

# **COST PROFILE**

## EasyEquities ZAR & TFSA 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 and TFSA investment account/s with EasyEquities.

Please note all costs are listed exclusive of applicable tax (unless stated otherwise). Capitalised terms used but not defined herein will have the same meaning as in the corresponding EasyEquities Terms and Conditions.

### Rates and Fees

Description	EasyEquities ZAR Account		TFSA Account		Notes
	Financial products (excl Unit Trusts)	Unit Trusts	Financial products (excl Unit Trusts)	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	0.0795% of value traded	N/A	0.0795% of value traded	N/A	Note 3
Investor Protection Levy (IPL) and Administration	0.00031% of value traded	N/A	0.00031% of value traded	N/A	Note 4
Value-added Tax on Costs (VAT)	15% on applicable costs	15% on applicable costs	15% on applicable costs	15% on applicable costs	
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	R50 per trade	N/A	Note 5
SMS Notifications	No charge		No charge		
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
Electronic Funds Transfer (EFT)	May be subject to bank imposed charges		May be subject to bank imposed charges		Note 6.
Adumo Card Payments (Credit/Debit Cards)	R1.60 + 2.2% of Rand value		R1.60 + 2.2% of Rand value		Note 6
Stitch (Card Payments)	2% of principal deposit amount		2% of principal deposit amount		Note 6
Stitch (Instant EFT)	1% of principal deposit amount		1% of principal deposit amount		Note 6
Ozow (Instant EFT)	1% of principal deposit amount		1% of principal deposit amount		Note 6
Apple Pay, Capitec Pay and similar	May be subject to bank imposed charges		May be subject to bank imposed charges		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		20 basis points or 0.2% of the Rand value you wish to		Note 10

	withdraw		withdraw		
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 14
Deposit Correction Fee	R250				Note 15
Inter-account Transfer Fee (ZAR to TFSA and ZAR to EasyProperties)	No charge		N/A		
Thrive Fee	R25 (unless exempted or Thrive level 3)				See "Thrive Fees" below for details

**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 which attracts the Brokerage Commission charge. 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 0.00031% 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:**

Clients may deposit funds into their EasyEquities account through various mechanisms, each with its own cost structure. For clarity, the available deposit methods and any applicable fees are outlined below. Please consider using Electronic Funds Transfer (EFT) whenever possible, as it is typically the most cost-effective option.

**Debit Order Fees**

Deposits via traditional debit order are processed free of charge. However, if a debit order is returned unpaid or unsuccessful by the payer's bank (i.e. the debit order "bounces"), a Debit Order Failure Charge will be charged to your EasyEquities account.

**Debit Order Failure Charge**

Debit Order Failure Charges are charges that will be debited against your EasyEquities account in respect of each debit order returned to us as returned, unpaid or unsuccessful by the payer's bank or debit order merchant.

**Electronic Funds Transfer (EFT)**

Deposits made via EFT (manual bank transfer) incur no charges from EasyEquities but may be subject to charges imposed by your bank.

**Adumo Card Payments (Credi/Debit Cards)**

Deposits via credit or debit card processed through our card payment provider, Adumo, incur a fixed fee of R1.60 plus a variable fee of 2.2% of the principal deposit amount. These fees reflect the merchant processing costs and are passed on to the client depositing the funds.

**Stitch: Card Payments**

Deposits via credit or debit card processed through our card payment provider, Stitch, incur a fee of 2% of the principal deposit amount. These fees reflect the merchant processing costs and are passed on to the client depositing the funds.

**Stitch: Instant EFT**

Instant EFTs processed through Stitch incur a fee of 2% of the principal deposit amount.

**Ozow (Instant EFT)**

Ozow is currently offered only as an Instant EFT deposit option. Instant EFT deposits made through Ozow incur a service fee of 1% of the principal deposit amount.

**Apple Pay, Capitec Pay and similar**

Please note that even though EasyEquities does not levy charges for digital wallet payments certain banks may levy additional charges for these specific transaction types. Any such downstream bank charges are outside of EasyEquities' control and are not charged or disclosed by EasyEquities. Clients should be aware that these extra bank fees may apply when using those payment options.

**Note 7:****Portfolio/ Account Transfers In**

A client has the ability to transfer their entire portfolio (a portfolio transfer) or part thereof (an account transfer) 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 (a portfolio transfer) or part thereof (an account transfer) 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 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).

- 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
- Weekend window:
- Open: Fri 23h15      Close: Mon 00h14m59s

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 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 15:**

*Deposit Correction Fee*

Deposits into your RF Account are irreversible. However, where we have accepted a deposit correction request from you in our sole and absolute discretion and on an 'exception to the rule' basis, you will be charged the Deposit Correction Fee. The Deposit Correction Fee will be deducted from your EasyEquities ZAR account upon correction of the error. The Deposit Correction Fee relates to the cost of administering the deposit correction on your RF Account.

**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:

<b>Free Cash Amount</b>	<b>Interest earned on Client Free Cash</b>	<b>Cash management fee (incl. Vat)</b>
<b>Reference rate</b>		

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 fees are 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 for the ongoing management of each Bundle you hold, the Bundle Renewal Fee shall be payable within the first 14 (fourteen) days of the calendar year.

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.

## Thrive Fees

Thrive by EasyEquities is a loyalty program designed to help you build smart investing habits and connect with a community of investors. By engaging in rewarding activities, Thrive supports your journey toward financial growth and independence. For details please see the Thrive Rules and Thrive Brokerage Benefit Statement.

We charge a monthly Thrive Fee of R25.00. Here's how it works:

### When we deduct the fee:

The Thrive Fee will be taken from the EasyEquities account with the highest Free Cash balance (greater than R25.00) on the 3rd Business Day of the next month. If you have multiple accounts, the fee will be charged to the account with the highest Free Cash balance.

### If no account has Free Cash:

If none of your accounts has more than R25.00 in Free Cash, the fee will be deducted from the account with the highest overall Net Asset Value (NAV). Note, Thrive Fees are not deducted from EasyEquities retirement accounts.

### For non-ZAR accounts:

If the account with the highest Free Cash is in a foreign currency, we will convert the R25.00 Thrive Fee to that currency at the current exchange rate and deduct it from that account.

### When assets may be sold to cover the fee:

If none of your accounts has sufficient Free Cash, we may sell some of your tradeable assets in the account with the highest NAV

to cover the Thrive Fee.

You won't be charged the Thrive Fee for the current month if:

1. you reach a Thrive Level 3 or higher;
2. you're 21 years old or younger;
3. you're 65 years old or older;
4. you're Corporate Body;
5. you have an active EasyCredit Loan or have an active EasyProtect Policy; or
6. you perform any other act which we determine in our sole and absolute discretion constitutes an exemption.