



The best stocks & shares Junior ISA providers

We assess the best Junior ISA providers in the UK across fees, investment choice and customer satisfaction.

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With taxes heading ever upwards, a Junior ISA provides a simple tax-free wrapper to build a long-term nest egg for your child. A lucky handful may have already hit the £1 million mark, but one in six children holds a Junior ISA (Junior ISA), with parents squirrelling away around £1,300 a year on average.

While your child clocks up a gold medal in doomscrolling, their investments could be steadily compounding in the background, free from income and capital gains tax. Max out the £9,000 allowance from birth and, at an 8% annual return, the pot could top £390,000 by the time they hit 18. Choose the wrong JISA provider, however, and fees can take a surprisingly large bite out of those returns.

The good news is that competition in the Junior ISA market has heated up, with a wave of fee-cutting widening the choice for cost-conscious parents. The even better news is that we've done the legwork for you, assessing providers across fees, investment choice and customer satisfaction to identify the best options on the market.

Our FAQs cover everything you need to know about JISAs, from opening an account and contribution limits, to investment options, tax benefits and those all-important fees.

Should you open a cash or stocks & shares Junior ISA?

While two-thirds of adult ISAs head into cash, the reverse is true for JISAs, with the majority of parents opting for stocks & shares, with the potential for higher returns.

We've modelled the impact of cash versus investments below, assuming maximum contributions and the highest-rate cash JISA of 3.85% (variable) versus the MSCI World Index, which has returned 10.6% annually over the last 20 years.

AGE	CASH JISA	STOCKS & SHARES JISA	DIFFERENCE
6	£61,800	£78,000	£16,200
12	£139,200	£220,700	£81,500
18	£236,400	£481,900	£245,500

Basis of calculations: contribution of £9,000 per year from birth, with an annual growth rate of 10.6%. Fees based on platform fees only.

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The gap between cash and investments compounds significantly over time, hitting more than £81,000 by age 12 and over £245,000 by 18. However, investments can fall in value, and given the cyclical peaks and troughs, it's generally not recommended to invest in the stock market if you might want to withdraw the money within five years.

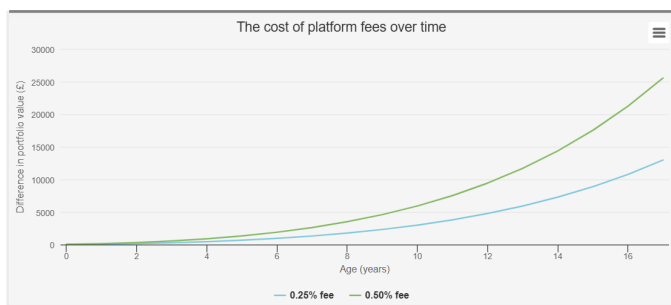
Don't overlook small fee differences

Differences in fees may look modest on paper, but, as the chart below shows, they can seriously erode your pot over time. Using the same assumptions as before, a 0.25% annual platform fee mounts up to £13,000 by age 18, and over £25,000 at 0.5%, with the gap widening sharply in later years.

It's also worth thinking about the different types of fees. While some providers charge no platform fees, percentage-based fees are cheaper for smaller JISAs, whereas flat fees can be more cost-effective as the portfolio grows.



Fig.1: Why Fees Matter



Basis of calculations: contribution of £9,000 per year from birth, with an annual growth rate of 10.6%. Fees based on platform fees only.

The table below shows the annual platform and trading fees for each provider across a range of portfolio sizes, with full details below.

PORTFOLIO VALUE	£1,000	£5,000	£10,000	£25,000	£50,000
Hargreaves Lansdown	0	0	0	0	0
Freetrade	0	0	0	0	0
Fidelity	23	23	23	23	23
AJ Bell	22	32	45	81	112
interactive investor	196	196	196	196	196

The best Junior ISA providers

The table below sets out our pick of the best JISA providers. Fees are based on the assumptions set out in our methodology, with indicative portfolio costs shown for reference.

Hargreaves Lansdown - Best Junior ISA Provider

Key Data

TRADING FEE ON UK SHARES	PLATFORM FEE ON FUNDS	INDICATIVE PORTFOLIO FEES
No fee	No fee	£1,000: £0
		£5,000: £0
		£10,000: £0
		£25,000: £0
		£50,000: £0

Why we picked it

HL is the UK’s largest DIY investment platform with more than two million clients and a broad suite of accounts. But it’s HL’s Junior ISA that really stands out – after scrapping trading and platform fees in 2023, you’re effectively getting a premium provider at no cost. The investment range is also among the widest in our group, with more than 14,000 shares and funds to choose from.

There are a couple of trade-offs to bear in mind: its foreign exchange fee is on the high side at 0.99%, which adds up if you plan to trade US stocks regularly. It’s also relatively expensive for adult ISAs, so it’s worth reviewing the alternatives when the JISA converts at age 18.

While its Trustpilot rating of 4.3 is the lowest in our group, most complaints relate to portfolio transfer times. In our experience, the HL helpdesk is the best in its peer group, and its website offers a solid library of research content and ideas.

Overall, HL takes top spot for combining no platform and trading fees with strong customer support and broad investment choice.

Best for: parents looking for a low-cost mainstream provider

Freetrade - Best Junior ISA For Beginners

Key Data

TRADING FEE	PLATFORM FEE	INDICATIVE PORTFOLIO FEES
No fee	No fee for Basic plan	£1,000: £0
		£5,000: £0
		£10,000: £0
		£25,000: £0
		£50,000: £0

Why we picked it

Freetrade, part of the FTSE 100 IG Group, has built a following of more than 1.6 million users around its zero-commission model. Its Basic plan comes with no trading or platform fees, and has recently been extended to include a Junior ISA.

The investment range runs to 8,500 shares and funds, with fractional US shares available across all plans (useful for higher-priced US stocks).

The main trade-off is the FX fee of 0.99% on non-GBP trades, which adds up if you plan to buy or sell US stocks. Upgrading to the Standard (£4.99/month) or Plus plans (£9.99/month) brings that down to 0.59% and 0.39% respectively, though the Basic plan should suit most JISA investors.

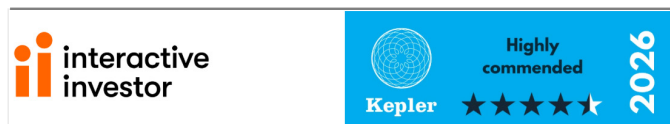
Freertrade scores 4.3 on Trustpilot, one of the lower ratings in our group, with support via email and in-app chat only. Research and educational tools are more limited than the mainstream platforms, but the app is simple for beginners to use.

Overall, Freertrade is a good pick for cost-conscious parents who want a straightforward JISA with a decent selection of funds and shares.

Best for: parents wanting a low-cost, app-only JISA platform

[Find out more](#)

Interactive Investor - Highly Commended



Key Data

TRADING FEE	PLATFORM FEE	INDICATIVE PORTFOLIO FEES
		£1,000: £196
Funds: £1.49	Free under Plus Plan: £14.99/month, £180/year	£5,000: £196
Shares: £3.99		£10,000: £196
		£25,000: £196
		£50,000: £196

Why we picked it

Owned by fund manager Aberdeen, interactive investor (ii) has built a 500,000-plus customer base on the back of a flat-fee model rather than a percentage-based charge. The investment range is by far the broadest in our group, at over 40,000 shares and funds.

The trade-off is that the flat-fee structure makes ii relatively expensive for smaller portfolios, and you'll need the Investor plan at £14.99 a month for a Junior ISA. That said, the lower trading and foreign exchange fees could appeal to investors holding US stocks.

ii scores 4.6 on Trustpilot, with support by phone and online messaging, and its research and educational content are among the best in our group.

Overall, ii suits parents who already hold an adult account with the platform, as there's no extra cost for adding a JISA, but for new users, it's a pricier option than most.

