

Our Fees Explained

Full Details of Our Competitive Fees

We're committed to transparency and always want our clients to know exactly what they are paying when they buy precious metals from us. Our transparent and competitive pricing is one of several reasons clients located in more than 150 countries choose Goldmoney.

As a client of one of the world's oldest and largest precious metal retail services, you benefit from the daily liquidity provided by our clients, which results in the most competitive prices for gold, silver, platinum, and palladium.

Buy & Sell Fees

This fee is paid each time you buy or sell precious metals at the quoted buy and sell prices.

| Transaction Type | Fee |
|------------------|------|
| Buy | 0.5% |
| Sell | 0.5% |

Monthly Storage Fees

MINIMUM FEES

There is a US \$10 minimum monthly storage fee that applies to Holdings or Goldmoney Personal Accounts with any balance. If the total storage fee on the custody of your precious metals is less than US \$10/month, the minimum fee applies. If you pay US \$10/month or more in storage fees, the minimum storage fee will not affect you.

STORAGE FEES FOR GOLD - HOLDINGS ONLY

| Vault (Location / Provider) | Month | Annum |
|----------------------------------|---------|--------|
| London / Loomis | 0.01% | 0.12% |
| New York / Brink's | 0.018% | 0.216% |
| Ottawa / The Royal Canadian Mint | 0.015% | 0.18% |
| Singapore / Brink's | 0.015% | 0.18% |
| Singapore / Loomis | 0.0125% | 0.15% |
| Toronto / Brink's | 0.015% | 0.18% |
| Zurich / Brink's | 0.018% | 0.216% |
| Zurich / Loomis | 0.01% | 0.12% |

STORAGE FEES FOR SILVER - HOLDINGS ONLY

| Vault (Location / Provider) | 1 - 49,999 Ounces | | 50,000+ Ounces | |
|-----------------------------|-------------------|----------|----------------|-------|
| | Month | Annum | Month | Annum |
| Hong Kong / Loomis | 0.04084% | 0.49008% | 0.0325% | 0.39% |
| London / Loomis | 0.04084% | 0.49008% | 0.0325% | 0.39% |
| New York / Brink's | 0.04084% | 0.49008% | 0.0325% | 0.39% |
| Singapore / Brink's | 0.04084% | 0.49008% | 0.0325% | 0.39% |
| Singapore / Loomis | 0.04084% | 0.49008% | 0.0325% | 0.39% |
| Toronto / Brink's | 0.04084% | 0.49008% | 0.0325% | 0.39% |
| Zurich / Loomis | 0.04084% | 0.49008% | 0.0325% | 0.39% |

STORAGE FEES FOR PLATINUM - HOLDINGS ONLY

| Vault (Location / Provider) | Month | Annum |
|-----------------------------|----------|----------|
| Zurich / Loomis | 0.04917% | 0.59004% |

STORAGE FEES FOR PALLADIUM - HOLDINGS ONLY

| Vault (Location / Provider) | 1 - 49,999 Palladium Grams | | 50,000+ Palladium Grams | |
|-----------------------------|----------------------------|-----------|-------------------------|-------|
| | Month | Annum | Month | Annum |
| Zurich / Loomis | 0.081666% | 0.979992% | 0.065% | 0.78% |

STORAGE FEES FOR GOLD - GOLDMONEY PERSONAL ACCOUNTS ONLY

| Vault (Location / Provider) | Month | Annum |
|-----------------------------|--------|-------|
| Toronto / Brink's | 0.030% | 0.36% |

Account Funding Fees - Holdings Only

Goldmoney's funding methods result in a currency balance that can be used to purchase precious metals in your Goldmoney Holding.

| Funding Method | Fee |
|------------------------------|------|
| Bank Wire | Free |
| Direct Bank Transfer (CHAPS) | Free |
| SEPA | Free |

