

**IMPORTANT NOTES FOR TRANSACTING OF SECURITIES 证券交易的重要事项****i. UNIT TRUSTS (UTs) 基金****CANCELLATION OF PURCHASE INSTRUCTIONS (APPLICABLE FOR BUY AND SWITCH BUY)**

- a. An investor has the right to cancel this purchase instruction in accordance with the terms and conditions set out below.
- b. The right to cancel will not be given in the following circumstances:
  - i. The investor is not a natural person
  - ii. The investor is a participant in a unit trust, who subsequently purchases units in that unit trust or participates in a RSP of the unit trust; or
  - iii. In the case where the investor participates in a RSP, the second and subsequent payment.
  - iv. For restricted funds, or if the cancellation rights are not stated in the fund's prospectus.
- c. A Cancellation Request must be delivered to iFAST within 7 calendar days from the day of purchase. The investor may also send the Cancellation Request by post. The relevant day for determining whether the right to cancel has been exercised within the cancellation period is the date on which such request is posted by the investor, i.e. as determined by the postmark.
- d. Where the last day of the cancellation period falls on a Sunday or public holiday, the cancellation period shall be extended to the next calendar day, not being a Sunday or public holiday.
- e. Upon receipt of the Cancellation Request, the investor shall receive:
  - i. In the case where the amount the investor has paid has not yet been invested or is held in a demand deposit account (or similar account), the full amount that the investor has paid in connection with the purchase instruction (without any interest) within 2 business days after the receipt of the cancellation request.
  - ii. In the case where the amount has been invested, the amount equivalent to the market value of the units. The relevant price for calculating the amount to be refunded will be the dealing price following the receipt of the cancellation request. Cancellation proceeds will be paid to investors in compliance with the requirements under the Code of CIS in respect of redemption proceeds i.e. T+4 for money market and bond funds, T+6 for equities funds.
- f. Where the market value of the units held by the investor is greater than the original amount paid by the investor, the investor is not entitled to receive the excess amount.
- g. Where an investor exercises his right to cancel, any sales charge or front-end load fee imposed in respect of purchase of units in the relevant unit trust shall not be chargeable to the investor.
- h. During the cancellation period, an investor may choose to redeem his units instead of exercising his right to cancel. In this case, the redemption procedures as stated in the prospectus of the unit trust will apply.
  - i. In the event an investor chooses to redeem his units instead of exercising his right to cancel, the investor will not be able to enjoy the benefits of cancellation (i.e. no refund of initial sales charge will be given for redemption and levy of realisation charge is allowed) and the redemption proceeds that the investor will receive may be lower than the amount being refunded had he exercised his cancellation right if the appreciation in the value of units in the unit trust is less than the initial sales charge; and
  - ii. The published prices are indicative in nature and can change during the period between submission and processing the redemption request.
- i. The investor may choose to switch his units to another unit trust during the cancellation period where the amount received by the investor for the cancellation will be used to subscribe to a fund as indicated by the investor. In this respect, please note that:
  - i. that the investor shall not receive any refund of initial sales charge in relation to the purchase agreement in respect of the original unit trust;
  - ii. that it is not certain whether the investor would be in a better or worse position if he switches unit trusts;
  - iii. there may be a charge or fee involved in switching from the original unit trust to the other unit trust; and
  - iv. the investor may or may not be entitled to the right to cancel the units in the other unit trust.

## TRANSACTION PROCEDURES

- a. Orders will be generated and placed with respective Fund Managers (FM) upon receipt of the order by:  
Form:
  - i. Cash/SRS: Before 12pm and within 30 calendar days from the date indicated in "Applicant Signatures" section.
  - ii. CPF: Before 12pm and within 3 business days from the date indicated in "Applicant Signatures" section.
    - These will be known as the 'S' day.Online (iSIGN):
  - i. Cash/SRS: Before 12pm.
  - ii. CPF: Before 12pm.
    - These will be known as the 'S' day.Online (iPASS):
  - i. Cash/SRS: Before 3pm.
  - ii. CPF: Before 3pm.
    - These will be known as the 'S' day.
- b. For funds with early cut-off processing time (i.e. iFAST Enhanced Liquidity Funds cut-off at 10am), the online order will be submitted to the respective fund manager on the same day if the order is submitted to iFAST before the cut-off time on a business day. Order received after the cut-off time on a business day will be processed on the next business day.
- c. Business day refers to Monday to Friday excluding Singapore's Public Holidays. The time zone will be based on Singapore time.
- d. The order fulfilment day will be known as 'T'.
- e. iFAST will enter into the transaction with client as agent, unless otherwise stated.

## BUY TRANSACTION

### By Cheque (Good Value Basis)

- i. When order is submitted to iFAST on 'S', we will take 2 business days to clear the cheque (i.e. Cheque is cleared on 'S' +2). Orders will be placed with FM on 'S' + 2
- ii. Cheques are to be made payable to "iFAST Financial Pte Ltd - Client Trust Account".

### By Cheque (Face Value Basis)

- i. When order is submitted to iFAST on 'S', orders will be placed with FM on 'S'.
- ii. Cheques are to be made payable to "iFAST Financial Pte Ltd - Client Trust Account".

### By Cash Account/Auto-Sweep Account

- i. Orders will be placed with FM on 'S', provided that there are sufficient funds in the Cash Account or Auto-Sweep Account.

### By CPF/SRS

- i. Orders will be placed with FM on 'S'.
- ii. Please note that cash rebates or discounts in kind are not allowed under the CPFIS terms & conditions.

### By Margin Account (Only Available Online)

- i. Orders will be placed with FM on 'S', provided that there are sufficient funds in the Margin Account.

## SELL TRANSACTION

- a. Orders will be placed with FM on 'S'.
- b. If a redemption method was not indicated, the redemption proceeds (for Cash transactions) will be parked in client's Cash Account of the equivalent currency.

### By CPF/SRS

- i. Redemption proceeds will be remitted to the client's CPF/agent bank on T+6 business days for Equities, Balanced and other types of funds as stipulated in the prospectus and T+4 business

days for Bond and Money Market Funds, except for certain funds such as non-daily valuation funds.

By Cash Account/Auto-Sweep Account

- i. Under normal circumstances, redemption proceeds will be parked in client's Cash Account or Auto-Sweep Account and reflected in client's available balance on T+6 business days for Equities, Balanced and other types of funds as stipulated in the prospectus and T+4 business days for Bond and Money Market Funds, except for certain funds such as non-daily valuation funds.

**SWITCH TRANSACTION**

- a. Orders will be placed with FM on 'S'.

**REGULAR SAVINGS PLAN (RSP) TRANSACTION**

- a. RSP Buy Order: If the RSP date falls on a non-business day, RSP buy order will be processed on the next business day.
- b. RSP Application:
  - i. By GIRO, CPFIS-OA, CPFIS-SA, SRS
    - RSP will start next month if we receive the application:
      - By 11:59pm on the 26th of this month (iPASS), or
      - Before 12pm on the 26th of this month (iSIGN)
    - For applications past the above cut-offs, RSP will start two months later.
    - For applications with new GIRO application, we will update you via email of the RSP start month when the GIRO application has been approved.
    - Please note that the GIRO/CPF/SRS needs to have sufficient balance before the RSP cycle for the deduction to be successful.
  - ii. By Cash Account
    - RSP will start on the next immediate RSP date.
    - Client does not need to have sufficient or any balance in their Cash Account in order to create RSP (using Cash Account payment method) as they can top up the Cash Account balance before the RSP cycle for the deduction to be successful. Do note that RSP generation will fail if Cash Account balance is insufficient.
  - iii. By Auto-Sweep Account
    - RSP will start on the next immediate RSP date.
    - Client does not need to have sufficient balance or any balance in the Auto-Sweep Account in order to create RSP (using Auto-Sweep Account as the payment method). However, please note that the Auto-Sweep Account needs to have sufficient balance before the RSP cycle for the deduction to be successful.
  - iv. RSP via UT
    - RSP will start on the next immediate RSP date.
  - v. Before you can apply for RSP using either CPFIS-OA, CPFIS-SA or SRS, you must ensure that the appropriate CPF/SRS account details have been updated.
  - vi. Please note that Cash Account/Auto-Sweep Account has to be activated before it can be made available for RSP deductions.
- c. RSP Amendment & Termination:
  - i. By GIRO, CPFIS-OA, CPFIS-SA, SRS
    - Amendments/terminations will take effect next month if we receive them:
      - By 11:59pm on the 26th of this month (iPASS), or
      - Before 12pm on the 26th of this month (iSIGN)
    - Amendments/terminations past the above cut-offs will take effect two months later.
  - ii. By Cash Account/Auto-Sweep Account
    - Amendments/terminations will take effect from the next immediate RSP date.
  - iii. RSP via UT
    - Amendments/terminations will take effect from the next immediate RSP date.

- d. Please note that the processing of RSP instructions may take several business days and, in certain instances, may extend to several weeks. Processing may occur towards the end of the month and may be carried out in batches. By submitting an RSP instruction, client accepts these processing timelines and agrees that client shall not hold iFAST responsible for any liability or losses arising from the execution or timing of such processing.

**NET ASSET VALUE (NAV)**

The market value of a unit trust or mutual fund's total assets, minus liabilities, divided by the number of units or shares outstanding. The value of a single unit is called its unit price. For NAV Priced Funds, this value is used to determine the prices for subscribing and redeeming units.

**DIVIDENDS**

Dividend payments will be parked in client's Cash Account of the equivalent product currency.

**CONFIRMATION NOTES**

A confirmation note will be sent to client after the fund price is obtained.

**FREQUENCY OF ACCOUNT STATEMENTS**

Monthly account statements will be sent for client accounts with movements within the month. All clients with holdings will receive account statements sent on a quarterly basis.

**COMPLAINTS**

You are advised to contact the Financial Adviser that advised you on the product to lodge your complaint. If you are not satisfied with the Financial Adviser's decision, you may choose to refer your case to Financial Industry Disputes Resolution Centre Ltd (FIDReC). FIDReC is an independent and impartial institution which also adjudicates on financial disputes between consumers and financial institutions. FIDReC is unable to advise consumers whether to accept or reject any specific offer made to them by the Financial Adviser. FIDReC can assist you with your case. The decision of FIDReC is binding on the Financial Adviser, but not on you. If you are dissatisfied with the outcome, you may pursue other options including legal action.