Best for: parents who already hold an ii adult ISA or SIPP

[Find out more](#)

Fidelity - Highly Commended



Key Data

TRADING FEE	PLATFORM FEE	INDICATIVE PORTFOLIO FEES
		£1,000: £23
Funds: no fee	No fee	£5,000: £23
Shares: £7.50		£10,000: £23
		£25,000: £23
		£50,000: £23

Why we picked it

Fidelity has over 1.7 million customers in the UK and, unlike some of its fund-management peers, offers a wide range of third-party funds alongside its own, spanning around 7,000 shares and funds.

The good news is that Fidelity charges no platform fees on its JSAs, making it one of the cheaper options in our group, particularly as portfolios grow. The main trade-off is the £7.50 share trading fee, which could mount up for more active traders, though funds can be traded for free. There's also a £25-per-month minimum for regular savings into funds, which is higher than some of its peers.

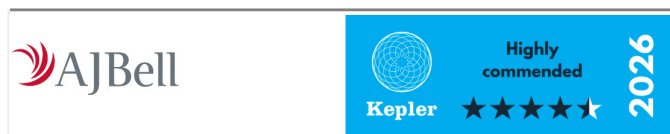
Customer service is a genuine strength, with phone and live-chat support earning it a Trustpilot rating of 4.6, one of the highest scores in our group. The face-to-face investor centre in London is also a rarity among online providers.

Overall, Fidelity is a solid all-rounder for JISA investors, with no platform fees and a wide investment range, but it's worth factoring in the trading fee if you plan to buy and sell shares regularly.

Best for: parents wanting a more focused set of investment options



AJ Bell - Highly Commended



Key Data

TRADING FEE ON SHARES	PLATFORM FEE	INDICATIVE PORTFOLIO FEES
		£1,000: £22
Funds: £1.50	Funds: 0.25%	£5,000: £32
Shares: £5.00	Shares: 0.25% (capped at £30/year)	£10,000: £45
		£25,000: £81
		£50,000: £112

Why we picked it

A FTSE 250 company with over 720,000 customers, AJ Bell is one of the leading mainstream platforms, combining a wide investment range of more than 26,000 shares and funds, competitive trading fees and an easy-to-navigate platform.

The trade-off is the percentage-based platform fee, which rises as the JISA grows, and exceeds £100 a year for a £50,000 portfolio under our calculations.

Turning to customer service, AJ Bell tops the Trustpilot table with an impressive 4.8-star rating, backed by phone and live-chat support, and a comprehensive set of educational and research tools.

Overall, AJ Bell is an excellent all-rounder, offering competitive fees, a wide investment range and customer service that's hard to fault.

Best for: parents wanting a broad investment range with strong customer service

Methodology

To identify the best stocks & shares JISA providers, we assessed each platform against three key criteria:

- How competitive their trading and platform fees were
- The breadth of third-party investments on offer
- Their customer satisfaction scores, using Trustpilot ratings as a proxy

We also drew on our own experience of using the platforms, reviewed the quality of educational content and considered whether investors can hold other accounts,

such as adult ISAs and SIPPs, under the same roof. How we calculated indicative fees:

- Platform fees: we used the lowest cost JISA plan for flat fee providers
- Trading fees: six trades per year, split equally between funds and UK shares
- Portfolio sizes: £1,000, £5,000, £10,000, £25,000 and £50,000
- Portfolio split: 50% UK shares and ETFs, and 50% funds

Frequently asked questions (FAQs)

What is a Junior ISA?

A Junior ISA (JISA) is a tax-efficient account for saving or investing on behalf of a child under 18. You can contribute up to £9,000 per year (2026/27) in either a cash or stocks & shares JISA, or a combination of both.

The real appeal of a JISA is that any capital gains, dividends or interest earned within the JISA are free from income tax and capital gains tax. The money is locked away until the child turns 18, when it becomes an adult ISA or can be withdrawn.

