

COST PROFILE



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POWERED BY  **EasyAdvisor**

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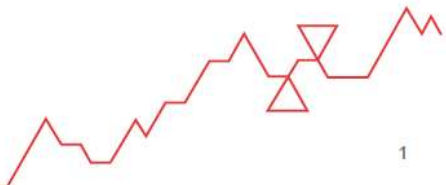
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EasyAdvisor Cost Profile

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

Our goal at EasyAdvisor is to provide our clients access to the cheapest and friendliest place to invest in the shares you love.

Rates and Fees

Description	EasyAdvisor Account	TFSA Account	Notes
Minimum First Deposit	N/A	N/A	
Broker Commission	25 basis points or 0.25% (1c Minimum Charge)	25 basis points or 0.25%	Note 1
Securities Transfer Tax (STT) and Administration	0.25% of value traded	N/A	Note 2
Settlement and Administration	0.075% of value traded	0.075% of value traded	Note 3
Investor Protection Levy (IPL) and Administration	0.0002% of value traded	0.0002% of value traded	Note 4
Value-added Tax on Costs (VAT)	15% on brokerage settlement & investor protection levy	15% on brokerage settlement & investor protection levy	
Monthly Platform Fee	No charge	No charge	
Reporting Fee	No charge	No charge	
Telephone Trades	R 50 per trade	R 50 per trade	Note 5
Debit Order Processing Fee	R0 per transaction	R0 per transaction	Note 6
Debit Order Failure Charge	R4.50 per transaction	R4.50 per transaction	Note 6
Secure Internet Deposit (SID)	R1.60 + 1.5% of Rand value	R1.60 + 1.5% of Rand value	Note 6
Portfolio Transfers In	No charge	No charge	Note 7
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% (excluding Vat) of Rand value	1% (excluding Vat) 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	Note 11

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 platform. A minimum charge of 1c per transaction will apply and the charge will be rounded to the nearest cent.

Note 2

Security Transfer tax is levied by SARS at 0.25% of the nominal value of any purchases of shares. In respect of Fractional Securities, we charge a similar administration fee so that once you have accumulated a whole share we would then pay this amount 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 share 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 EasyAdvisor is an online business, our business model relies on clients placing trades through the platform and not via telephone. In the event that Clients place a trade via telephone, we will charge the client R50 per trade, as this consumes resources. In the event of our systems being down, for whatever reason, Clients will be allowed to place trades via telephone Free of charge.

Note 6:

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

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 Trading Account in respect of each debit order returned to us as unsuccessful by the debit order merchant.

Secure Internet Deposit (SID)

SID instant EFT is an online payment option which allows merchants to receive online and mobile payments without a credit card. When someone shops online, SID links them directly to their internet banking. It pre-populates the payment details and directs them right back to the merchant's website. They receive instant payment confirmation. SID is levied by our merchant at a fixed fee of R1.60 per transaction.

Note 7:*Portfolio/ Account Transfers In*

A client has the ability to transfer their entire portfolio or part thereof from another broker to EasyAdvisor. 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 EasyAdvisor 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 EasyAdvisor Platform.

Note 9:*Recurring Investment Fee*

This is a fee that is charged for a Recurring Investment Order placed for purchasing Instruments or 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 platform is 5 business days. If a client requires urgent access to funds, we can process the settlement within 24 hours for the 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, we need to charge a fee to recoup our costs.

Interest on Free Cash for both EasyAdvisor and TFSA Accounts

EasyAdvisor 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 – R1 000	Prime -3.50%	(1.75%)
R1 000 – R10 000	Prime -3.50%	(1.75%)
R10 000 – 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 be credited with an Interest amount daily, calculated at the applicable rate per annum and then debited with a Cash Management Fee as indicated in the table above.

Advisory Fees

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

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

MrPhy powered by EasyAdvisor Advice fee: 0.30%

Bundle Fees

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

- 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.
- 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 0.75% and 1.00% depending on the bundle invested in. For a detailed breakdown of Bundle costs, please refer to the Record of Advice relating to your particular goal.