Account Withdrawal Fees - Holdings Only

BANK ACCOUNTS

Goldmoney deducts a withdrawal fee from your currency balance before funds are sent to your bank account. These fees are charged by our banks and passed on to you without a premium. We disclose these fees to you before each transfer is approved.

| Currency | Funds Transfer Fee |
|---------------------------|---|
| CAD - Canadian dollars | 35.00 per wire transfer |
| CHF - Swiss francs | 25.00 per wire transfer |
| EUR - Euros | 25.00 per wire transfer, 10.00 for SEPA |
| GBP - British pounds | 20.00 per wire transfer, 7.00 for Faster Payments/CHAPS |
| JPY - Japanese yen | 3,000.00 per wire transfer |
| USD - U.S. dollars | 25.00 per wire transfer |
| HKD - Hong Kong dollars | 200.00 per wire transfer |
| NZD - New Zealand dollars | 45.00 per wire transfer |
| AUD - Australian dollars | 40.00 per wire transfer |

Account Withdrawal Fees - Goldmoney Personal Accounts Only

BANK ACCOUNTS

Goldmoney deducts a withdrawal fee from your currency balance before funds are sent to your bank account. We disclose these fees to you before each transfer is approved.

| Currency | Funds Transfer Fee |
|----------------|--------------------------|
| All Currencies | 0.75gg per wire transfer |

Bar Registration Fee - Holdings Only

Goldmoney clients may register specific bars in their name with the vault custodian for a corresponding metal fee.

| Bar Size / Type | Metal | Metal Fee |
|-----------------|-----------|------------|
| 100 grams | Gold | 2 grams |
| 1 kilogram | Gold | 1.5 grams |
| 1 kilogram | Silver | 1.6 ounces |
| Good Delivery | Gold | 1 gram |
| Good Delivery | Platinum | 1 gram |
| Good Delivery | Palladium | 1 gram |
| Good Delivery | Silver | 1 ounce |

Physical Redemptions - Holdings Only

Physical bullion delivery can be arranged if you own 1 kilogram of gold or 1,000 ounces of silver.

Pickup of physical bullion at the vault can be arranged in some cases. An appointment will be made on your behalf, at which time you may visit the vault custodian with necessary paperwork to collect your metal. Any vault or administrative costs associated with each physical redemption will be conveyed to you at the time of making your redemption request.

Please contact our Support team with any questions regarding physical redemptions.

Inactive & Dormant Fees - Holdings Only

A Client is classified as inactive when over a period of three (3) years there have been no successful logins to your Goldmoney Holding.

If the period of inactivity continues for seven (7) years, your Goldmoney Holding is classified as dormant.

Upon being designated as inactive or dormant, a one-time fee is assessed:

| One-Time Fees | Based on Holding Value |
|---------------|--|
| Inactive | 1.00% (min. 2gg or equivalent, max 50gg or equivalent) |
| Dormant | 0.75% (min. 5gg or equivalent, max 50gg or equivalent) |

Should you Holding remain inactive or dormant, you will be charged a monthly fee on top of any other applicable fees, such as storage fees:

| Monthly Fees | Based on Holding Value |
|--------------|------------------------|
| Inactive | 1.00% per annum |
| Dormant | 0.75% per annum |

Inactive & Dormant Fees - Goldmoney Personal Accounts Only

A Client is classified as inactive when over a period of one (1) year there have been no successful logins to your Goldmoney Personal Account (formally known as a BitGold account).

If the period of inactivity continues for two (2) years, your Goldmoney Personal Account is classified as dormant.

Upon being designated as inactive or dormant, a one-time fee is assessed:

| One-Time Fees | Based on Account Value |
|---------------|--|
| Inactive | 1.00% (min. 2gg or equivalent, max 50gg or equivalent) |
| Dormant | 0.75% (min. 5gg or equivalent, max 50gg or equivalent) |

Should you account remain inactive or dormant, you will be charged a monthly fee on top of any other applicable fees, such as storage fees:

