

COST PROFILE

EasyEquities ZAR Account

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EasyEquities Cost Profile

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

Our goal at EasyEquities is to provide our clients access to the cheapest and friendliest place to invest in the shares you love. Please note all costs are listed exclusive of applicable tax (unless stated otherwise).

Rates and Fees

Description	EasyEquities ZAR Account		TFSA Account		Notes
	Securities & Crypto Assets	Unit Trusts	ETFs	Unit Trusts	
Minimum First Deposit	N/A		N/A		
Broker Commission	25 basis points or 0.25% (1c minimum charge)	N/A	25 basis points or 0.25% (1c minimum charge)	N/A	Note 1
Securities Transfer Tax (STT) and Administration	0.25% of value traded	N/A	N/A		Note 2
Settlement and Administration	0.075% of value traded	N/A	0.075% of value traded	N/A	Note 3
Investor Protection Levy (IPL) and Administration	0.0002% of value traded	N/A	0.0002% of value traded	N/A	Note 4
Value-added Tax on Costs (VAT)	15% on brokerage settlement & investor protection levy	15% of Annual Unit Trust Platform Fee	15% on brokerage settlement & investor protection levy	15% of Annual Unit Trust Platform Fee	
Monthly Platform Fee (excl Unit Trusts- see below)	No charge		No charge		
Reporting Fee	No charge		No charge		
Telephone Trades	R50 per trade	N/A	R 50 per trade	N/A	Note 5
SMS Notifications	No charge		No charge		
Credit and Debit Card Charges	R1.60 + 2.2% of Rand value		R1.60 + 2.2% of Rand value		Note 6
Debit Order Processing Fee	R0 per transaction		R0 per transaction		Note 6
Debit Order Failure Charge	R30.00 per transaction		R30.00 per transaction		Note 6
Account Transfers In	No charge		No charge		Note 7
Portfolio Transfers Out	R150 per counter / share		R150 per counter / share		Note 7
Account Transfers Out	R150 per counter / share		R150 per counter / share		Note 7
Cash Transfer Out	R150		R150		
Voucher Fee	1% of Rand value		1% of Rand value		Note 8
Recurring Investment Fee	10 basis points or 0.1% of Rand value		10 basis points or 0.1% of Rand value		Note 9
Early Settlement Fee	20 basis points or 0.2% of the Rand value you wish to withdraw		20 basis points or 0.2% of the Rand value you wish to withdraw		Note 10
Dematerialisation Fee	R500	N/A	N/A	N/A	Note 11

EasyFX Transfer Fee	50 basis points or 0.5% of the amount transferred	N/A	N/A		Note 12
Annual Unit Trust Platform Fee	N/A	25 basis points or 0.25% of net asset value	N/A	25 basis points or 0.25% of net asset value	Note 13
Advanced Order Fee	35 basis points or 0.35% of value traded	N/A	N/A	25 basis points or 0.25% of net asset value	Note 13
Inter-account Transfer Fee (ZAR to TFSA and ZAR to EasyProperties)	No charge		N/A		

Note 1:

The Broker Commission charge is charged at 0.25% of the Rand value of each transaction (buy and sell) you enter into on the EasyEquities Platform. A minimum charge of 1c per transaction will apply and the charge will be rounded to the nearest cent.

Note 2:

Securities transfer tax is levied by SARS at 0.25% of the nominal value of any purchases of shares. In respect of Fractional Security Rights, we charge a similar administration fee so that once you have accumulated a Whole Share, we would then pay this amount to SARS on your behalf.

Note 3:

This fee includes the electronic settlement of your transactions through the electronic settlement authority for whole shares and the administration fee represents an upfront recovery on the Fractional Security Rights (FSRs) portion.

Note 4:

The investor protection levy is a mandatory charge levied by the regulator at 0.0002% on the value of Whole Shares traded for the regulation of the securities market and in dealing with issues such as insider trading and market manipulation, which is ultimately for the benefit of investors. The administration fee represents an upfront recovery on the Fractional Share Rights (FSR's) portion.

