

iFAST Fee Schedule For Wrap Account

PRODUCT SPECIFIC FEES

FEE TYPE	PAYMENT METHOD	UNIT TRUSTS	ETFs	BONDS	STOCKS	DPMS (MANAGED PORTFOLIOS)
Upfront Fee	Cash/SRS	Up to 4%	Up to 4%	Up to 4%	Up to 4%	Up to 4%
	CPF	N.A.	N.A.	N.A.	N.A.	N.A.
Wrap Fee	Cash/SRS	0.1% to 2% per annum	Cash: 0.1% to 2% per annum SRS: N.A.	Up to 2% per annum	Cash: Up to 2% per annum SRS: N.A.	N.A.
	CPF	0.1% to 0.4% per annum	N.A.	N.A.	N.A.	N.A.
Management Fee	Cash/SRS	N.A.	N.A.	N.A.	N.A.	0.75% to 1.35% p.a. Refer to the relevant portfolio factsheet to view the specific annual management fee for each DPMS
Platform Fee	Cash/SRS	Platform fee will be on a tiered structure: First SGD 100,000: 0.28% per annum Next SGD 150,000: 0.25% per annum Next SGD 250,000: 0.2% per annum Amount in excess of SGD 500,000: 0.1% per annum Platform fee will be waived when you have more than SGD 1 million assets with iFAST (Cash Account, Investment, Auto-Sweep included)	Platform fee will be on a tiered structure: First SGD 100,000: 0.28% per annum Next SGD 150,000: 0.25% per annum Next SGD 250,000: 0.2% per annum Amount in excess of SGD 500,000: 0.1% per annum Platform fee will be waived when you have more than SGD 1 million assets with iFAST (Cash Account, Investment, Auto-Sweep included) SRS : N.A.	Up to 0.18% per annum Singapore Government Securities (SGS) bonds: 0.1% per annum Platform fee will be waived when you have more than SGD 1 million assets with iFAST (Cash Account, Investment, Auto-Sweep included)	N.A.	Conservative Portfolio & Others: Platform fee will be on a tiered structure: First SGD 100,000: 0.28% per annum Next SGD 150,000: 0.25% per annum Next SGD 250,000: 0.2% per annum Amount in excess of SGD 500,000: 0.1% per annum Stocks Managed Account: N.A. Platform fee will be waived when you have more than SGD 1 million assets with iFAST (Cash Account, Investment, Auto-Sweep included)
	CPF	N.A.	N.A.	N.A.	N.A.	N.A.

Continued in the next page

FEE TYPE	PAYMENT METHOD	UNIT TRUSTS	ETFs	BONDS	STOCKS	DPMS (MANAGED PORTFOLIOS)
Processing Fee	Cash	N.A.	<p><u>Buy/Sell</u> Singapore & Hong Kong Exchanges #: 0.06% to 0.3% of contract value of the ETF order</p> <p>United States Exchange #: 0.06% to 0.3% of contract value of the ETF order, subject to a minimum of USD 8</p> <p>China A Shares #: 0.06% to 0.3% of contract value of the ETF order, subject to a minimum of CNH 45</p> <p>Bursa Malaysia Exchange #: 0.06% to 0.3% of contract value of the ETF order, subject to a minimum of MYR 8</p> <p># For fractional share/odd lot sell executed after successful board lot sell: 0.06% to 0.3% of contract value of the ETF order</p> <p>London Stock Exchange: GBP: 0.15% to 0.5% of contract value of the stock order, subject to a minimum of GBP 15 USD: 0.15% to 0.5% of contract value of the stock order, subject to a minimum of USD 20 EUR: 0.15% to 0.5% of contract value of the stock order, subject to a minimum of EUR 18</p> <p>For fractional share/odd lot sell executed after successful board lot sell: 0.15% to 0.5% of contract value of the ETF order</p> <p><u>RSP Buy</u> Singapore, Hong Kong & United States Exchanges: 0.06% to 0.3% of contract value of the ETF order, subject to a minimum of SGD 1, AUD 1, USD 1, HKD 5, EUR 1, GBP 1, CNH 5, JPY 80</p> <p>London Stock Exchange: 0.15% to 0.5% of contract value of the ETF order, subject to a minimum of GBP 1</p>	<p>0.2% to 1.5% of nominal value of the bond order</p> <p>Singapore Government Securities (SGS) bonds: 0.1% to 1.5% of nominal value of the bond order</p>	<p>Singapore & Hong Kong Exchanges: 0.06% to 0.25% of contract value of the stock order, subject to a minimum of SGD 8, AUD 8, USD 8, HKD 45, EUR 8, GBP 8, CNH 45, JPY 800</p> <p>United States Exchange: 0.06% to 0.25% of contract value of the stock order, subject to a minimum of USD 8</p> <p>China A Shares: 0.06% to 0.25% of contract value of the stock order, subject to a minimum of CNH 45</p> <p>Bursa Malaysia Exchange: 0.06% to 0.25% of contract value of the stock order, subject to a minimum of MYR 8</p> <p>London Stock Exchange: GBP: 0.15% to 0.5% of contract value of the stock order, subject to a minimum of GBP 15 USD: 0.15% to 0.5% of contract value of the stock order, subject to a minimum of USD 20 EUR: 0.15% to 0.5% of contract value of the stock order, subject to a minimum of EUR 18</p>	<p>Stocks Managed Account: 0.06% of underlying contract value for SGX/HKEX/U.S. Exchanges (for listed securities only) & 0.15% of underlying contract value for LSE (for listed securities only)</p> <p>Others: N.A</p>
	CPF/SRS	N.A.	N.A.	N.A.	N.A.	<p>Singapore Exchange: 0.06% to 0.25% of contract value of the stock order, subject to a minimum of SGD 8, AUD 8, USD 8, HKD 45, EUR 8, GBP 8, CNH 45, JPY 800</p>