**FAIR DEALING**

iFAST is committed to sustainable business practices that are supported by a range of initiatives. For iFAST, fair dealing is about conducting our business in a transparent and ethical way that enhances value for all of our stakeholders and delivers fair dealing outcomes to our customers. Fair dealing is central to iFAST and the senior management and the board of iFAST are committed to aligning the direction of iFAST with fair dealing outcomes to all stakeholders. We recognise that this is a journey and best practice is continuously evolving.

**ii. EXCHANGE TRADED FUNDS (ETFs) 挂牌基金****TRANSACTION PROCEDURES**

- i. Transactions in securities will only be allowed if client has acknowledged the Risk Disclosure Statement Relating to Securities.
- ii. Transactions in securities that are listed Specified Investment Products (SIPs) will only be allowed if the Customer Account Review (CAR) has been conducted on account holder(s) and the account approved for transactions in listed SIPs.
- iii. Transactions in overseas-listed securities will only be allowed if client has acknowledged the Risk Warning Statement.
- iv. Foreign Account Tax Compliance Act (FATCA) declaration is required before client can transact in US securities.
- v. Trading day refers to the time span that a particular stock exchange is open.
- vi. Orders will be processed on the same day if:
  - form orders are received before 2pm and within 30 calendar days from the date indicated on "Account Holder Signatures" section, or
  - phone orders are received before the relevant stock exchange closing hours, or
  - online (iPASS) limit orders are received 15 minutes after the relevant stock exchange opening hours and 15 minutes before the relevant stock exchange closing hours, or
  - online (iPASS) nominal orders are received 30 minutes after the relevant stock exchange opening hours and 30 minutes before the relevant stock exchange closing hours.The day the order is processed will be known as 'S'.
- vii. Form orders received after 2pm on a business day will be processed on the next business day.
- viii. The order fulfilment day will be known as 'T' day.
- ix. All orders submitted will be irrevocable once they are filled.
- x. For transactions in which the quantity or order type or price are not specified (i.e. market order or limit order/limit price) due to the transactional limitations of the relevant markets or otherwise, client has acknowledged the followings: -
  - a. iFAST has the discretion to determine the time to place the orders, limit price and estimate the quantity to be executed based on the investment amount as specified, on a best effort basis.
  - b. iFAST will endeavour to fulfil the order, with a view to fulfilling it within one transaction and on the same day of the order, to the best of its ability, and client agrees to accept the transacted price and/or quantity, as the case may be, as final. Client also hereby undertakes to indemnify iFAST and its representatives from all losses at all costs, arising from any disputes that may result from the said transaction.
- xi. Securities bought through iFAST must also be sold through iFAST, otherwise additional transfer fees may be incurred. Securities are held on behalf of clients by iFAST and/or its appointed Custodian, hence the Securities are not registered in the name of the client.
- xii. Business day refers to Monday to Friday excluding Singapore's Public Holidays. The time zone will be based on Singapore time.
- xiii. iFAST will enter into the transaction with client as agent, unless otherwise stated.

**MARKET ORDER**

- i. Market order: Fill-and-Kill (FAK) refers to client's request to buy or sell at the current price available in the market at the time of execution. Market orders (FAK) are only applicable to Singapore Exchange (SGX).
- ii. iFAST has the discretion to determine the time to place market orders and estimate the quantity to be executed based on the investment amount as specified, on a best effort basis.
- iii. For all Exchanges, iFAST will place orders for 1 business day. If the order is unfulfilled due to the relevant stock exchange's trading hours or any other reasons, a new order will need to be placed by the client on the next business day.

**NOMINAL ORDER**

- i. A nominal buy order allows a client to buy ETFs using investment amount, and the quantity transacted will depend on the market price.
- ii. A nominal sell order allows a client to sell ETFs at the prevailing market price.

- iii. Nominal orders are only available for selected ETFs.
- iv. iFAST has the discretion to determine the time to place nominal orders and estimate the quantity to be executed based on the investment amount as specified, on a best effort basis.
- v. For all Exchanges except China A Shares (SSE, SZSE), iFAST will place orders from 'S' for a period of 3 business days (inclusive of 'S' provided the order reaches iFAST before the respective cut-off time for form, online (iPASS) and phone), and the order will expire after that. Nominal orders are not available for China A Shares (SSE, SZSE).

#### **LIMIT ORDER**

- i. Limit order refers to client's instruction to buy or sell at a specific price or better. A buy limit price will be executed at the limit price or any price lower i.e. the highest price client is prepared to buy and a sell limit price will be executed at the limit price or higher i.e. the lowest price client is prepared to sell. This is only applicable to Singapore Exchange (SGX), United States Exchange (NASDAQ, NYSE, NYSE American (previously known as NYSE-MKT and AMEX) and BATS), Bursa Malaysia Exchange (BURSA) and China A Shares (SSE, SZSE).
- ii. iFAST has the discretion to determine the time to place limit orders.
- iii. For all Exchanges except China A Shares (SSE, SZSE), iFAST will place orders from 'S' for a period of 3 business days (inclusive of 'S' provided the order reaches iFAST before the respective cut-off time for form, online (iPASS) and phone), and the order will expire after that. For China A Shares (SSE, SZSE), iFAST will place orders for 1 business day. If the order is unfulfilled due to the relevant stock exchange's trading hours or any other reasons, a new order will need to be placed by the client on the next business day.

#### **ENHANCED LIMIT ORDER**

- i. Enhanced limit order is a feature that is applicable to Hong Kong Exchange (HKEX) orders. It refers to client's instruction to buy or sell at a specific price or better, allowing matching of up to 10 price queues.

For more details, please refer to [http://www.hkex.com.hk/eng/market/sec\\_tradinfra/tradmec.htm](http://www.hkex.com.hk/eng/market/sec_tradinfra/tradmec.htm)

- ii. For Hong Kong Exchange (HKEX), iFAST will place orders for 1 business day. If the order is unfulfilled due to the relevant stock exchange's trading hours or any other reasons, a new order will need to be placed by the client on the next business day.

#### **BUY TRANSACTION**

- i. iFAST will have the discretion to vary the amount or quantity (where applicable) to be purchased, on a best effort basis to match the transaction order as closely as possible. Transaction orders may be partially fulfilled depending on market's liquidity.

##### By Cash Account/Auto-Sweep Account

- i. Orders will be processed on 'S', provided that there are sufficient funds in the Cash Account or Auto-Sweep Account.
- ii. When the currency of the investment product that the client intends to buy is different from the Auto-Sweep currency, the settlement amount in the Auto-Sweep currency will be withdrawn from the client's Auto-Sweep Account one business day after the buy order is filled, subject to the prevailing FX rate. The indicative FX rates displayed and used to determine the estimated Purchasing Power (non-SGD) are for reference only and are subject to change. Furthermore, these indicative FX rates do not guarantee that the client's buy order will be executed at the indicated FX rate. The client will need to top up any shortfall in cash in the Auto-Sweep currency if there is a difference between the executed FX rate and the indicative FX rate.

##### By CPF/SRS

- i. Orders will be processed on the same day, provided that there are sufficient funds in the CPF or SRS Account.
- ii. Please note that cash rebates or discounts in kind are not allowed under the CPFIS terms & conditions.

##### By Margin Account (Only Available Online)

- i. Orders will be processed on 'S', provided that there are sufficient funds in the Margin Account.

**SELL TRANSACTION**

- i. No short selling is allowed. Client will only be allowed to sell the holdings available in client's investment account.
- ii. Should there be any short selling resulting from client not having sufficient securities in any of client's accounts with or linked to iFAST, client agrees to pay all necessary fees, charges and penalties related to the short selling and shall further indemnify and hold iFAST and its personnel harmless from and against any and all losses suffered or incurred by iFAST and/or its personnel as a result of the short sale.
- iii. When order is submitted to iFAST on 'S', orders will be processed.

**By Cash Account/Auto-Sweep Account**

- i. For sell orders (all Exchanges except United States Exchange, China A Shares and London Exchange), the redemption proceeds will be parked in client's Cash Account/Auto-Sweep Account of the respective redemption currency and reflected in client's available balance on T+2 business days, after 5:30pm (Singapore Time) of the relevant stock exchange.
- ii. For United States Exchange sell orders, the redemption proceeds will be parked in client's Cash Account/Auto-Sweep Account of the respective redemption currency and reflected in client's available balance on T+2 business days, after 1:30am (Singapore Time). (w.e.f 28 May 2024)
- iii. For London Exchange sell orders, the redemption proceeds will be parked in client's Cash Account/Auto-Sweep Account of the respective redemption currency and reflected in client's available balance on T+3 business days, after 1:30am (Singapore Time).
- iv. For China A Shares sell orders, the redemption proceeds will be parked in client's Cash Account/Auto-Sweep Account of the respective redemption currency and reflected in client's available balance on T+1 business days, after 5:30pm (Singapore Time).
- v. Redemption proceeds from the sale of CDP securities account will be parked in client's Cash Account on T+2 business days, after 5pm (Singapore Time).

**By CPF/SRS**

- i. Redemption proceeds will be remitted to the client's CPF/agent bank.

**REGULAR SAVINGS PLAN (RSP) TRANSACTION**

- i. RSP Buy Order: If the RSP date falls on a business day, RSP buy order will be processed on the next trading day of the respective exchange. If the RSP date falls on a non-business day, the order will be processed on the next trading day of the respective exchange after the next business day.
- ii. RSP Application:
  - a. **By Cash Account**
    - i. RSP will start on the next immediate RSP date.
    - ii. Client does not need to have sufficient or any balance in their Cash Account in order to create RSP (using Cash Account payment method) as they can top up the Cash Account balance before the RSP cycle for the deduction to be successful. Do note that RSP generation will fail if Cash Account balance is insufficient.
  - b. **By Auto-Sweep Account**
    - i. RSP will start on the next immediate RSP date.
    - ii. Client does not need to have sufficient balance or any balance in the Auto-Sweep Account in order to create RSP (using Auto-Sweep Account as the payment method). However, please note that the Auto-Sweep Account needs to have sufficient balance before the RSP cycle for the deduction to be successful.
  - c. **By SRS**
    - i. RSP will start on the next immediate RSP date.
    - ii. Please note that the SRS needs to have sufficient balance before the RSP cycle for the deduction to be successful.
  - d. Before you can apply for RSP using either SRS, you must ensure that the appropriate SRS account details have been updated.
  - e. Please note that Cash Account/Auto-Sweep Account has to be activated before it can be made available for RSP deductions.
- iii. RSP Amendment & Termination:
  - a. **By Cash Account/Auto-Sweep Account**



**FEES CHARGED BY STOCK EXCHANGES**
Singapore Exchange (SGX)

Exchange Clearing Fee:	0.0325% on contract value
Exchange Trading Fee:	0.0075% on contract value
Exchange Settlement Instruction (SI) Fee - Clearing:	<p>SGD 0.35 per contract          For CPF/SRS trades, SI fee applies to iFAST and Agent Banks respectively.          For Non-SGD trades: SI Fee will be charged based on USD 0.27, AUD 0.42, EUR 0.26, GBP 0.23, CNH 2.00, HKD 2.14, JPY 41, CAD 0.37.</p>
Exchange Settlement Instruction (SI) Fee - Depository Agent:	<p>With effect from 28 April 2025:          SGD 0.35 per contract          For Non-SGD trades: SI Fee will be charged based on USD 0.27, AUD 0.42, EUR 0.26, GBP 0.23, CNH 2.00, HKD 2.14, JPY 41, CAD 0.37.</p> <p>Not applicable to trades settled via CPF, SRS, or CDP sell transactions.</p>
CDP Transfer In & Out Fee (where the beneficial owner of the account is the same or related):	<p>iFAST is currently absorbing the transfer fees to and from CDP where there is no change of beneficiary owner. (<a href="#">Please refer to the exchange charges on SGX under Deposit/Withdrawal/Withholding of Securities</a>)</p> <p>iFAST reserves the right to pass on CDP fees to the client at our own discretion.</p>
Transfer Out of Securities:	No Charges from iFAST ( <a href="#">Please refer to the exchange charges on SGX under Deposit/Withdrawal/Withholding of Securities</a> )
Dividend Handling Fee:	<p>No Charges from iFAST</p> <p>SGX handling charges:          USD 3 of gross dividend (applicable on US based ETF)</p>
Corporate Action Charges:	No Charges from iFAST ( <a href="#">Please refer to the exchange charges on SGX under Deposit/Withdrawal/Withholding of Securities</a> )
Securities Borrowing (SB):	<p>iFAST Charges:          SB Admin Fee: SGD 25 + GST per loan</p> <p>Exchange Charges:          Transfer Fee: SGD 10 + GST          CDP Admin Fee: SGD 20 + GST</p> <p>Borrowing Fee: <math>\text{Borrowing Rate} \times \text{Loan Value} \times \text{Days}/365</math>  <i>Where: Borrowing Rate = Prevailing rates published on the <a href="#">SGX web portal</a> for SBL</i>  <i>SGX web portal: <a href="https://www1.cdp.sgx.com/sqx-cdp-web/lendingpool/show">https://www1.cdp.sgx.com/sqx-cdp-web/lendingpool/show</a></i>  <i>Loan Value = Number of shares x share closing price at the end of each trading date or immediately preceding trading day on which such closing price is</i></p>

<p><i>available</i>  <i>Days = Loan duration</i></p> <p>Default Fee: SGD 20 per day per loan for each day that the borrower fails to return the securities beyond the due date</p>
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#### Hong Kong Exchange (HKEX)

Exchange Stamp Duty:	0.10% rounded to the nearest dollar
Exchange Transaction Levy (AFRC):	0.00015%
Exchange Transaction Levy (SFC):	0.0027%
Exchange Settlement Fee (Inclusive of CCASS fee and trading tariff fee):	0.002%, subject to a minimum of HKD 2/USD 2/CNH 2 and maximum of HKD 100/USD 100/CNH 100
Exchange Trading Fee:	0.005%
Dividend Handling Fee:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )
Corporate Action Charges:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )

#### United States Exchange (AMEX, NASDAQ, NYSE, BATS)

Securities & Exchange Commission (SEC) Fee:	0% on trade amount, Applicable for Sell Transactions Only, with effect from 13 May 2025
Exchange Trading Activity Fee (TAF):	USD 0.000166 per share traded, maximum of USD 8.30, Applicable for Sell Transactions Only, with effect from 1 Jan 2024
Financial Transaction Tax (FTT):	<p>French FTT: 0.3% of trade amount applicable on ADR &amp; GDR with Market Cap &gt;= EUR 1 B</p> <p>Italian FTT: 0.12% of trade amount applicable on ADR and GDR with Market Cap &gt;= EUR 500 M</p> <p>Applicable for Buy Transactions Only</p>

American Depositary Receipt (ADR)/Global Depositary Receipt (GDR):	ADR/GDR fee are pass-through fee charged by custody agents. Fee amount and frequency of charges differs for each ADR/GDR. Please refer to product prospectus OR <a href="https://www.dtcc.com/">https://www.dtcc.com/</a> for details.
OTC F Shares (F-Stks):	USD 5 per trade
Dividend Handling Fee:	No Charges from iFAST (Please refer to exchange charges where applicable)
Corporate Action Charges:	No Charges from iFAST USD 50 + USD 100 Deposit/Withdrawal at Custodian (DWAC fees if applicable to the event)
Publicly-Traded-Partnership Tax (PTP):	10% withholding tax on gross sales amount (In accordance with U.S. Internal Revenue Service), Applicable for Sell Transactions Only with effect from 1 Jan 2023)

#### China A Shares (SSE, SZSE)

Exchange Transfer Fee: (China Clear: Waived HKSCC: 0.002%)	0.002%
Exchange Handling Fee:	0.004% round to 2 decimal places
Exchange Stamp Duty:	0%
Exchange Securities Management Fee: (CSRC)	0%
Exchange Portfolio Fee: <sup>^</sup> (China Connect Securities held or recorded in CCASS)	Fee calculated on aggregate daily China Stock Connect portfolio value. 0.008% per annum <sup>^</sup> iFAST will be absorbing this charge.

Dividend Handling Fee:	No Charges from iFAST (Please refer to exchange charges where applicable)
Corporate Action Charges:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )

#### Bursa Malaysia Exchange (BURSA)

Exchange Clearing Fee:	0.03% on contract value, capped at MYR 1,000 per contract	
Exchange Stamp Duty:^	<u>Category A</u> Local/Foreign Shares Local/Foreign Preferential Shares Loan Stocks Debentures Local/Foreign A Shares Secured/Unsecured Notes Exchange Traded Bonds K Shares	0.1% on contract value MYR 1.00 for every MYR 1,000.00 contract value, maximum MYR 1,000.00
	<u>Category B</u> Local/Foreign Rights Transferable Subscription Rights Foreign ETF Warrants REIT/Trust and Closed Ended Fund	0.1% on contract value MYR 1.00 for every MYR 1,000.00 contract value, maximum MYR 200.00
^For ETFs trades, stamp duty will be waived from Bursa Malaysia until 31 December 2025.		
Dividend Handling Fee:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )	
Corporate Action Charges:	No Charges from iFAST Malaysia Revenue Stamp Duty and Registrar/Issuer Handling Fees may be applicable	
Dividend Reinvestment:	No Charges from iFAST Malaysia Revenue Stamp Duty: RM 10 Handling charges charged by Registrar/Issuer (subject to issuer/registrar), ranging from RM 0 – RM 10	

Exercise Rights Issue:	<p>No Charges from iFAST</p> <p>Malaysia Revenue Stamp Duty: RM 10          Handling charges charged by Registrar/Issuer (subject to issuer/registrar), ranging from RM 0 – RM 10          Bank draft fee: RM 4.65</p>
Share Exchange with Election, Merger with Election, Redemption with Election, Tender/Takeover/Purchase Offer, General Meeting:	<p>No Charges from iFAST</p> <p>Handling charges charged by Registrar/Issuer (subject to issuer/registrar), ranging from RM 0 – RM 10</p>
Company Warrant Conversion:	<p>No Charges from iFAST</p> <p>Handling charges charged by Registrar/Issuer (subject to issuer/registrar), ranging from RM 20 – RM 25 (with or without SST)</p> <p>Bank draft fee for underlying share subscription: RM 4.65</p> <p>Bank draft fee for processing fee: RM 4.65</p> <p>Total bank draft charges up to RM 9.30</p>
Malaysia Sales and Service Tax (SST) on Intermediary broker:^	<p>6% on brokerage fee</p> <p>^iFAST will be absorbing the SST charge, till further notice.</p>

### London Exchange (LSE)

Stamp Duty Reserve Tax (SDRT):^	<p>Stocks with GB (Great Britain) ISIN = 0.50% stamp duty, Applicable for Buy Transactions Only</p> <p>Stocks with IE (Ireland) ISIN = 1% stamp duty, Applicable for Buy Transactions Only</p> <p>^For ETFs trades, stamp duty will be waived from LSE.</p>
Panel of Takeovers and Mergers (PTM) Levy:^	<p>GBP 1.50 for transaction value more than or equal to GBP 10,000</p> <p>^For ETFs trades, PTM Levy will be waived from LSE.</p>
Dividend Handling Fee:	<p>No Charges from iFAST (Please refer to exchange charges where applicable)</p>

Corporate Action  
Charges:

No Charges from iFAST (Please refer to exchange charges where applicable)

**Notes:**

- i. Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).
- ii. The above fees, as imposed by the relevant stock exchanges, are subject to change from time to time by the said stock exchange. In case of any inconsistencies between the fees mentioned hereinabove and the current fees as imposed by the said stock exchange, the latter shall prevail to the extent of such inconsistencies. iFAST shall not be liable to the client in respect of any such inconsistencies in the said fees.

**DIVIDENDS**

Dividend payments will be parked in client's Cash Account of the equivalent product currency.

