Strength:  Very strong

[How do I create a strong password?](#) ▼

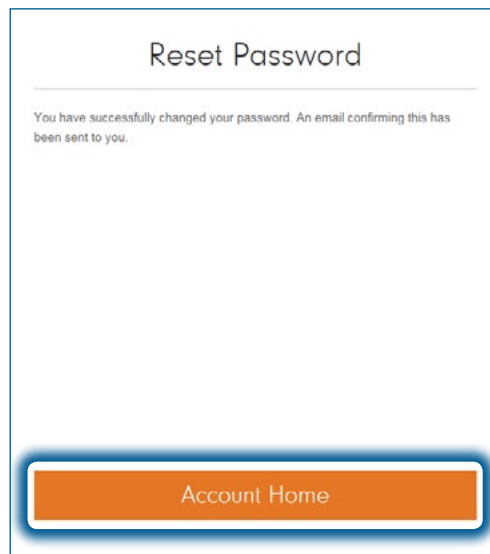
Confirm password

**Confirm**

## Step 6

We will let you know once the password has been changed. We'll also send an email to you confirming this.

Once this has been successfully completed, you're ready to go again!





# Viewing your documents

We give you online access to all the various documents connected to your accounts and investments, such as your Statement and Valuation. Here we describe how you can quickly view or save these documents.

## Step 1

Once you've logged in, select '**Documents & messages**' from the menu at the top of screen then select '**Documents**'.

**Documents & messages**

**Documents**

Document type: All | Date range: Last 60 days

Show unread only | Clear filters

Date	Account details	Document type	Open/Save
19/06/2019	MA Investment ISA	Miscellaneous letter	Open/Save
11/06/2019	AP SIPP - Pension Savings Account	Miscellaneous letter	Open/Save
11/06/2019	AP SIPP - Pension Savings Account	Miscellaneous letter	Open/Save
06/06/2019	MA Investment ISA	Miscellaneous letter	Open/Save
21/06/2019	MA Investment ISA	Miscellaneous letter	Open/Save
29/05/2019	MA Investment ISA	Miscellaneous letter	Open/Save

Displaying 1 of 6 results | Show 10 results

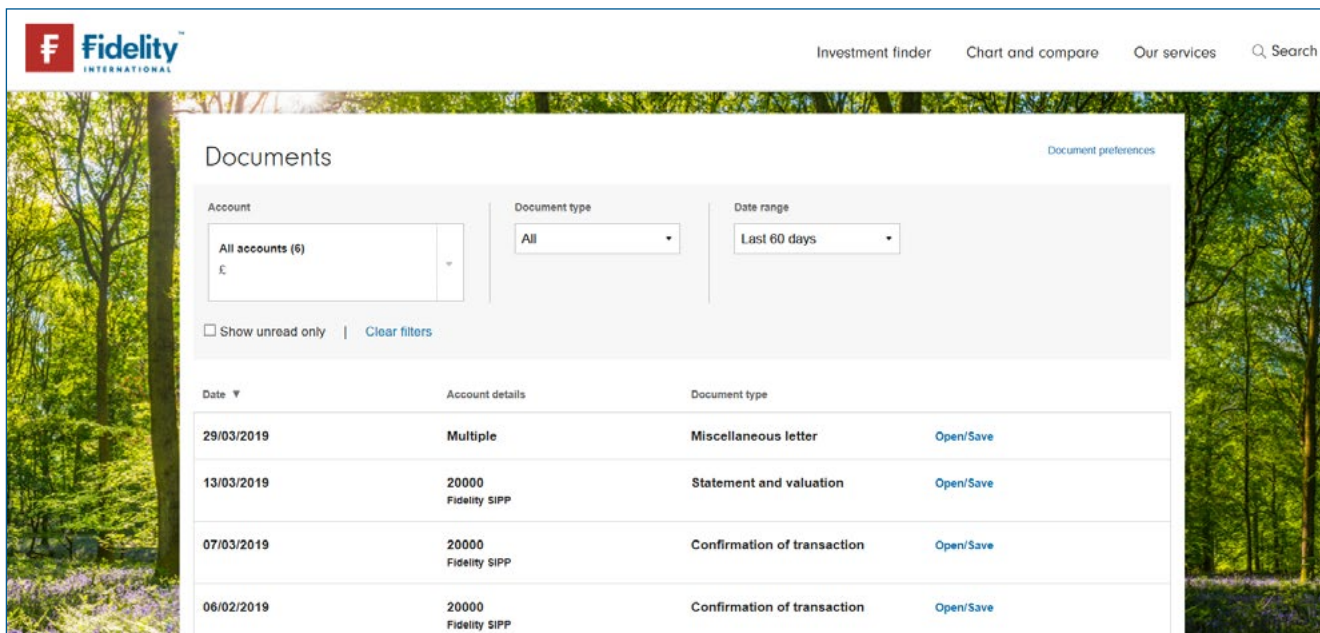
Only documents generated after 12/12/2019 are available online.

