

COST PROFILE

EasyEquities USD Account

Physical Address

WeWork – Coworking Office Space
173 Oxford Road Rosebank,
Gauteng

Postal Address

Postnet Suite 247
Private Bag X1
Melrose Arch, 2076

Contact

(T) 010 141 2101
(S) support.easyequities.co.za
(W) www.easyequities.io

EasyEquities is an authorised financial services provider (FSP22588), a licensed over the counter derivatives provider (ODP44) and a registered credit provider (NCRCP12294). To view our complaints policy, conflict of interest policy and full disclosure required in terms of the Financial Advisory and Intermediary Services Act, 2002 please go to www.easyequities.co.za.

EasyEquities USD Cost Profile

The rates, fees and charges detailed below, along with the relevant notes, explain the charges applicable to your USD denominated trading account with EasyEquities.

Please note all costs are listed exclusive of applicable tax unless specified otherwise.

Any capitalised term used but not defined in this Cost Profile will, unless the context shows otherwise, have the same meaning as in the EasyEquities US Trading Account Terms and Conditions.

Rates and Fees

Description	Buy	Sell	Notes
Minimum First Deposit	N/A	N/A	
Broker Commission	0.2500%	0.2500%	Note 1
Clearing Services & other administration charges	0.3100%	0.3100%	Note 2
Securities Exchange Commission Fees (SEC)		0.00218%	Note 3
FINRA Trading Activity Fee		0.0029%	Note 4
Value-added Tax on Costs (VAT)	15%	15%	
Telephone Trading charges	\$4.00		Note 5
Voucher Fee	1% (excluding VAT)		Note 6
Recurring Investment Fee	10 basis points/0.1% of Dollar Value		Note 7
Monthly Platform Fee	No charge	No charge	
SMS Notifications	No charge	No charge	
Portfolio Transfers in	No charge	No charge	Note 8
Account Transfers in	No charge	No charge	Note 8
Portfolio Transfers out	\$25 per counter and \$50 for transfer of cash		Note 8
EasyFX Transfer Fee	50bps or 0.5% of the amount transferred		Note 9
Advanced Order Fee	35 basis points or 0.35% of value traded	35 basis points or 0.35% of value traded	Note 10
Basket Administration Fee	% of Basket value displayed on the EasyEquities Platform		For more details, see "Basket Fees" below
AI Basket Fee	250 EasyCredits		For more details, see "Basket Fees"

		below
Thrive Fee	R25 (if applicable)	Note 11

Note 1:
Broker Commission

The broker commission charge is charged at 0.25% of the Dollar value of each transaction (buy and sell) you enter into on the EasyEquities Platform.

Note 2:
Clearing Services and other administration charges

The US Broker charges this fee for facilitating the execution, clearing and settlement of your buy and sell Trades in US Securities.

Note 3:
SEC Fees

This is a transaction fee charged by the Securities Exchanges Commission to the National Securities Exchanges based on the volume of securities that are sold on their market. This fee is only charged when you sell your US Securities.

Note 4:
FINRA Trading Activity Fee

This is a fee charged by the Financial Industry Regulatory Authority when you sell your US Securities.

Note 5:
Telephone Trading Charges

As EasyEquities is an online business, our business model relies on clients placing Trades through the EasyEquities Platform and not via telephone. In the event that you place a Trade via telephone, we will charge you \$4.00 per Trade, as this consumes resources. In the event of our systems being down, for whatever reason, you will be allowed to place Trades via telephone free of charge.

Note 6:
Voucher Fee

The voucher fee is a charge levied by our voucher technology partners for the administration and issuance of vouchers on the EasyEquities Platform.

Note 7:
Recurring Investment Fee

This is a fee that is charged for a Recurring Investment Order placed for purchasing US Securities. The Recurring Investment Fee will be charged in addition to any other fees and costs listed in this Cost Profile.

Note 8:
Portfolio/Account Transfers In

A client has the ability to transfer their entire portfolio or part thereof from another broker to EasyEquities. When a client transfers their entire portfolio or part thereof we are charged a handling fee by our Clearing and Settlement Depository Participant; hence we are subsidising the entire fee.