**CONFIRMATION NOTES**

A confirmation note will be sent to client on T+1 business day.

**FREQUENCY OF ACCOUNT STATEMENTS**

Monthly account statements will be sent for client accounts with movements within the month. All clients with holdings will receive account statements sent on a quarterly basis.

**COMPLAINTS**

You are advised to contact the Financial Adviser that advised you on the product to lodge your complaint. If you are not satisfied with the Financial Adviser's decision, you may choose to refer your case to Financial Industry Disputes Resolution Centre Ltd (FIDReC). FIDReC is an independent and impartial institution which also adjudicates on financial disputes between consumers and financial institutions. FIDReC is unable to advise consumers whether to accept or reject any specific offer made to them by the Financial Adviser. FIDReC can assist you with your case. The decision of FIDReC is binding on the Financial Adviser, but not on you. If you are dissatisfied with the outcome, you may pursue other options including legal action.

**FAIR DEALING**

iFAST is committed to sustainable business practices that are supported by a range of initiatives. For iFAST, fair dealing is about conducting our business in a transparent and ethical way that enhances value for all of our stakeholders and delivers fair dealing outcomes to our customers. Fair dealing is central to iFAST and the senior management and the board of iFAST are committed to aligning the direction of iFAST with fair dealing outcomes to all stakeholders. We recognise that this is a journey and best practice is continuously evolving.

### iii. BONDS 債券

#### **CANCELLATION OF PURCHASE INSTRUCTIONS**

The Right to Cancel is not available to the following:

- (a) Unlisted debentures with tenures of three months or shorter;
- (b) Unlisted debentures which are exempt from prospectus requirements under the SFA; and
- (c) Purchases of unlisted debentures where the investor is not an individual.

A Cancellation Request must be delivered to your financial adviser within 7 calendar days from the day of purchase. The investor may also send the Cancellation Request by post. The relevant day for determining whether the right to cancel has been exercised within the cancellation period is the date on which such request is posted by the investor, i.e. as determined by the postmark. Where the last day of the cancellation period falls on a Sunday or a public holiday, the cancellation period will be extended to the next calendar day, not being a Sunday or a public holiday.

Where an investor exercises his right to cancel, any sales charge or front-end load fee imposed in respect of purchase of the product shall not be chargeable to the investor.

The cut-off time for receipt of cancellation is the same as the dealing day cut off time at Singapore time 5pm. If the cancellation request is received after the cut-off time, it will be held over until the next dealing day. Where the cancellation request is received via post, the date for determining if the right to cancel has been exercised within the cancellation period is that of the postmark.

The cancellation will be processed as a normal realisation. The relevant price for calculating the refund amount is the realisation price that can be obtained following the cancellation request. As such, you will bear any loss if the realisation price on the cancellation date is lower than the original value at the time of the subscription. Where the market value of the bond(s) is greater than the original amount paid by you, you will not be entitled to receive the excess amount. The initial subscription charge will also be refunded. However, we will be entitled to recover any expense incurred in processing the cancellation, if any.

#### **RISK DISCLOSURE STATEMENTS FOR BONDS**

Bonds are debt securities that offer fixed returns over a defined period and are intended to be held to maturity. These instruments carry a number of risks such as credit, default, interest, currency and liquidity risks. Credit risk arises from default events that may result in the inability of the issuer to pay interest or principal. Default risk is high when credit rating is non-investment grade or nonrated.

In a default situation, the buyer may lose both interest and principal. Interest risk arises as bond prices generally move inversely with interest rates. Currency risk arises from holding debt securities that are issued in a foreign currency, hence exposing the buyer to fluctuations in exchange rate. There is a chance that if the currency moves adversely, the buyer may also suffer a loss.

Liquidity risk refers to the availability of prices for buying and selling in a market. It is common for most debt securities to suffer from poor liquidity because they are quoted over-the-counter (OTC).

OTC products are not listed or available on a securities exchange, but traded directly between two parties. Thus, one is exposed to the credit risk of the counterparty in which they enter into a bilateral agreement with. iFAST does not warrant that there is an active trading market and that the price iFAST secures for the customer will at any time be the best price we procure.

#### **TRANSACTION PROCEDURES**

- i. Foreign Account Tax Compliance Act (FATCA) declaration is required before client can transact in U.S. sourced income bonds.
- ii. Orders will be processed on the same day if:
  - form orders are received before 5pm and within 30 calendar days from the date indicated in "Account Holder Signatures" section, or
  - phone orders are received before 5pm on every business day, or
  - online (iPASS) orders are received before 5pm on every business day.The day the order is processed will be known as 'S'.

- iii. Orders will be processed on the next business day if form or online (iPASS) orders are received after 5pm on a business day. For phone orders, client will have to call in and place a new order on the next business day after the cut-off time of 5pm on a business day.
- iv. Orders will be processed and iFAST will deal and try to fulfil the orders with counterparty.
- v. The order fulfilment day will be known as the 'T' day.
- vi. Please note that only certain bond(s) are available to all investors, while the rest are only available for certain persons to invest in, such as Accredited Investors (as defined in the Securities and Futures Act 2001) or one who invests at least S\$200,000 (or its equivalent currency) per transaction. To qualify as an Accredited Investor, one needs to submit a declaration form and certain relevant supporting documents, according to iFAST's prevailing policies and procedures.
- vii. Regardless of your choice of payment mode on your investments, it should not be construed in any way that iFAST is providing any form of credit facility, loan or advance to you. Full payment on any investment order placed with us must be received by iFAST in order for iFAST to meet settlement timeline with its counterparties, and such investments will only be allocated to you upon receipt of the full payment amount.
- viii. Securities bought through iFAST must also be sold through iFAST, otherwise additional transfer fees may be incurred. Securities are held on behalf of clients by iFAST and/or its appointed Custodian, hence the Securities are not registered in the name of the client.
- ix. Business day refers to Monday to Friday excluding Singapore's Public Holidays. The time zone will be based on Singapore time.
- x. iFAST will enter into the transaction with client as agent, unless otherwise stated.

#### **MARKET ORDER**

- i. Market order refers to client's request to buy or sell at the prevailing market price (accrued interest not inclusive) at the time of execution.
- ii. iFAST has the discretion to determine the time to place market orders.

#### **LIMIT ORDER**

- i. Limit order refers to client's request to buy or sell at a specific price (accrued interest not inclusive).
- ii. For Buy transactions, client should indicate the maximum price he wishes to buy Bonds at. For Sell transactions, client should indicate the minimum price he wishes to sell Bonds at.
- iii. Orders will only be executed with the counterparty if iFAST is able to match against the price client has indicated in the form, online (iPASS) or instructed via phone.
- iv. iFAST will begin dealing on 'T' and try to fulfil the orders with counterparty for up to another 3 business days, until the market closes, and the order will expire after that.
- v. iFAST has the discretion to determine the time to place limit orders.

#### **BUY TRANSACTION**

- i. An additional buffer rate of 3% will be required for the payment of bond purchases. This is to cater for fluctuations in market prices and/or currency conversion.
- ii. In the event that the funds earmarked for the transaction order are insufficient, iFAST will have the discretion to vary the nominal value to be purchased, on a best effort basis, so as to match the transaction order as closely as possible. Hence it is possible that the transaction order will only be partially fulfilled.
- iii. For bounced cheques, client is required to make payment on a cleared-funds basis by T+3 business days before 12pm. Failure to do so will result in a force-sell by iFAST and the client will be liable to pay for any losses incurred.
  - Orders for re-presented payment will only be transacted on cleared fund basis.
- iv. Processing Fee:
  - If Processing Fee is not stated or below 0.2% (SGS Bonds 0.1%), iFAST will charge a minimum of 0.2%/0.1% of nominal value of the bond order.
- v. iFAST will notify client of the estimated investment amount payable (the "Estimated Amount") for the purchase. The Estimated Amount is based on the indicative price of the relevant bond order, the coupon or interest amount payable and such further adjustment or sums as iFAST may in its absolute discretion determine. The Estimated Amount is not the final amount payable by the client as the actual purchase price for the relevant bond order may fluctuate throughout the day and is determined only after a price quote is received from the primary dealer/counterparty.

- vi. iFAST will match the payment with the bond order and proceed to execute the order by placing the same with the primary dealer/counterparty. Upon receipt of the price quote from the primary dealer/counterparty, the actual investment amount (the "Investment Amount") will be calculated by iFAST. The Investment Amount together with the processing fee will be deducted from the Estimated Amount received and the excess monies (the "Refund") will be refunded into the Account or to the Customer at its instructions. No interest shall be payable in relation to the Refund or the Estimated Amount or any monies received in relation to any Order which remains unfulfilled.
- vii. Prior to the receipt of the estimated investment amount payable in cleared funds, iFAST may but shall be under no duty or obligation to place any order with any primary dealer/counterparty on behalf of the client and the client shall be responsible for any loss suffered by iFAST resulting from the failure by the client to make such payment. In the event that payment is not received from the client in respect of the bond order for whatever reason by the Settlement Date (or such other time and/or date as iFAST may in its sole and absolute discretion determine from time to time), iFAST has the right to sell any or all of the bond order without notice to the client. iFAST may exercise this right on any day on or after the Settlement Date and iFAST shall not be liable to the client for any loss suffered by the client as a result of any fall in price in the market price of the bond order between the first day on which the right to sell the bonds arose and the day iFAST actually sells the bonds.
- viii. "Pre-Transaction Payment" option: client makes payment before the execution of the bond transaction.
- ix. "Post-Transaction Payment" option: client makes payment after the bond transaction is successfully executed. This allows for client's bond purchase order to be processed without delay. iFAST will advise client on the required payment amount and payment due date via email following the successful execution of client's bond purchase order.
- This payment option is available only if client has sufficient Cash (non-CPF/non-SRS) holdings (e.g. Cash Account/Auto-Sweep Account/Unit Trusts/Bonds) in client's account.
  - iFAST reserves the right to earmark client's Cash holdings (equivalent to a percentage of the Estimated Amount Payable) to facilitate the transaction. This earmarked amount shall be released:
    - o Upon receipt of full payment for client's executed bond purchase order; or
    - o In the event that client's bond purchase order is not fulfilled within 4 business days (resulting in the expiry of the purchase order).
  - Any redemption proceeds due to client shall also be withheld during this period.
  - In relation to this option, iFAST reserves the absolute discretion on the granting of such option to clients.