From this screen, there are a number of filters to choose from.

You can view:

- Documents for one or more account
- Various types of document, e.g. Confirmation of Transaction, Statement and Valuation, Distribution and tax letters
- Documents over a certain period, such as over the last 60 days or current tax year, or you can set a custom date range.

You can choose to open the documents or save them to your computer or other location.



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### Documents [Document preferences](#)

Account: All accounts (6)   
 Document type: All   
 Date range: Last 60 days

☐ Show unread only | [Clear filters](#)

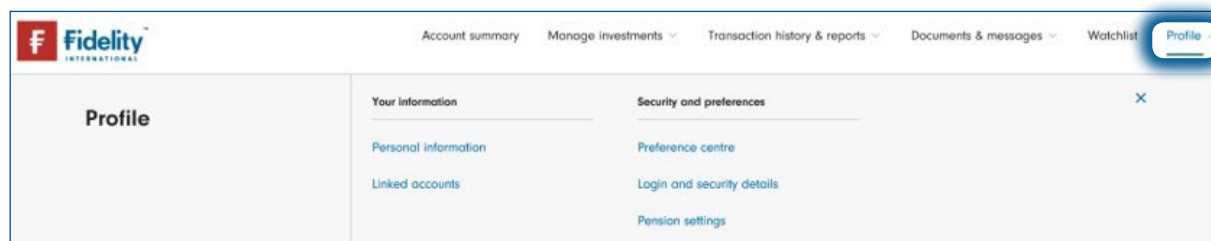
Date ▼	Account details	Document type	
29/03/2019	Multiple	Miscellaneous letter	<a href="#">Open/Save</a>
13/03/2019	20000 Fidelity SIPP	Statement and valuation	<a href="#">Open/Save</a>
07/03/2019	20000 Fidelity SIPP	Confirmation of transaction	<a href="#">Open/Save</a>
06/02/2019	20000 Fidelity SIPP	Confirmation of transaction	<a href="#">Open/Save</a>

# Changing your communication preferences

You'll have online access to the various documents connected to your investments. If you prefer, you can elect to receive these by post as well. Here we show you how to manage your document preferences.

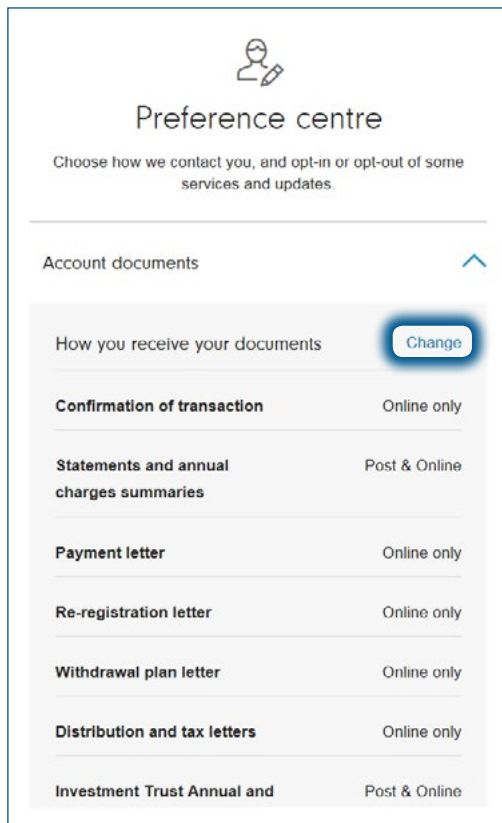
## Step 1

Once you've logged in, select **'Profile'** from the menu at the top of screen then select **'Security and preferences' > 'Preference centre'**.



