

Our Fees Explained

FULL DETAILS OF OUR COMPETITIVE FEES

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Goldmoney®

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%

ACTIVE TRADER BUY & SELL FEES - HOLDINGS ONLY

Active Trader is our real-time precious metals trading and analysis platform. It offers the industry's most powerful technical charting tools and limit order functionality.

Transaction Type	Fee
Buy	1%
Sell	1%

METAL & VAULT EXCHANGE FEES - HOLDINGS ONLY

Metal exchanges are a convenient way to convert the value of one metal into another at the prevailing market prices.

Goldmoney offers metal exchange as one discounted transaction, avoiding the need to make two transactions and pay twice the fees.

Vault exchanges allow you to convert the balance of one of your metals held in one of our global vault locations to another at prevailing market prices. Goldmoney offers vault exchange as one discounted transaction, avoiding the need to make two transactions and pay twice the fees.

Transaction Type	Fee
Metal Exchange	0.75%
Vault Exchange	0.75%

MONTHLY STORAGE FEES

MINIMUM FEES

There is a US \$10 minimum monthly storage fee that applies to Holdings or Personal/Business 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
Frankfurt / Loomis	0.0125%	0.15%
Hong Kong / Brink's	0.018%	0.216%
Hong Kong / G4S	0.015%	0.18%
Hong Kong / Loomis	0.01%	0.12%
London / Brink's	0.018%	0.216%
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%
Singapore / Malca-Amit	0.01%	0.12%
Toronto / Brink's	0.015%	0.18%
Zurich / Brink's	0.018%	0.216%
Zurich / Loomis	0.01%	0.12%
Zurich / Rhenus	0.015%	0.18%

STORAGE FEES FOR SILVER - HOLDINGS ONLY

Vault (Location / Provider)	1 - 49,999 Ounces		50,000+ Ounces	
	Month	Annum	Month	Annum
Frankfurt / Loomis	0.04084%	0.49008%	0.0325%	0.39%
Hong Kong / G4S	0.04084%	0.49008%	0.0325%	0.39%
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%
Singapore / Malca-Amit	0.04084%	0.49008%	0.0325%	0.39%
Toronto / Brink's	0.04084%	0.49008%	0.0325%	0.39%
Zurich / 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)	1 - 49,999 Platinum Grams		50,000+ Platinum Grams	
	Month	Annum	Month	Annum
Hong Kong / Loomis	0.04084%	0.49008%	0.0325%	0.39%
New York / Brink's	0.03%	0.36%	0.03%	0.36%
Toronto / Brink's	0.03%	0.36%	0.03%	0.36%
Zurich / Loomis	0.04917%	0.59004%	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
Hong Kong / Loomis	0.081666%	0.979992%	0.065%	0.78%
Zurich / Loomis	0.081666%	0.979992%	0.065%	0.78%

STORAGE FEES FOR GOLD - PERSONAL & BUSINESS (BITGOLD) ACCOUNTS ONLY

Vault (Location / Provider)	Month	Annum
Dubai / Brink's	0.030%	0.36%
Hong Kong / Brink's	0.030%	0.36%
London / Brink's	0.030%	0.36%
New York / Brink's	0.030%	0.36%
Ottawa / Royal Canadian Mint	0.030%	0.36%
Singapore / Brink's	0.030%	0.36%
Toronto / Brink's	0.030%	0.36%
Zurich / 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

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 - PERSONAL & BUSINESS (BITGOLD) 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 Relationship Management 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 your 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 Holdingt Value
Inactive	1.00% per annum
Dormant	0.75% per annum

INACTIVE & DORMANT FEES - PERSONAL & BUSINESS (BITGOLD) 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/Business Account (formally known as a BitGold account).

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

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

One-Time Fees	Based on Holding/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 your account 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/Account Value
Inactive	1.00% per annum
Dormant	0.75% per annum