**Pre-Transaction Payment****By Cheque (Good Value Basis)**

- i. When order is submitted to iFAST on 'S', we will take 2 business days to clear the cheque (i.e. Cheque is cleared on 'S' +2). Orders will be processed on 'S'+2.
- ii. Cheques are to be made payable to "iFAST Financial Pte Ltd - Client Trust Account".
- iii. Excess monies will be parked in client's Cash Account of the equivalent currency.

**By Cheque (Face Value Basis)**

- i. When order is submitted to iFAST on 'S', orders will be processed.
- ii. Cheques are to be made payable to "iFAST Financial Pte Ltd - Client Trust Account".
- iii. Excess monies will be parked in client's Cash Account of the equivalent currency.

**By Cash Account/Auto-Sweep Account**

- i. Orders will be processed on 'S', provided that there are sufficient funds in the Cash Account or Auto-Sweep Account.

**By Margin Account (Only Available Online)**

- i. Orders will be processed on 'S', provided that there are sufficient funds in the Margin Account.

**Post-Transaction Payment**

- i. No payment action is required at this stage. Client will only be required to make full payment once client's purchase order is successfully executed. Client will be advised of the full payment amount and payment due date in a separate confirmation email with the transaction details. We must receive full

payment from client before the settlement timeline with our counterparty for the transaction to be completed. In the event that the full payment is not made by the payment due date, the Bond will be sold in the secondary market at the prevailing price and any losses arising from the transaction will be recovered from client. iFAST reserves the right to deduct any shortfall from the client's Cash Account, Auto-Sweep Account, existing investment holdings, or any outstanding proceeds due to the client. iFAST also reserves the right to charge an administrative fee in the event of non-payment.

**SELL TRANSACTION**

- i. When order is submitted to iFAST on 'S', orders will be processed.
- ii. Processing Fee:
  - If Processing Fee is not stated or below 0.2%, iFAST will charge a minimum of 0.2% of nominal value of the bond order.
- iii. If a redemption method was not indicated, the redemption proceeds will be parked in client's Cash Account of the equivalent currency.

**By Cash Account/Auto-Sweep Account**

- i. Under normal circumstances, redemption proceeds will be parked in client's Cash Account or Auto-Sweep Account and reflected in client's available balance on T+3 business days.

**COUPON AND MATURITY**

Coupon and Bond Maturity Payments will be parked in client's Cash Account of the equivalent product currency.

**CONFIRMATION NOTES**

A confirmation note will be sent to client on T+1 business day.

**FREQUENCY OF ACCOUNT STATEMENTS**

Monthly account statements will be sent for client accounts with movements within the month. All clients with holdings will receive account statements sent on a quarterly basis.

**COMPLAINTS**

You are advised to contact the Financial Adviser that advised you on the product to lodge your complaint. If you are not satisfied with the Financial Adviser's decision, you may choose to refer your case to Financial Industry Disputes Resolution Centre Ltd (FIDReC). FIDReC is an independent and impartial institution which also adjudicates on financial disputes between consumers and financial institutions. FIDReC is unable to advise consumers whether to accept or reject any specific offer made to them by the Financial Adviser. FIDReC can assist you with your case. The decision of FIDReC is binding on the Financial Adviser, but not on you. If you are dissatisfied with the outcome, you may pursue other options including legal action.

**FAIR DEALING**

iFAST is committed to sustainable business practices that are supported by a range of initiatives. For iFAST, fair dealing is about conducting our business in a transparent and ethical way that enhances value for all of our stakeholders and delivers fair dealing outcomes to our customers. Fair dealing is central to iFAST and the senior management and the board of iFAST are committed to aligning the direction of iFAST with fair dealing outcomes to all stakeholders. We recognise that this is a journey and best practice is continuously evolving.



#### iv. STOCKS 股票

##### TRANSACTION PROCEDURES

- i. Transactions in securities will only be allowed if client has acknowledged the Risk Disclosure Statement Relating to Securities.
- ii. Transactions in overseas-listed securities will only be allowed if client has acknowledged the Risk Warning Statement.
- iii. Foreign Account Tax Compliance Act (FATCA) declaration is required before client can transact in US securities.
- iv. Trading day refers to the time span that a particular stock exchange is open.
- v. Orders will be processed on the same day if phone and/or online orders are received before the relevant stock exchange closing hours.
- vi. For Singapore Exchange (SGX), United States Exchange (NASDAQ, NYSE, NYSE American (previously known as NYSE-MKT and AMEX) and BATS) and Bursa Malaysia Exchange (BURSA) orders, client can place:
  - a. A Good-Till-Date (GTD) order that will remain in queue up to a specified date, up to a maximum of 30 calendar days or until order is entirely filled, cancelled/security is delisted, suspended or has corporate actions, whichever occurs first; or
  - b. A Day order that is valid for one day. Order not done will be removed at the end of the relevant stock exchange's trading day.
- vii. For Hong Kong Exchange (HKEX) and China A Shares (SSE, SZSE), iFAST will place orders for 1 business day. If unfulfilled due to the relevant stock exchange's trading hours or any other reasons, client will have to place a new order on the next business day.
- viii. The order fulfilment day will be known as 'T' day.
- ix. All orders submitted will be irrevocable once they are filled.
- x. Securities bought through iFAST must also be sold through iFAST, otherwise additional transfer fees may be incurred. Securities are held on behalf of clients by iFAST and/or its appointed Custodian, hence the Securities are not registered in the name of the client.
- xi. Business day refers to Monday to Friday excluding Singapore's Public Holidays. The time zone will be based on Singapore time.
- xii. iFAST will enter into the transaction with client as agent, unless otherwise stated.

##### MARKET ORDER

- i. Market order: Fill-and-Kill (FAK) refers to client's request to buy or sell at the current price available in the market at the time of execution. Market orders (FAK) are only applicable to Singapore Exchange (SGX).

##### LIMIT ORDER

- i. Limit order refers to client's instruction to buy or sell at a specific price or better. A buy limit price will be executed at the limit price or any price lower i.e. the highest price client is prepared to buy and a sell limit price will be executed at the limit price or higher i.e. the lowest price client is prepared to sell. This is only applicable to Singapore Exchange (SGX), United States Exchange (NASDAQ, NYSE, NYSE American (previously known as NYSE-MKT and AMEX) and BATS), Bursa Malaysia Exchange (BURSA) and China A Shares (SSE, SZSE).

##### ENHANCED LIMIT ORDER

- i. Enhanced limit order is a feature that is applicable to HKEX orders. It refers to client's instruction to buy or sell at a specific price or better, allowing matching of up to 10 price queues.

For more details, please refer to [http://www.hkex.com.hk/eng/market/sec\\_tradinfra/tradmech.htm](http://www.hkex.com.hk/eng/market/sec_tradinfra/tradmech.htm)

##### BUY TRANSACTION

By Cash Account/Auto-Sweep Account

- i. Orders will be processed on the same day, provided that there are sufficient funds in the Cash Account or Auto-Sweep Account of the equivalent product currency.
- ii. When the currency of the investment product that the client intends to buy is different from the Auto-Sweep currency, the settlement amount in the Auto-Sweep currency will be withdrawn from the client's Auto-Sweep Account one business day after the buy order is filled, subject to the prevailing FX rate. The indicative FX rates displayed and used to determine the estimated Purchasing Power (non-SGD) are for reference only and are subject to change. Furthermore, these indicative FX rates do not guarantee that the client's buy order will be executed at the indicated FX rate. The client will need to top up any shortfall in cash in the Auto-Sweep currency if there is a difference between the executed FX rate and the indicative FX rate.

**By CPF/SRS**

- i. Orders will be processed on the same day, provided that there are sufficient funds in the CPF or SRS Account.
- ii. Please note that cash rebates or discounts in kind are not allowed under the CPFIS terms & conditions.

**By Margin Account (Only Available Online)**

- i. Orders will be processed on the same day, provided that there are sufficient funds in the Margin Account.

**SELL TRANSACTION**

- i. No short selling is allowed. Client will only be allowed to sell the holdings available in client's investment account.
- ii. Should there be any short selling resulting from client not having sufficient securities in any of client's accounts with or linked to iFAST, client agrees to pay all necessary fees, charges and penalties related to the short selling and shall further indemnify and hold iFAST and its personnel harmless from and against any and all losses suffered or incurred by iFAST and/or its personnel as a result of the short sale.

**By Cash Account/Auto-Sweep Account**

- i. For sell orders (all Exchanges except United States Exchange, China A Shares and London Exchange), the redemption proceeds will be parked in client's Cash Account/Auto-Sweep Account of the respective redemption currency and reflected in client's available balance on T+2 business days, after 5:30pm (Singapore Time) of the relevant stock exchange.
- ii. For United States Exchange sell orders, the redemption proceeds will be parked in client's Cash Account/Auto-Sweep Account of the respective redemption currency and reflected in client's available balance on T+2 business days, after 1:30am (Singapore Time) of the relevant stock exchange. (w.e.f 28 May 2024)
- iii. For London Exchange sell orders, the redemption proceeds will be parked in client's Cash Account/Auto-Sweep Account of the respective redemption currency and reflected in client's available balance on T+3 business days, after 1:30am (Singapore Time) of the relevant stock exchange.
- iv. For China A Shares sell orders, the redemption proceeds will be parked in client's Cash Account/Auto-Sweep Account of the respective redemption currency and reflected in client's available balance on T+1 business days, after 5:30pm (Singapore Time).
- v. Redemption proceeds from the sale of CDP securities account will be parked in client's Cash Account on T+2 business days, after 5pm (Singapore Time).

**By CPF/SRS**

- i. Redemption proceeds will be remitted to the client's CPF/agent bank.

**FEES CHARGED BY STOCK EXCHANGES****Singapore Exchange (SGX)****Stocks**

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Exchange Clearing Fee:	0.0325% on contract value
Exchange Trading Fee:	0.0075% on contract value
Exchange Settlement Instruction (SI) Fee - Clearing:	<p>SGD 0.35 per contract</p> <p>For CPF/SRS trades, SI fee applies to iFAST and Agent Banks respectively.</p> <p>For Non-SGD trades: SI Fee will be charged based on USD 0.27, AUD 0.42, EUR 0.26, GBP 0.23, CNH 2.00, HKD 2.14, JPY 41, CAD 0.37.</p>
Exchange Settlement Instruction (SI) Fee - Depository Agent:	<p>With effect from 28 April 2025:</p> <p>SGD 0.35 per contract</p> <p>For Non-SGD trades: SI Fee will be charged based on USD 0.27, AUD 0.42, EUR 0.26, GBP 0.23, CNH 2.00, HKD 2.14, JPY 41, CAD 0.37.</p> <p>Not applicable to trades settled via CPF, SRS, or CDP sell transactions.</p>
CDP Transfer In & Out Fee (where the beneficial owner of the account is the same or related):	<p>iFAST is currently absorbing the transfer fees to and from CDP where there is no change of beneficiary owner. (<a href="#">Please refer to the exchange charges on SGX under Deposit/Withdrawal/Withholding of Securities</a>)</p> <p>iFAST reserves the right to pass on CDP fees to the client at our own discretion.</p>
Transfer Out of Securities:	No Charges from iFAST ( <a href="#">Please refer to the exchange charges on SGX under Deposit/Withdrawal/Withholding of Securities</a> )
Dividend Handling Fee:	<p>No Charges from iFAST</p> <p>SGX handling charges: USD 3 of gross dividend (applicable on US based ETF)</p>
Corporate Action:	No Charges from iFAST ( <a href="#">Please refer to the exchange charges on SGX under Deposit/Withdrawal/Withholding of Securities</a> )
Philippine Stock Transaction Tax (STT):	<p>For Stocks primarily listed on Philippine Stock Exchange (PSE) and secondary listed on SGX.</p> <p>0.6% of the gross sales amount, Applicable for Sell Transactions Only</p>
BDO Fee: BDO receiving and remitting agent fee for STT	<p>For Stocks primarily listed on Philippine Stock Exchange (PSE) and secondary listed on SGX.</p> <p>0.03% of the gross sales amount, Applicable for Sell Transactions Only</p>

Securities Borrowing (SB):	<p>iFAST Charges: SB Admin Fee: SGD 25 + GST per loan</p> <p>Exchange Charges: Transfer Fee: SGD 10 + GST CDP Admin Fee: SGD 20 + GST</p> <p>Borrowing Fee: <math>\text{Borrowing Rate} \times \text{Loan Value} \times \text{Days}/365</math>  <i>Where: Borrowing Rate = Prevailing rates published on the <a href="#">SGX web portal</a> for SBL</i>  <i>SGX web portal: <a href="https://www1.cdp.sgx.com/sgx-cdp-web/lendingpool/show">https://www1.cdp.sgx.com/sgx-cdp-web/lendingpool/show</a></i>  <i>Loan Value = Number of shares x share closing price at the end of each trading date or immediately preceding trading day on which such closing price is available</i>  <i>Days = Loan duration</i></p> <p>Default Fee: SGD 20 per day per loan for each day that the borrower fails to return the securities beyond the due date</p>
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#### Daily Leverage Certificates and Structured Warrants

Exchange Clearing Fee:	0.004% on contract value
Exchange Trading Fee:	0.001% on contract value
Exchange Settlement Instruction (SI) Fee - Clearing:	<p>SGD 0.35 per contract          For CPF/SRS trades, SI fee applies to iFAST and Agent Banks respectively.          For Non-SGD trades: SI Fee will be charged based on USD 0.27, AUD 0.42, EUR 0.26, GBP 0.23, CNH 2.00, HKD 2.14, JPY 41, CAD 0.37.</p>
Exchange Settlement Instruction (SI) Fee - Depository Agent:	<p>With effect from 28 April 2025:          SGD 0.35 per contract          For Non-SGD trades: SI Fee will be charged based on USD 0.27, AUD 0.42, EUR 0.26, GBP 0.23, CNH 2.00, HKD 2.14, JPY 41, CAD 0.37.</p> <p>Not applicable to trades settled via CPF, SRS, or CDP sell transactions.</p>
Dividend Handling Fee:	Not applicable
Corporate Action:	<p>No Charges from iFAST</p> <p>SGX handling charges:          SGD 20 + GST for derivatives securities such as DLC and Structured Warrants (e.g. HSI DLCs, SIMSCI DLCs, etc.).  <a href="#">(Please refer to the exchange charges on SGX under Deposit/Withdrawal/Withholding of Securities)</a></p>

#### Hong Kong Exchange (HKEX)

Exchange Stamp Duty:	0.10% rounded to the nearest dollar
Exchange Transaction Levy (AFRC):	0.00015%
Exchange Transaction Levy (SFC):	0.0027%
Exchange Settlement Fee (Inclusive of CCASS fee and trading tariff fee):	0.002%, subject to a minimum of HKD 2/USD 2/CNH 2 and maximum of HKD 100/USD 100/CNH 100
Exchange Trading Fee:	0.005%
Dividend Handling Fee:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )
Corporate Action Charges:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )

#### United States Exchange (AMEX, NASDAQ, NYSE, BATS)

Securities & Exchange Commission (SEC) Fee:	0% on trade amount, Applicable for Sell Transactions Only, with effect from 13 May 2025
Exchange Trading Activity Fee (TAF):	USD 0.000166 per share traded, maximum of USD 8.30, Applicable for Sell Transactions Only, with effect from 1 Jan 2024
Financial Transaction Tax (FTT):	French FTT: 0.3% of trade amount applicable on ADR & GDR with Market Cap >= EUR 1 B Italian FTT: 0.12% of trade amount applicable on ADR and GDR with Market Cap >= EUR 500 M Applicable for Buy Transactions Only
American Depositary Receipt (ADR)/Global Depositary Receipt (GDR):	ADR/GDR fee are pass-through fee charged by custody agents. Fee amount and frequency of charges differs for each ADR/GDR. Please refer to product prospectus or <a href="https://www.dtcc.com/">https://www.dtcc.com/</a> for details.
OTC F Shares (F-Stks):	USD 5 per trade

Dividend Handling Fee:	No Charges from iFAST (Please refer to exchange charges where applicable)
Corporate Action Charges:	No Charges from iFAST USD 50 + USD 100 Deposit/Withdrawal at Custodian (DWAC fees if applicable to the event)
Publicly-Traded-Partnership Tax (PTP):	10% withholding tax on gross sales amount (In accordance with U.S. Internal Revenue Service), Applicable for Sell Transactions Only with effect from 1 Jan 2023)

#### China A Shares (SSE, SZSE)

Exchange Transfer Fee: (China Clear: 0.001% HKSCC: 0.002%)	0.003%
Exchange Handling Fee:	0.00341% round to 2 decimal places
Exchange Stamp Duty:	0.05% on trade amount, Applicable for Sell Transactions Only
Exchange Securities Management Fee: (CSRC)	0.002%
Exchange Portfolio Fee: <sup>^</sup> (China Connect Securities held or recorded in CCASS)	Fee calculated on aggregate daily China Stock Connect portfolio value. 0.008% per annum <sup>^</sup> iFAST will be absorbing this charge.
Dividend Handling Fee:	No Charges from iFAST (Please refer to exchange charges where applicable)
Corporate Action Charges:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )

#### Bursa Malaysia Exchange (BURSA)

Exchange Clearing Fee:	0.03% on contract value, capped at MYR 1,000 per contract	
Exchange Stamp Duty:^	<u>Category A</u> Local/Foreign Shares Local/Foreign Preferential Shares Loan Stocks Debentures Local/Foreign A Shares Secured/Unsecured Notes Exchange Traded Bonds K Shares	0.1% on contract value MYR 1.00 for every MYR 1,000.00 contract value, maximum MYR 1,000.00
	<u>Category B</u> Local/Foreign Rights Transferable Subscription Rights Foreign ETF Warrants REIT/Trust and Closed Ended Fund	0.1% on contract value MYR 1.00 for every MYR 1,000.00 contract value, maximum MYR 200.00
Dividend Handling Fee:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )	
Corporate Action Charges:	No Charges from iFAST Malaysia Revenue Stamp Duty and Registrar/Issuer Handling Fees may be applicable	
Dividend Reinvestment:	No Charges from iFAST Malaysia Revenue Stamp Duty: RM 10 Handling charges charged by Registrar/Issuer (subject to issuer/registrar), ranging from RM 0 – RM 10	
Exercise Rights Issue:	No Charges from iFAST Malaysia Revenue Stamp Duty: RM 10 Handling charges charged by Registrar/Issuer (subject to issuer/registrar), ranging from RM 0 – RM 10 Bank draft fee: RM 4.65	
Share Exchange with Election, Merger with Election, Redemption with Election, Tender/Takeover/Purchase Offer, General Meeting:	No Charges from iFAST Handling charges charged by Registrar/Issuer (subject to issuer/registrar), ranging from RM 0 – RM 10	

Company Warrant Conversion:	<p>No Charges from iFAST</p> <p>Handling charges charged by Registrar/Issuer (subject to issuer/registrars), ranging from RM 20 – RM 25 (with or without SST)</p> <p>Bank draft fee for underlying share subscription: RM 4.65</p> <p>Bank draft fee for processing fee: RM 4.65</p> <p>Total bank draft charges up to RM 9.30</p>
Malaysia Sales and Service Tax (SST) on Intermediary broker: ^	<p>6% on brokerage fee</p> <p>^iFAST will be absorbing the SST charge, till further notice.</p>

#### London Exchange (LSE)

Stamp Duty Reserve Tax (SDRT): ^	<p>Stocks with GB (Great Britain) ISIN = 0.50% stamp duty, Applicable for Buy Transactions Only</p> <p>Stocks with IE (Ireland) ISIN = 1% stamp duty, Applicable for Buy Transactions Only</p>
Panel of Takeovers and Mergers (PTM) Levy:	GBP 1.50 for transaction value more than or equal to GBP 10,000
Dividend Handling Fee:	No Charges from iFAST (Please refer to exchange charges where applicable)
Corporate Action Charges:	No Charges from iFAST (Please refer to exchange charges where applicable)

#### Notes:

- i. Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).
- ii. The above fees, as imposed by the relevant stock exchanges, are subject to change from time to time by the said stock exchange. In case of any inconsistencies between the fees mentioned hereinabove and the current fees as imposed by the said stock exchange, the latter shall prevail to the extent of such inconsistencies. iFAST shall not be liable to the client in respect of any such inconsistencies in the said fees.