## Step 2

Click on **'Change'**.



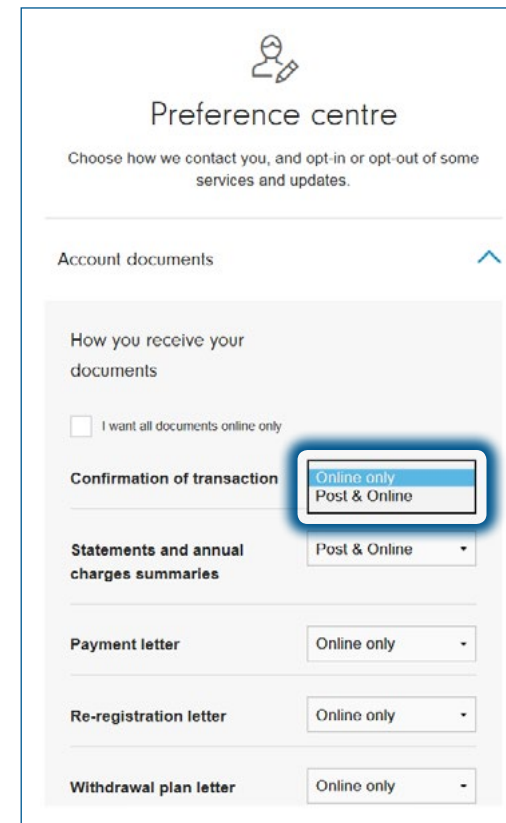
The screenshot shows the 'Preference centre' page with a user icon at the top. Below the title, it says 'Choose how we contact you, and opt-in or opt-out of some services and updates.' Under the 'Account documents' section, there is a 'How you receive your documents' section with a 'Change' button highlighted by a blue circle. Below this, a list of document types and their current delivery methods is shown:

Document type	Current delivery method
Confirmation of transaction	Online only
Statements and annual charges summaries	Post & Online
Payment letter	Online only
Re-registration letter	Online only
Withdrawal plan letter	Online only
Distribution and tax letters	Online only
Investment Trust Annual and	Post & Online

## Step 3

You can choose to receive all your documents online through selecting the tick box at the top of the list.

Alternatively, you can select either **'Online only'** or **'Post & Online'** for each type of document from the list of drop-down boxes.



The screenshot shows the 'Preference centre' page with a user icon at the top. Below the title, it says 'Choose how we contact you, and opt-in or opt-out of some services and updates.' Under the 'Account documents' section, there is a 'How you receive your documents' section with a 'Change' button highlighted by a blue circle. Below this, a list of document types and their current delivery methods is shown:

Document type	Current delivery method
Confirmation of transaction	Online only
Statements and annual charges summaries	Post & Online
Payment letter	Online only
Re-registration letter	Online only
Withdrawal plan letter	Online only

# Viewing your transaction history and reports

You can view the details of any transactions you have made, such as when you bought or sold an investment. There are also a range of helpful reports available to you. Here, we run through how to access this information.

## Step 1

Once you've logged in, select **'Transaction history & reports'** from the menu at the top of screen then select **'Transactions'**> **'Transaction history'**.

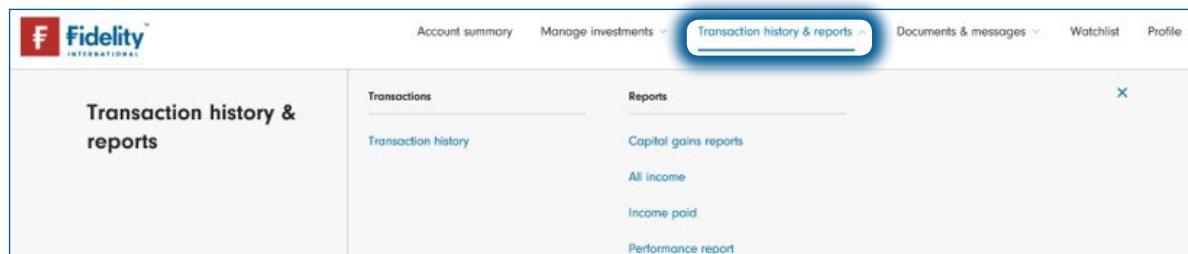
From here, a number of reports can be accessed:

**Capital gains reports**

**All income**

**Income paid**

**Performance report**





## Transaction history

This page allows you to view the transactions made on your various accounts (you can select all or individual accounts from the first drop-down box).

