

# 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.

### BUYING/SELLING FEES – GOLD, SILVER, PLATINUM, PALLADIUM

At Goldmoney, we want our clients to always know exactly what they are paying in a transparent and consistent way when they buy precious metals from us. Transparent and competitive pricing is one of several reasons why Goldmoney is the choice for clients from over 150 countries. By being a client of one of the world's oldest and largest precious metal investing services, you benefit from the daily liquidity provided by our clients resulting in the most competitive prices for allocated gold, silver, platinum, and palladium.

### BUYING/SELLING FEES - GOLD, SILVER, PLATINUM, PALLADIUM

This fee is paid each time you buy or sell precious metals.

Transaction Type	Fee
Buy	0.5%
Sell	0.5%

Metal exchanges are a convenient way to convert the value of one metal into another at the prevailing market prices. Goldmoney offers metal exchanges as one discounted transaction option avoiding the need to make two transactions and pay twice the fees.

Transaction Type	Fee
Exchange	0.75%

### STORAGE FEES

We provide the the lowest cost option for storing metal up to 90% less than exchange traded funds (ETFs) and competitors. \$100,000 of gold costs only \$100 a year. Unlike Bank Deposit Insurance, there are no limits to the insurance coverage on your vaulted precious metal.

### MONTHLY STORAGE CREDITS

Goldmoney rewards clients with credits to apply against storage fees.

We calculate your total buying, selling, and metal exchange activity each month, and apply the total commission you paid against your monthly storage fee. This means that you only pay storage fees during months you are less active.

For example:

- An account with a gold balance of \$25,000 would only need to make \$500 worth of gold transactions per month to avoid paying a storage fee.
- An account with a silver balance of \$25,000 would only need to make \$2,500 worth of silver transactions per month to avoid paying a storage fee.



## STORAGE FEES FOR GOLD

Vault (Location / Provider)	Month	Annum
Loomis UK	0.01%	0.12%
Loomis Switzerland	0.01%	0.12%
Loomis Hong Kong	0.01%	0.12%
G4S Hong Kong	0.015%	0.18%
Rhenus Switzerland	0.015%	0.18%
Brink's Canada	0.015%	0.18%
Brink's Toronto	0.015%	0.18%
Brink's New York	0.015%	0.18%
Brink's Zurich	0.015%	0.18%
Brink's Hong Kong	0.015%	0.18%
Brink's London	0.015%	0.18%
Brink's London (PayPal)	0.015%	0.18%
The Royal Canadian Mint Ottawa	0.0125%	0.15%
Malca-Amit Singapore	0.01%	0.12%

## STORAGE FEES FOR SILVER

Vault (Location / Provider)	1 - 49,999 Ounces		Over 50,000 Ounces	
	Month	Annum	Month	Annum
Loomis UK	0.04084%	0.49008%	0.0325%	0.39%
Loomis Switzerland	0.04084%	0.49008%	0.0325%	0.39%
Loomis Hong Kong	0.04084%	0.49008%	0.0325%	0.39%
G4S Hong Kong	0.04084%	0.49008%	0.0325%	0.39%
Brink's Canada	0.04084%	0.49008%	0.0325%	0.39%
Brink's Singapore	0.04084%	0.49008%	0.0325%	0.39%
Malca-Amit Singapore	0.04084%	0.49008%	0.0325%	0.39%

## STORAGE FEES FOR PLATINUM

Vault (Location / Provider)	1 - 49,999 Platinum Grams		Over 50,000 Platinum Grams	
	Month	Annum	Month	Annum
Loomis Switzerland	0.04917%	0.59004%	0.04917%	0.59004%
Loomis Hong Kong	0.04084%	0.49008%	0.0325%	0.39%

## STORAGE FEES FOR PALLADIUM

Vault (Location / Provider)	1 - 49,999 Palladium Grams		Over 50,000 Palladium Grams	
	Month	Annum	Month	Annum
Loomis Hong Kong	0.081666%	0.979992%	0.065%	0.78%



## ACCOUNT FUNDING FEES

Goldmoney offers multiple funding methods, each of which result in a currency balance in your Goldmoney Holding.

Funding Method	Fee
Bank Wire	Free
Direct Bank Transfer (ACH, EFT, SEPA)	Free
Credit and Debit Cards	3%
PayPal	2%

## ACCOUNT WITHDRAWAL FEE

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. We transparently disclose these fees to you before each transfer is approved.

Currency	Funds Transfer Fee
CAD - Canadian dollars	22.00 per wire transfer / EFT transfer free
CHF - Swiss francs	22.00 per wire transfer
EUR - Euros	15.00 per wire transfer / SEPA transfer 7.00
GBP - British pounds	CHAPS & Intl. Trfr. 10.00 / UK BACS free
JPY - Japanese yen	2,000.00 per transfer
USD - U.S. dollars	20.00 per transfer / ACH transfer free / PayPal 1%
HKD - Hong Kong dollars	160.00 per transfer
NZD - New Zealand dollars	25.00 per transfer
AUD - Australian dollars	20.00 per transfer

## METAL PAYMENTS AND BUSINESS TOOLS

Goldmoney offers innovative tools for making and receiving metal transfers. For businesses, we offer an invoicing suite that enables you to send invoices via email and receive payment in metal.

Transaction Type	Fee
Metal transfers to other Holdings	Free
Business invoicing and payouts	Free

## BAR REGISTRATION FEE

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	15 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 (VAULT)

Physical redemptions from each vault can be arranged if you own 1 kilogram of gold or 1,000 ounces of silver.

An appointment will be made on your behalf, at which time you may visit the vault custodian with necessary paperwork to collect your metal. There is a one-time fee of 10 gold grams for each physical redemption.

### PHYSICAL REDEMPTION (COINS AND BARS)

You may redeem cash or metal value to take physical delivery through our subsidiary Schiff Gold. A Schiff Gold representative can arrange for the purchase and shipment of sovereign coins and bars. There is no fee to redeem value from Goldmoney to SchiffGold.