#### **DIVIDENDS**

Dividend payments will be parked in client's Cash Account of the equivalent product currency.

#### **CONFIRMATION NOTES**



A confirmation note will be sent to client on T+1 business day.

#### **FREQUENCY OF ACCOUNT STATEMENTS**

Monthly account statements will be sent for client accounts with movements within the month. All clients with holdings will receive account statements sent on a quarterly basis.

#### **COMPLAINTS**

You are advised to contact the Financial Adviser that advised you on the product to lodge your complaint. If you are not satisfied with the Financial Adviser's decision, you may choose to refer your case to Financial Industry Disputes Resolution Centre Ltd (FIDReC). FIDReC is an independent and impartial institution which also adjudicates on financial disputes between consumers and financial institutions. FIDReC is unable to advise consumers whether to accept or reject any specific offer made to them by the Financial Adviser. FIDReC can assist you with your case. The decision of FIDReC is binding on the Financial Adviser, but not on you. If you are dissatisfied with the outcome, you may pursue other options including legal action.

#### **FAIR DEALING**

iFAST is committed to sustainable business practices that are supported by a range of initiatives. For iFAST, fair dealing is about conducting our business in a transparent and ethical way that enhances value for all of our stakeholders and delivers fair dealing outcomes to our customers. Fair dealing is central to iFAST and the senior management and the board of iFAST are committed to aligning the direction of iFAST with fair dealing outcomes to all stakeholders. We recognise that this is a journey and best practice is continuously evolving.

**v. DISCRETIONARY PORTFOLIO MANAGEMENT SOLUTIONS (DPMS) 全权委托投资组合管理方案**

Nature and objective of the DPMS	<p>Via DPMS, iFAST strives to help investors invest via a discretionary managed portfolio without the stress of uncovering opportunities, product selection and monitoring markets.</p> <p>For the investment objective of each of the DPMS portfolios, please refer to the respective portfolio summary on our website.</p>
Service Provider and parties involved	<p>iFAST Financial Pte Ltd is the portfolio manager, dealer and custodian for the DPMS.</p> <p>Securities are held on behalf of clients by iFAST and/or its appointed Custodian, hence the Securities are not registered in the name of the client.</p>
Who is DPMS suitable for?	<p>DPMS is suitable for investors looking to invest for either income or capital growth without the hassle of uncovering opportunities, selecting the appropriate products and the regular monitoring of markets.</p>
Where can I retrieve information of my DPMS portfolio(s) and how will I be updated of the information of my DPMS portfolio(s)?	<p>You may log in to our website to view the current value of the securities invested under your DPMS portfolio(s). Monthly account statements will be sent for client accounts with movements within the month. All clients with holdings will receive account statements sent on a quarterly basis.</p>
Information on Distributions	<p>The description on whether there would be distributions paid or when they would be paid will be included in the portfolio summary of the respective DPMS portfolio.</p>
Risk Factors	<p>Investing involves risk, including possible loss of principal invested. The performance of the client's portfolio may differ from the performance of the relevant portfolio due to a number of factors such as cash flows, liquidity of instruments, portfolio rebalancing and timing differences.</p> <p>For risk relating to the specific portfolio of DPMS, please refer to the respective portfolio summary on our website.</p>
How can I subscribe?	<p>You can either invest a lump sum or a monthly RSP into any of the portfolios under the DPMS online or by submitting the DPMS form to iFAST.</p> <p>The portfolios are only available for cash and SRS subscription. Stocks Managed Account is only available for cash subscription.</p> <p>RSP is not available for Stocks Managed Account.</p> <p>Please note that the processing of RSP instructions may take several business days and, in certain instances, may extend to several weeks. Processing may occur towards the end of the month and may be carried out in batches. By submitting an RSP instruction, client accepts these processing timelines and agrees that client shall not hold iFAST responsible for any liability or losses arising from the execution or timing of such processing.</p> <p>You may perform a DPMS portfolio switch online.</p>
How can I redeem?	<p>There is no lock-in period. There is no exit or redemption fee. You may perform the redemption online or by submitting the DPMS form to iFAST.</p>

	<p>Please note that, in the scenario of partial redemption from the portfolio, the redemption amount you may have indicated is only an estimate and the final amount received may vary.</p> <p>Please note that, when rebalancing is in progress for the selected portfolio, portfolio sell/switch sell orders submitted during this period will only be processed after the rebalancing exercise has been completed.</p>
Frequency, Scope and Methodology of Rebalancing	The programme's portfolios are recommended to be rebalanced at least once a year, at the end of the calendar year. This serves as a form of risk management, to ensure that the portfolio's allocation does not deviate too significantly from the intended target. The Portfolio Team may determine at any such time to rebalance the various portfolios if deemed necessary, following adverse or favourable market conditions which has resulted in a significant deviation from the long-term strategic target allocation.
Acting as Agent	iFAST will enter into the transaction with client as agent, unless otherwise stated.
Fees	Please refer to the Fee Schedule. For Fees Charged by Stock Exchanges, please refer to the following.
<u>Singapore Exchange (SGX)</u>	
Exchange Clearing Fee	0.0325% on contract value
Exchange Trading Fee	0.0075% on contract value
Exchange Settlement Instruction (SI) Fee - Clearing <sup>^</sup>	SGD 0.35 per contract For CPF/SRS trades, SI fee applies to iFAST and Agent Banks respectively. For Non-SGD trades: SI Fee will be charged based on USD 0.27, AUD 0.42, EUR 0.26, GBP 0.23, CNH 2.00, HKD 2.14, JPY 41, CAD 0.37. <sup>^</sup> iFAST will be absorbing the SI Fee till further notice.
Exchange Settlement Instruction (SI) Fee - Depository Agent <sup>^</sup>	SGD 0.35 per contract For Non-SGD trades: SI Fee will be charged based on USD 0.27, AUD 0.42, EUR 0.26, GBP 0.23, CNH 2.00, HKD 2.14, JPY 41, CAD 0.37.  Not applicable to trades settled via CPF, SRS, or CDP sell transactions.  <sup>^</sup> iFAST will be absorbing the SI Fee till further notice.
Dividend Handling Fee	No Charges from iFAST  SGX handling charges: USD 3 of gross dividend (applicable on US based ETF)
Corporate Action	No Charges from iFAST ( <a href="#">Please refer to the exchange charges on SGX under Deposit/Withdrawal/Withholding of Securities</a> )
<u>Hong Kong Exchange (HKEX)</u>	
Exchange Stamp Duty	0.10% rounded to the nearest dollar
Exchange Transaction Levy (AFRC)	0.00015%
Exchange Transaction Levy (SFC)	0.0027%
Exchange Settlement Fee (Inclusive of CCASS fee and trading tariff fee)	0.002%, subject to a minimum of HKD 2/USD 2/CNH 2 and maximum of HKD 100/USD 100/CNH 100
Exchange Trading Fee	0.005%

Dividend Handling Fee	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )
Corporate Action Charges	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )
<b>United States Exchange (AMEX, NASDAQ, NYSE, BATS)</b>	
Securities & Exchange Commission (SEC) Fee	0% on trade amount, Applicable for Sell Transactions Only, with effect from 13 May 2025
Exchange Trading Activity Fee (TAF)	USD 0.000166 per share traded, maximum of USD 8.30, Applicable for Sell Transactions Only, with effect from 1 Jan 2024
Financial Transaction Tax (FTT)	French FTT: 0.3% of trade amount applicable on ADR & GDR with Market Cap >= EUR 1 B Italian FTT: 0.12% of trade amount applicable on ADR and GDR with Market Cap >= EUR 500 M Applicable for Buy Transactions Only
American Depositary Receipt (ADR)/Global Depositary Receipt (GDR)	ADR/GDR fee are pass-through fee charged by custody agents. Fee amount and frequency of charges differs for each ADR/GDR. Please refer to product prospectus or <a href="https://www.dtcc.com/">https://www.dtcc.com/</a> for details.
OTC F Shares (F-Stks)	USD 5 per trade
Dividend Handling Fee	1% of gross dividend, subject to minimum USD 2.50, maximum USD 25
Corporate Action Charges	No Charges from iFAST  USD 50 + USD 100 Deposit/Withdrawal at Custodian (DWAC fees if applicable to the event)
<b>London Exchange (LSE)</b> (This is available to Stocks Managed Account only)	
Stamp Duty Reserve Tax (SDRT):^	Stocks with GB (Great Britain) ISIN = 0.50% stamp duty, Applicable for Buy Transactions Only  Stocks with IE (Ireland) ISIN = 1% stamp duty, Applicable for Buy Transactions Only
Panel of Takeovers and Mergers (PTM) Levy:	GBP 1.50 for transaction value more than or equal to GBP 10,000
Dividend Handling Fee:	No Charges from iFAST (Please refer to exchange charges where applicable)
Corporate Action Charges:	No Charges from iFAST (Please refer to exchange charges where applicable)
<b>Notes:</b> <ol style="list-style-type: none"> <li>i. Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).</li> <li>ii. The above fees, as imposed by the relevant stock exchanges, are subject to change from time to time by the said stock exchange. In case of any inconsistencies between the fees mentioned hereinabove and the current fees as imposed by the said stock exchange, the latter shall prevail to the extent of such inconsistencies. iFAST shall not be liable to the client in respect of any such inconsistencies in the said fees.</li> <li>iii. All charges incurred by respective exchanges including brokerage fees and GST (where applicable) will apply to ETF transactions.</li> </ol>	

## COMPLAINTS

You are advised to contact the Financial Adviser that advised you on the product to lodge your complaint. If you are not satisfied with the Financial Adviser's decision, you may choose to refer your case to Financial Industry Disputes Resolution Centre Ltd (FIDReC). FIDReC is an independent and impartial institution which also adjudicates on financial disputes between consumers and financial institutions. FIDReC is unable to advise consumers whether to accept or reject any specific offer made to them by the



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Financial Adviser. FIDReC can assist you with your case. The decision of FIDReC is binding on the Financial Adviser, but not on you. If you are dissatisfied with the outcome, you may pursue other options including legal action.