You can select the timeframe from the second drop-down box (the default is for the last 30 days).

You can choose to view certain types of transactions or reports from the third drop-down box.

The final drop-down box allows you to filter transactions by certain funds.

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### Transaction history

Export | Refresh

Filter by account: All Accounts (6) | Timeframe: Last 30 days | Report or Transaction type: All Transactions | Investment name: All Investments

Clear filters

Order date	Transaction type	Investment name	Status
28/03/2019	Cash Out For Buy	Cash Investment ISA ( )	Priced Show details
28/03/2019	Cash Out For Buy	Cash Investment ISA ( )	Ordered Show details
28/03/2019	Cash Out For Buy	Cash Investment ISA ( )	Ordered Show details
28/03/2019	Cash In Lump Sum	Cash Investment ISA ( )	Priced Show details

**Report or Transaction type dropdown menu:**




- All Transactions
- Report type
- Income Report
- Capital Gain Report
- Transaction type
- Adviser Initial Fee
- Adviser Ongoing Fee
- Auto-sell For Fees
- Buy
- Cash In
- Cash In Fees From Auto-sell
- Cash In For Sell
- Cash In Lump Sum
- Cash Out For Buy
- Fund Buy
- Fund Sell
- Sell
- Service Fee

## Income reports

To see what income has been paid out to you, select '**Income payment**' from the '**Report or transaction type**' drop-down menu.

All Transactions  
 Report type  
 Income Report  
 Capital Gain Report  
 Transaction type  
 Adjustment  
 Adviser Ongoing Fee  
 Auto-sell For Fees  
 Cash In Fees From Auto-sell  
**Income Payment**  
 Income Received  
 Reinvestment From Income  
 Service Fee

You'll see a report similar to the one shown here.




08/04/2019	Income Received	Cash Investment Account (AG100 )	£0.09	0.09	 Completed <a href="#">Hide details</a> 
Reference	222177035	Pricing date	15/04/2019		
Settlement date	15/04/2019	Source investment 	Fidelity Multi Asset Income Fund N-Income		
Price per unit	£1.00				

To see what funds generated this income, select **'Income Received'**.

All Transactions
Report type
Income Report
Capital Gain Report
Transaction type
Adjustment
Adviser Ongoing Fee
Auto-sell For Fees
Cash In Fees From Auto-sell
Income Payment
<b>Income Received</b>
Reinvestment From Income
Service Fee

Clicking on **'Show details'** will display the funds and the amount of income received.

Order date ▼	Transaction type	Investment name	Amount (£)	Quantity	Status
12/04/2019	Income Payment	Cash Investment Account (AG100 )	-£0.11	0.11	 Completed <a href="#">Show details ▼</a>

22/03/2019	Income Received	Cash Investment Account (AG100 )	£0.02	0.02	 Completed <a href="#">Hide details</a> 
Reference	219173460	Pricing date	25/03/2019		
Settlement date	25/03/2019	Source investment 	Fidelity Extra Income Fund Y-Income		
Price per unit	£1.00				

## Capital Gains Tax reporting

These reports can be retrieved from the drop-down list.

Once you have navigated to this page, the **'Report type'** drop-down box allows you to select either a **'Realised gains'** or **'Unrealised gains'** report.

### Capital Gains Tax reporting

[Guide to Capital Gains Tax report](#)

[Transaction history / Reports](#)

This tool lets you generate realised and unrealised gain/loss reports to help you understand any capital gains tax (CGT) liabilities you may have to declare on your tax return. [Know more about Capital Gains Tax report](#)

Investment Account  
All Accounts

Report type ⓘ  
Unrealised

No capital gains tax report to display for selected investments

**Important information**

This material is only directed at individuals who are UK resident, ordinarily resident and domiciled for tax purposes and is not tax advice. We recommend that you always seek appropriate expert advice in relation to your tax affairs. Except, where noted below, any figures are prepared in accordance with UK law and practice and may not be relied upon for determining tax liabilities for non-UK tax regimes.

[See more](#) ▾

## Performance report

This report allows you to review the performance of your chosen funds.

Clicking on the '**Performance Report Information**' link in blue opens up a guide (shown below) which allows you to learn more about the information shown in the report.


**HOW TO UNDERSTAND YOUR PERFORMANCE REPORT**


Useful information designed to help you understand investment performance.



### Performance Report

Prices and valuations updated at 20:42 BST on 31/03/2019

[Performance Report Information](#) [Export](#) 

 Information for investments held in company pensions is currently unavailable on this report


**Investment ISA**



£


#### FP Russell Investments Multi Asset Growth Fnd III C Acc

Acquired on: 15 Mar 2010 Last transaction date: 11 May 2010


Fidelity Fund Code	ISIN	SEDOL	Value (£)	Units	Book Cost (£)	Current Price (p)	Total Amount Invested	Total Withdrawn (incl income paid)	Total Income Paid Out
RSQWA	GB00B7W5QJ24	-	£58,803.33	42,850.21	£57,346.93	137.37p	£57,344.13	£178.84	£0.00

**Your Returns** 


Unrealised Return since Inception (€ & %) 	£1,516.40 2.64%
Total Return Since Inception 	£1,519.20

**Performance (%)** 

1 year	3.40
3 year	18.40
5 year	25.21
10 year	-

**Annualised Return (%)** 

1 year	3.40
3 year	5.79
5 year	4.60
10 year	-

**Annual Return (%)** 

31 Mar 17 - 31 Mar 18	-
31 Mar 16 - 31 Mar 17	-
31 Mar 15 - 31 Mar 16	-
31 Mar 14 - 31 Mar 15	-
31 Mar 13 - 31 Mar 14	-

#### Legal & General Multi-Index 5 Fund Acc

Acquired on: 14 Mar 2016 Last transaction date: 11 Mar 2019

Fidelity Fund Code	ISIN	SEDOL	Value (£)	Units	Book Cost (£)	Current Price (p)	Total Amount Invested	Total Withdrawn (incl income paid)	Total Income Paid Out
LGMSA	GB00D0VZ3F59	-	£64,314.31	87,265.00	£61,452.22	73.7p	£61,425.12	£997.86	£0.00



# Managing your investments

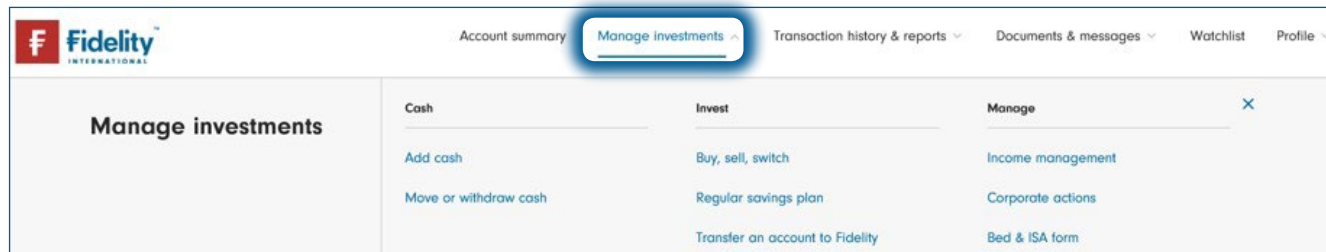
Your account gives you the option to transact online. Here we show you how to do this. However, you should always consult your adviser before making changes to your investments.

## Step 1

Once you've logged in select '**Manage investments**' from the menu at the top of screen.

From here, there are a number of options, such as:

- Add cash
- Buy/Sell/Switch
- Income management.



# To find out more, visit [fidelity.co.uk/clients](https://fidelity.co.uk/clients)

**Important information:** When making decisions about investing, we recommend that you always consult your adviser. As you will be aware, they work with you to understand your needs, offering comprehensive expert advice to help you achieve your long-term goals. We only give information about our products and services and do not provide investment advice. The value of investments can go down as well as up, so you may not get back the amount you invest.