Portfolio/Account Transfers Out

A client has the ability to transfer their entire portfolio or part thereof from EasyEquities to another broker. When a client transfers their entire portfolio or a part thereof we are charged a handling fee by our Clearing and Settlement Depository Participant, we recover these fees at a margin as a result of the resources utilised to facilitate the transfer.

Note 9:
EasyFX Transfers
USD/ZAR

The exchange rate displayed is a **1-hour weekday fixed exchange rate** that will be applied to EasyFX Transfers initiated within the 1-hour fixed exchange rate window.

The fixed exchange rate is set at **70bps (0.7%)** above the Mid WM/Reuters spot rate at the open and closing times as listed below. All times quoted are GMT+2 (i.e. SAST)

Weekday (daily) windows Monday - Friday

- Open: Mon 10h15 Close: Mon 11:14m59s
- Open: Mon 11h15 Close: Mon 12h14m59s
- Open: Mon 12h15 Close: Mon 13h14m59s
- Open: Mon 13h15 Close: Mon 14h14m59s
- Open: Mon 14h15 Close: Mon 15h14m59s
- Open: Mon 15h15 Close: Mon 16h14m59s

- Open: Mon 16h15 Close: Mon 17h14m59s
- Open: Mon 17h15 Close: Mon 18h14m59s
- Open: Mon 18h15 Close: Mon 19h14m59s
- Open: Mon 19h15 Close: Mon 20h14m59s
- Open: Mon 20h15 Close: Mon 21h14m59s
- Open: Mon 21h15 Close: Mon 22h14m59s
- Open: Mon 22h15 Close: Mon 23h14m59s
- Open: Mon 23h15 Close: Tue 00h14m59s
- Open: Tue 00h15 Close: Tue 01h14m59s
- Open: Tue 01h15 Close: Tue 02h14m59s
- Open: Tue 02h15 Close: Tue 03h14m59s
- Open: Tue 03h15 Close: Tue 04h14m59s
- Open: Tue 04h15 Close: Tue 05h14m59s
- Open: Tue 05h15 Close: Tue 06h14m59s
- Open: Tue 06h15 Close: Tue 07h14m59s
- Open: Tue 07h15 Close: Tue 08h14m59s
- Open: Tue 08h15 Close: Tue 09h14m59s
- Open: Tue 09h15 Close: Tue 10h14m59s ...

Daily 1 hour windows as per the above till Friday 23h14m59s

Weekend window:

- Open: Fri 23h15 Close: Mon 00h14m59s

NB!

All times above are in South African Standard Time

BST = British Summer Time and starts on the **last Sunday of March** and ends on the **last Sunday of October**

All other currency exchanges

EUR/USD

GBP/USD

AUD/USD

The exchange rate displayed is a **6-hour fixed exchange rate** that will be applied to EasyFX Transfers initiated within the 6-hour fixed exchange rate window.

The fixed exchange rate is set at **60bps (0.6%)** above the Mid WM/Reuters spot rate at the open and closing times as listed below. All times quoted are GMT or GMT+1 during BST.

- Open: Mon 08h15 Close: Mon 14h15
- Open: Mon 14h15 Close: Mon 20h15
- Open: Mon 20h15 Close: Tue 02h15
- Open: Tue 02h15 Close: Tue 08h15
- Open: Tue 08h15 Close: Tue 14h15
- Open: Tue 14h15 Close: Tue 20h15
- Open: Tue 20h15 Close: Wed 02h15
- Open: Wed 02h15 Close: Wed 08h15
- Open: Wed 08h15 Close: Wed 14h15
- Open: Wed 14h15 Close: Wed 20h15
- Open: Wed 20h15 Close: Thu 02h15
- Open: Thu 02h15 Close: Thu 08h15
- Open: Thu 08h15 Close: Thu 14h15
- Open: Thu 14h15 Close: Thu 20h15
- Open: Thu 20h15 Close: Fri 02h15
- Open: Fri 02h15 Close: Fri 08h15
- Open: Fri 08h15 Close: Fri 14h15
- Open: Fri 14h15 Close: Fri 20h15
- Open: Fri 20h15 Close: Mon 02h15
- Open: Mon 02h15 Close: Mon 08h15