Note 5:

As EasyEquities is an online business, our business model relies on clients placing trades through the platform and not via telephone. In the event that you place a trade via telephone, we will charge you R50 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:

There are various mechanisms to deposit money into your EasyEquities ZAR account. You are advised to consider rather depositing funds into your EasyEquities ZAR account via Electronic Funds Transfer (EFT), as it is significantly cheaper than credit card deposits, debit orders and secure internet deposits.

Credit or Debit Card Charges

Depositing money via credit or debit card is costly. EasyEquities is charged (by our credit/debit card merchant) a fixed fee of R1.60 per credit or debit card deposit as well as a variable fee amounting to 2.2% of the deposit value; hence we charge you a similar charge in order to recoup these costs.

Debit Order Fees

Debit order processing fees are charged at R0 per transaction.

Debit Order Failure Charge

Debit Order Failure Fees are charges that will be debited against your EasyEquities ZAR account in respect of each debit order returned to us as unsuccessful by the debit order merchant.

Note 7:

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 8:

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

Note 9:*Recurring Investment Fee*

This is a fee that is charged for a Recurring Investment Order placed for purchasing securities.

The Recurring Investment Fee will be charged in addition to any other fees and costs listed in this Cost Profile.

Note 10:

The usual settlement period on the sale of instruments / products on the EasyEquities Platform is 5 business days. If you require urgent access to funds, we can process the settlement within 24 hours for the Early Settlement Fee stipulated in the table above.

Note 11:

If you hold an original share certificate and wish to convert these shares into electronic format, a dematerialisation process will need to be carried out. As this is a detailed and admin intensive process, accordingly we charge a Dematerialisation Fee to recoup our costs.

Note 12:*EasyFX Transfers**USD/ZAR**AUD/ZAR**EUR/ZAR**GBP/ZAR*

The exchange rate displayed is a 12-hour fixed exchange rate that will be applied to EasyFX Transfers initiated within the 12-hour fixed exchange rate window.

The fixed exchange rate is set at 170bps (1.7%) 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).

- Open: Mon 10h15 Close: Mon 22:15
- Open: Mon 22h15 Close: Tue 10h15
- Open: Tue 10h15 Close: Tue 22h15
- Open: Tue 22h15 Close: Wed 10h15
- Open: Wed 10h15 Close: Wed 22h15
- Open: Wed 22h15 Close: Thu 10h15
- Open: Thu 10h15 Close: Thu 22h15
- Open: Thu 22h15 Close: Fri 10h15
- Open: Fri 10h15 Close: Fri 22h15
- Open: Fri 22h15 Close: Mon 10h15

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 1c 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 13:

This Annual Unit Trust Platform Fee will be charged annually and paid monthly. The Annual Unit Trust Platform Fee relates to the cost of the ongoing administration of your investments in Unit Trusts and is calculated as a percentage of the total annual net asset value of your investments in Unit Trusts.

Note 14:

The Advanced Order Fee will be debited against your EasyEquities ZAR 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.

Interest on Free Cash for both EasyEquities and TFSA Accounts

EasyEquities will pay clients interest on available funds on deposit (being all client cash not held as Margin) (“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	Cash management fee (incl. Vat)
Reference rate		
R0 - R100 000	Prime -3.50%	(1.75%)
R100 000 - R 1 000 000	Prime -3.50%	(1.50%)
R1 000 000 +	Prime -3.50%	(1.27%)

All client accounts will have an Interest earned accrual amount allocated daily, calculated at the applicable rate per annum, as well as a Cash Management Fee expense accrual allocated daily, as indicated in the table above. On the first Business Day of the following month, the interest accrued over the month will be credited to client accounts, and the Cash Management Fee accrued over the month will be debited from client accounts.

Basket Fees

The Basket fees are charged to cover the intellectual property of the Basket creator. Basket fees are charged as a percentage of the Basket value.

The Basket fee is charged at an instrument level; hence will incur a minimum charge of 1c per instrument included in the Basket, and the fee per instrument will be rounded to the nearest cent.

The Basket fee applicable to a particular Basket is displayed on the EasyEquities Platform.

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 Rand value of the investment and will range between 0.5% and 1.5% depending on the Bundle invested in. The Bundle fees applicable to a particular Bundle are displayed on the EasyEquities Platform.