Who can open a Junior ISA?

The child must be under 18 and living in the UK.

Under 16: a parent or guardian with parental responsibility must open the account.

Aged 16-17: a child can open their own JISA.

Once open, anyone can contribute provided total payments stay within the annual allowance. The parent or guardian will have to manage the account until at least age 16, although some providers extend this until 18.

Can the annual Junior ISA allowance be carried forward?

No, the £9,000 annual allowance is on a strictly use-it-or-lose-it basis for each tax year.

How do you open a Junior ISA?

Most JISAs can be opened online in around 10-15 minutes. You'll need your National Insurance number, your child's (if they have one) and either a minimum lump sum or your bank details. Only a parent or guardian can open the account, though others can contribute thereafter.



What can you invest in?

A stocks and shares JISA offers a wide range of options, from individual company shares to funds, which pool your money across a portfolio of assets.

There are two main types of funds:

- **Actively-managed funds** are run by professional fund managers who select investments on your behalf, typically charging an annual fee of 0.5% to 1.0%.
- **Passively-managed funds** (also known as index, tracker or exchange-traded funds (ETFs)) track an index such as the FTSE 100 or S&P 500 and generally charge a lower fee of 0.1% to 0.5%.

Less-experienced investors may prefer ready made portfolios or robo advisers, which build diversified portfolios based on risk appetite.

What fees will you pay?

Three main charges apply:

- **Platform fee:** the cost of holding investments, usually around 0.25%–0.45% of your portfolio per year, though some providers cap or waive this on JISAs.
- **Trading fee:** typically around £4-8 for buying or selling share-based investments (individual company stocks, ETFs and investment trusts), although some platforms offer commission-free trading. Trading fees for funds are generally lower or often zero.
- **Fund management fee:** this is charged by the fund itself, usually around 0.1%-1% per year.

Foreign exchange fees of 0.75%-0.99% apply to non UK share trades (amongst our group), and UK share purchases incur 0.5% Stamp Duty Reserve Tax.

Can my child have more than one Junior ISA?

Yes, but only one cash JISA and one stocks & shares JISA at any time. If you're switching to a new provider, you'll need to transfer the full balance across as partial transfers aren't allowed.

What happens when my child turns 18?

The JISA automatically converts into an adult ISA of the same type (i.e. cash or stocks & shares). At that point, your child has full control and can keep the money invested or withdraw it. It's worth discussing how the money might be used before the child turns 18, such as paying for university fees, driving lessons or a house deposit.

Can I move a Child Trust Fund into a Junior ISA?

Yes, but the full balance must be transferred and once moved, it can't be moved back into a Child Trust Fund.

How do I transfer my Junior ISA to a new provider?

The first step is to check whether the new provider accepts JISA transfers. Most investments can be transferred "in specie" without being sold and repurchased if the new provider offers the same investments. Only full transfers are permitted.

Can grandparents open or contribute to a Junior ISA?

Grandparents can't open a JISA unless they have parental responsibility, but they can contribute once the account is open, subject to the £9,000 annual allowance.

Can I close a Junior ISA?

No, withdrawals are only allowed in the case of terminal illness or death.

Which is better: a Junior ISA or a pension?

Both shelter returns from tax, but they serve different purposes. A JISA gives the child access at 18, whereas a junior SIPP locks it away until retirement (currently 57).

However, a SIPP offers tax relief on contributions of up to £2,880 per year, which the government tops up to £3,600, so it's about balancing the trade-off between flexibility and long-term tax benefits.

Who is the best Junior ISA provider in the UK?

That depends on what features you value most, but if you're looking for a low-cost option, Hargreaves Lansdown and Freetrade might fit the bill. If you already hold other accounts with a provider, keeping everything in one place may be simpler.

What about adult ISAs and SIPPs?

We've also produced guides to the [best adult ISA providers](#), [best trading platforms](#) and [best SIPP providers](#) for parents looking to compare fees, investment choice and customer satisfaction.



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