**FAIR DEALING**

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**vi. COMPANY PORTFOLIOS****UNIT TRUSTS (UTs), EXCHANGE TRADED FUNDS (ETFs)****TRANSACTION PROCEDURES**

- i. Transactions in securities will only be allowed if client has acknowledged the Risk Disclosure Statement Relating to Securities.
- ii. Transactions in securities that are listed Specified Investment Products (SIPs) will only be allowed if the Customer Account Review (CAR) has been conducted on account holder(s) and the account approved for transactions in listed SIPs.
- iii. Transactions in overseas-listed securities will only be allowed if client has acknowledged the Risk Warning Statement.
- iv. Foreign Account Tax Compliance Act (FATCA) declaration is required before client can transact in US securities.
- v. Trading day refers to the time span that a particular stock exchange is open.
- vi. Orders will be processed on the same day if:
  - form:
    - i. Cash/SRS: Before 12pm and within 30 calendar days from the date indicated in "Account Holder Signatures" section.
    - ii. CPF: Before 12pm and within 3 business days from the date indicated in "Account Holder Signatures" section.
  - online (iPASS):
    - i. Cash/SRS: Before 3pm.
    - ii. CPF: Before 3pm.
- vii. The day the order is processed will be known as 'S'.
- viii. Orders placed on or after the cut-off time on a business day will be processed on the next business day. Orders placed on a non-business day will be processed on the next business day.
- ix. The order fulfilment day will be known as 'T' day.
- x. All orders submitted will be irrevocable once they are filled.
- xi. Securities bought through iFAST must also be sold through iFAST, otherwise additional transfer fees may be incurred. Securities are held on behalf of clients by iFAST and/or its appointed Custodian, hence the Securities are not registered in the name of the client.
- xii. Client is not able to sell individual holdings within the Company Portfolios. Any redemption will have to adhere to the minimum redemption amount set for the Company Portfolio and will be in accordance to the portfolio's allocation.
- xiii. Business day refers to Monday to Friday excluding Singapore's Public Holidays. The time zone will be based on Singapore time.
- xiv. iFAST will enter into the transaction with client as agent, unless otherwise stated.

**BUY TRANSACTION**By Cheque

- i. When order is submitted to iFAST on 'S', orders will only be processed upon cheque clearance.
- ii. Cheques are to be made payable to "iFAST Financial Pte Ltd - Client Trust Account".

By Cash Account/Auto-Sweep Account

- i. Orders will be processed on 'S', provided that there are sufficient funds in the Cash Account/Auto-Sweep Account.

By CPF/SRS

- i. Orders will be processed on 'S'.
- ii. Please note that cash rebates or discounts in kind are not allowed under the CPFIS terms & conditions.

**SELL TRANSACTION**

- i. When order is submitted to iFAST on 'S', orders will be processed.
- ii. The redemption settlement period will take into account the longest redemption duration for the underlying UTs/ETFs. This may be T+10 business days, depending on the underlying UTs/ETFs.

- iii. Please note that, when rebalancing is in progress for the selected portfolio, portfolio sell/switch sell orders submitted during this period will only be processed after the rebalancing exercise has been completed.

By CPF/SRS

- i. Redemption proceeds will be remitted to the client's CPF/agent bank based on per UT's redemption settlement date on T+6 business days for Equities, Balanced and other types of funds as stipulated in the prospectus and T+4 business days for Bond and Money Market Funds, except for certain funds such as non-daily valuation funds.

By Cash Account/Auto-Sweep Account

- i. Redemption proceeds will be parked in client's Cash Account/Auto-Sweep Account and reflected in client's available balance based on the longest redemption settlement date of underlying UTs/ETFs.
- ii. Redemption proceeds into CNH and USD Auto-Sweep Account are not available.

**SWITCH TRANSACTION**

- i. When order is submitted to iFAST on 'S', orders will be processed.

**REGULAR SAVINGS PLAN (RSP) TRANSACTION**

- i. RSP Buy Order: If the RSP date falls on a non-business day, RSP buy order will be processed on the next business day.
- ii. RSP Application:
  - a. By GIRO, CPFIS-OA, CPFIS-SA, SRS
    - i. RSP will start next month if we receive the application:
      - By 11:59pm on the 26th of this month (iPASS), or
      - Before 12pm on the 26th of this month (iSIGN)
    - ii. For applications past the above cut-offs, RSP will start two months later.
    - iii. For applications with new GIRO application, we will update you via email of the RSP start month when the GIRO application has been approved.
    - iv. Please note that the GIRO/CPF/SRS needs to have sufficient balance before the RSP cycle for the deduction to be successful.
  - b. By Cash Account
    - i. RSP will start on the next immediate RSP date.
    - ii. Client does not need to have sufficient or any balance in their Cash Account in order to create RSP (using Cash Account payment method) as they can top up the Cash Account balance before the RSP cycle for the deduction to be successful. Do note that RSP generation will fail if Cash Account balance is insufficient.
  - c. By Auto-Sweep Account
    - i. RSP will start on the next immediate RSP date.
    - ii. Client does not need to have sufficient balance or any balance in the Auto-Sweep Account in order to create RSP (using Auto-Sweep Account as the payment method). However, please note that the Auto-Sweep Account needs to have sufficient balance before the RSP cycle for the deduction to be successful.
  - d. Before you can apply for RSP using either CPFIS-OA, CPFIS-SA or SRS, you must ensure that the appropriate CPF/SRS account details have been updated.
  - e. Please note that Cash Account/Auto-Sweep Account has to be activated before it can be made available for RSP deductions.
- iii. RSP Amendment & Termination:
  - a. By GIRO, CPFIS-OA, CPFIS-SA, SRS
    - i. Amendments/terminations will take effect next month if we receive them:
      - By 11:59pm on the 26th of this month (iPASS), or
      - Before 12pm on the 26th of this month (iSIGN)
    - ii. Amendments/terminations past the above cut-offs will take effect two months later.
  - b. By Cash Account/Auto-Sweep Account
    - i. Amendments/terminations will take effect from the next immediate RSP date.
  - c. RSP via UT
    - i. Amendments/terminations will take effect from the next immediate RSP date.



- iv. Please note that the processing of RSP instructions may take several business days and, in certain instances, may extend to several weeks. Processing may occur towards the end of the month and may be carried out in batches. By submitting an RSP instruction, client accepts these processing timelines and agrees that client shall not hold iFAST responsible for any liability or losses arising from the execution or timing of such processing.

**REBALANCING TRANSACTION**

- i. For all ETF rebalancing within Company Portfolios, iFAST will consolidate the ETF sell transaction and transact weekly in order to fulfil the minimum lot requirement by the exchange and obtain a better pricing for client.
- ii. iFAST has the discretion to determine the time to place market orders and estimate the quantity to be executed based on the investment amount as specified, on best effort basis.

**FEES CHARGED BY STOCK EXCHANGES**

Hong Kong Exchange (HKEX)

Exchange Stamp Duty:	0.10% rounded to the nearest dollar
Exchange Transaction Levy (AFRC):	0.00015%
Exchange Transaction Levy (SFC):	0.0027%
Exchange Settlement Fee (Inclusive of CCASS fee and trading tariff fee):	0.002%, subject to a minimum of HKD 2/USD 2/CNH 2 and maximum of HKD 100/USD 100/CNH 100
Exchange Trading Fee:	0.005%
Dividend Handling Fee:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )
Corporate Action Charges:	No Charges from iFAST ( <a href="#">Please refer to exchange charges where applicable</a> )

United States Exchange (AMEX, NASDAQ, NYSE, BATS)

Securities & Exchange Commission (SEC) Fee:	0% on trade amount, Applicable for Sell Transactions Only, with effect from 13 May 2025
Exchange Trading Activity Fee (TAF):	USD 0.000166 per share traded, maximum of USD 8.30, Applicable for Sell Transactions Only, with effect from 1 Jan 2024

Financial Transaction Tax (FTT):	French FTT: 0.3% of trade amount applicable on ADR & GDR with Market Cap >= EUR 1 B Italian FTT: 0.12% of trade amount applicable on ADR and GDR with Market Cap >= EUR 500 M Applicable for Buy Transactions Only
American Depository Receipt (ADR)/Global Depository Receipt (GDR):	ADR/GDR fee are pass-through fee charged by custody agents. Fee amount and frequency of charges differs for each ADR/GDR. Please refer to product prospectus or <a href="https://www.dtcc.com/">https://www.dtcc.com/</a> for details.
OTC F Shares (F-Stks):	USD 5 per trade
Dividend Handling Fee:	No Charges from iFAST (Please refer to exchange charges where applicable)
Corporate Action Charges:	No Charges from iFAST USD 50 + USD 100 Deposit/Withdrawal at Custodian (DWAC fees if applicable to the event)

**Notes:**

- i. Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).
- ii. The above fees, as imposed by the relevant stock exchanges, are subject to change from time to time by the said stock exchange. In case of any inconsistencies between the fees mentioned hereinabove and the current fees as imposed by the said stock exchange, the latter shall prevail to the extent of such inconsistencies. iFAST shall not be liable to the client in respect of any such inconsistencies in the said fees.
- iii. All charges incurred by respective exchanges including brokerage fees and GST (where applicable) will apply to ETF transactions.

**DIVIDENDS**

Dividend payments will be parked in client's Cash Account of the equivalent portfolio currency.

**CONFIRMATION NOTES**

A confirmation note will be sent to client on T+1 business day.

**FREQUENCY OF ACCOUNT STATEMENTS**

Monthly account statements will be sent for client accounts with movements within the month. All clients with holdings will receive account statements sent on a quarterly basis.

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