Note: Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).
iFAST does not accept CPF/SRS monies for purchase of ETFs/Bonds/Stocks.

CASH SOLUTIONS FEES

FEE TYPE	CASH ACCOUNT	iFAST AUTO-SWEEP
Upfront Fee	N.A.	N.A.
Platform Fee		
Auto-Sweep Fee		0.2% per annum

Note: Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).

TERMS DEFINITION

Wrap Account

A wrap account allows you to wrap all investments (unit trusts, ETFs, cash and other products) into one single account and enjoy lower transaction costs when switching between investment products. Switching between unit trusts is free with no additional upfront fee. However, do note that we do not offer free switching between different investment products (e.g. switching between unit trusts and ETFs). Through a wrap account, your financial adviser will be able to have an overall view of the portfolio, make recommendations on a holistic level and manage the portfolio effectively by making changes to the investment allocation into different investment products, asset allocation, switching of funds or rebalancing of portfolio, at lower transaction costs. In return for this ongoing service, your financial adviser can apply an annual wrap fee based on the value of all investment products wrapped in the account. As the amount of wrap fee is directly correlated to the performance of the portfolio, it aligns your financial adviser's interest with you.

Upfront Fee

An initial setup fee charged on investment subscription orders as agreed between you and your financial adviser.

Wrap Fee

An annual fee agreed between you and your financial adviser. It is charged based on the aggregate value of all investments in your wrap account held with iFAST.

The Wrap Fee accrues daily based on the aggregate value of the Securities and is computed at the end of each quarter (being the end of February, May, August and November respectively of each year) based on the Wrap Fee rate set out in the account opening form.

Wrap fee deductions take place in the month of January, April, July and October.

Management Fee

A recurrent fee charged by iFAST on a Customer for the provision of discretionary portfolio management solutions by iFAST, and is based on the aggregate value of the managed portfolio.

The Management Fee accrues daily based on the aggregate value of the Securities and is computed at the end of each quarter (being the end of February, May, August and November respectively of each year).

Management fee deductions take place in the month of January, April, July and October.

Platform Fee

An annual fee charged by iFAST for the provision of services and/or administration of investment products. It is charged based on the aggregate value of all investments (except stocks and other exclusions) in your account held with iFAST.

The Platform Fee accrues daily based on the aggregate value of the Securities (except stocks and other exclusions) and is computed at the end of each quarter (being the end of February, May, August and November respectively of each year).

Platform fee deductions take place in the month of January, April, July and October.

Processing Fee

An administrative and/or advisory fee agreed between you and your financial adviser for every buy or sell order of certain Securities. It is charged based on the subscription or redemption monies.

Auto-Sweep Fee

A recurrent fee charged by iFAST on a Customer for the provision of cash solutions by iFAST, and is based on the aggregate value of the Auto-Sweep Account.

The Auto-Sweep Fee accrues daily based on the aggregate value of the Securities and is computed at the end of each quarter (being the end of February, May, August and November respectively of each year). Auto-Sweep fee deductions take place in the month of January, April, July and October.