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You can also contact us via the secure messaging facility available within your online account.

Your Regular Statement for 28 February 2025 to 27 May 2025

Client name: Richard Ng
Account number: VG0912150

Please find enclosed your statement which shows the value of your investments on 27 May 2025 and details all transactions over the reporting period.

Your Vanguard account summary

Product	Value on 28 February 2025	Value on 27 May 2025
Junior S&S ISA	£0.00	£1,794.43
Account total	£0.00	£1,794.43

Your Junior S&S ISA summary

Payments in	From 28/02/2025 to 27/05/2025
Cash for transfer of Stocks/Shares	£1,784.46

Your Junior S&S ISA investments at 27 May 2025

Description	Quantity	Price	Value
ESG Global All Cap UCITS ETF - Accumulating (V3AB)	361.00	£4.96	£1,790.47
Cash account	-	-	£3.96

Activity from 28 February 2025 to 27 May 2025 for your Junior S&S ISA

The transaction date is the date we carried out the activity.

Transaction date	Transaction details	Cash amount	Cash balance
19/03/2025	Deposit via direct credit	£1,784.46	£1,784.46
20/03/2025	Bought 361 ESG Global All Cap UCITS ETF - Acc (V3AB) -upcoming change see vanguardinvestor.co.uk/fund-changes	-£1,780.94	£3.52
01/04/2025	Cash Account Interest	£0.43	£3.95
01/05/2025	Cash Account Interest	£0.01	£3.96

Your cash and asset protection

Your assets and cash are held with other investors assets and cash but are ringfenced and are held separately from Vanguard's assets and cash.

Cash

Cash held within ISA and General Accounts is held as client money when required under the FCA Rules in Vanguard's name but separately from any account used to hold Vanguard's own money. Cash held within Pension Accounts is held in the Trustee's name and in accordance with the Scheme Rules and Applicable Regulation is protected by being held on trust and not as client money.

For all types of account, we will deposit any cash held in one or more trust accounts with one or more authorised banks. It will be pooled together with the money of other investors.

Assets

All investments held within your Account will be registered: for a Pension Account, in the name of our Trustee; and for an ISA or General Account, in the name of our Nominee. We will be responsible for the actions and any omissions of the Nominee and the Trustee, as applicable.

For investments within ISA and General Accounts, investments held by our Nominee will be held as client assets in accordance with the FCA Rules. Investments registered in the name of the Nominee are held in an account with those of other investors, on your behalf. This means you are still the beneficial owner of your Vanguard Funds and you will have a claim over them even if we and/ or the Nominee become insolvent. Your investments will not be separately identifiable from those of other investors, but we will keep a separate and up to date record of your individual entitlement. However, in the event of our insolvency and a shortfall in the pooled account at the Nominee, you would share pro rata with other investors in the amount of the shortfall. We have procedures in place to carry out checks and identify any shortfall in your investments, which we will correct if we are responsible for it.

For investments within Pension Accounts investments held by the Trustee will be held in trust in accordance with the Scheme Rules. Investments registered in the name of the Trustee are held in a Scheme account with those of other Members, on your behalf. This means you are still the beneficiary of your Vanguard Funds held in your Vanguard Personal Pension. Your investments will not be separately identifiable from those of other Members, but we will keep a separate and up to date record of your individual entitlement as a Member. However, in the event of our insolvency and a shortfall in the pooled account at the Trustee, you would share pro rata with other Members in the amount of the shortfall. We have procedures in place to carry out checks and identify any shortfall in your investments, which we will correct if we are responsible for it.

You have the right to request a statement of the Vanguard Funds held on your behalf at any time, there will be no charge for this.