The EasyFX Transfer Fee is calculated as (50bps (0.5%) x transferred amount plus applicable tax. This is a flat fee on all EasyFX Transfers made via the EasyEquities Platform for outward and inward EasyFX Transfers. Please note that EasyFX Transfer Fees that equal less than \$0.01 will not be displayed on the EasyEquities Platform, however these fees will still be charged against your account notwithstanding that they are not displayed. EasyEquities reserves the right to recoup these fees from you at all times.

Note 10:*Advanced Order Fees*

The Advanced Order Fee will be debited against your EasyEquities account for Advanced Buy Limit Orders, Advanced Sell Limit Orders, Break Orders, Stop Loss Orders and Take Profit Orders. The Advanced Order Fee will be charged in addition to any other fees and costs listed in the Cost Profile.

Note 11:

Effective November 30, 2023, we're implementing the Thrive Fee of R25. This fee will be charged monthly to clients who have not achieved Thrive Level 3 or more during the course of the month. The Thrive Fee will be deducted from free cash. If there's no free cash, shares may be sold to recoup the fee. However, becoming a Thrivalist (which means you have achieved Thrive Level 3 and up) exempts you from this fee and unlocks additional benefits and brokerage discounts. Further, if you are 21 and under or 65 and over, you are exempt from the Thrive Fee. For more information, please refer to the Thrive Rules and the Thrive Brokerage Benefit Statement available on the Website.

Interest on Free Cash for EasyEquities US Trading Accounts

EasyEquities will pay clients interest on Free Cash.

The net interest paid to clients on Free Cash will be calculated as follows:

Free Cash Amount	Interest earned on Client Free Cash		EasyEquities cash management fee (incl. Vat)	Net Interest paid to Client
	Reference rate	Current rate		Net Effective rate
\$0 - \$100	0.00%	0.00%	0.00%	0.00%
\$100- \$1 000	0.00%	0.00%	0.00%	0.00%
\$1 000 – \$10 000	0.00%	0.00%	0.00%	0.00%
\$10 000 – \$100 000	0.00%	0.00%	0.00%	0.00%
\$100 000 +	0.00%	0.00%	0.00%	0.00%

Basket Fees

The Basket Administration Fee is charged to cover the intellectual property of the Basket Selector and our administration of that Basket. The Basket Administration Fee is charged as a percentage of the Basket value and is paid to us and the Basket Creator at an agreed ratio of 50:50.

The Basket Administration Fee is charged at an instrument level and will incur a minimum charge of \$0.01 per instrument included in the Basket, and the fee per instrument will be rounded to the nearest cent.

Each time you use the AI (artificial intelligence) functionality on the EasyEquities Platform to create an AI Basket, you will be charged an AI Basket Fee. The AI Basket Fee is charged in addition to the other fees and costs listed in this Cost Profile.

Bundle Fees

The Bundle fees are charged to cover the ongoing management of each Bundle and are charged in the following manner:

1. **Initial Bundle Fee:** is a once-off fee payable in advance when you first invest in a particular Bundle for the ongoing management of each Bundle you hold and accrues at the beginning of each calendar year (1 January). Where you invest in a Bundle after 1 January, this fee will be reduced proportionately according to the number of days left in that calendar year.
2. **Bundle Renewal Fee:** is an annual management fee payable each calendar year on the first day of the year for the ongoing management of each Bundle you hold.

Bundle fees are charged as a percentage of the total Dollar value of the investment and will range between 0.5% and 1.5% depending on the Bundle invested in.

EasyCredits

EasyCredits can be used to pay for Live Price Updates and AI Baskets. EasyCredits range in price from USD4 for 480 credits, to USD8 for up to 1500 credits. EasyCredits are not redeemable for cash and are non-transferable.

How to buy EasyCredits:

Log in to your account

Click on your "Menu" tab

Select "My EasyCredits" and make your purchase from the Free Cash available in your EasyEquities account.