

Our Fees Explained

FULL DETAILS OF OUR COMPETITIVE FEES

LAST UPDATED JULY 30, 2018

Goldmoney®

We're committed to transparency and always want our clients to know exactly what they are paying when they buy precious metals and cryptocurrencies 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 investing services, you benefit from the daily liquidity provided by our clients, which results in the most competitive prices for allocated gold, silver, platinum, and palladium as well as various cryptocurrencies.

BUY & SELL FEES - GOLD, SILVER, PLATINUM, PALLADIUM

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%

BUY & SELL FEES - CRYPTOCURRENCIES

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

Transaction Type	Fee
Buy	2.5%
Sell	2.5%

METAL EXCHANGE FEES - GOLD, SILVER, PLATINUM, PALLADIUM

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
Metal Exchange	0.75%

CURRENCY EXCHANGE FEES - USD, EUR, GBP, CAD, JPY, CHF, HKD, AUD, NZD

Currency exchanges allow you to move between any of the nine national currencies that we offer, giving you complete control over your currency exposure.

Transaction Type	Fee
Currency Exchange	0.49%

MONTHLY STORAGE FEES

We provide the lowest cost option for storing metal – up to 90% less than ETFs and competitors. Storing and insuring \$100,000 of gold costs approximately \$10 per month. Unlike Bank Deposit Insurance, there are no limits to coverage of your vaulted precious metal.

MONTHLY STORAGE CREDITS

Goldmoney rewards clients with credits to apply against storage fees. We calculate your total buying, selling, and 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.
- An account with a bitcoin balance of \$25,000 would only need to make \$850 worth of bitcoin 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 Dubai	0.018%	0.216%
Brink's Toronto	0.015%	0.18%
Brink's New York	0.018%	0.216%
Brink's Zurich	0.018%	0.216%
Brink's Hong Kong	0.018%	0.216%
Brink's London	0.018%	0.216%
Brink's London (PayPal)	0.018%	0.216%
The Royal Canadian Mint Ottawa	0.015%	0.18%
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%
Brink's New York	0.03%	0.36%	0.03%	0.36%

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%

MONTHLY STORAGE FEES - CRYPTOCURRENCIES

Our cold storage solution provides industry-leading security and peace of mind.

Cryptocurrency	Fee
Bitcoin	0.085%
Ethereum	0.085%

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 (EFT, SEPA)	Free
Credit and Debit Cards	3%
PayPal	2%
Cryptocurrency	0.5%

ACCOUNT WITHDRAWAL FEES - BANK ACCOUNT

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 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
HKD - Hong Kong dollars	160.00 per transfer
NZD - New Zealand dollars	25.00 per transfer
AUD - Australian dollars	20.00 per transfer

ACCOUNT WITHDRAWAL FEES - PREPAID CARD

Goldmoney deducts a withdrawal fee from your currency balance before funds are loaded onto your prepaid card. We transparently disclose these fees to you before each transfer is approved.

Card	Load Fee
Plastic (USD/GBP/EUR/CHF)	1%
Metal (USD/GBP/EUR)	1%

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	Coming Soon

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.

