

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	0.015%	0.18%
New York / Brink's	0.015%	0.18%
Ottawa / The Royal Canadian Mint	0.015%	0.18%
Singapore / Brink's	0.015%	0.18%
Toronto / Brink's	0.015%	0.18%
Zurich / Loomis	0.015%	0.18%

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%
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 so long as you own enough metal to register an entire bar at a particular vault location.

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.

The vault and administrative costs associated with each physical redemption will be conveyed to you at the time of making your redemption request per the rates below; please note that any taxes due upon collection/delivery will be added on top of the fees we quote:

Precious Metal	Based on Redemption Weight
Gold	3.00%
Silver	3.80%
Platinum	4.70%
Palladium	5.50%

There will be a minimum charge of \$1,250 USD (or equivalent) for each redemption request.

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:

Monthly Fees	Based on Account Value
Inactive	1.00% per annum
Dormant	0.75% per annum

