

Kristal Freedom Account

Fee Item	Fee Description
A/C Processing	n/a
A/C Maintenance	n/a
Custody & Asset Operating Fee	Custody Fees - n/a Brokerage Charges - a) USD 1 + taxes per trade for US-listed ETFs b) At Actuals for non-US-listed assets Other Charges - At Actuals, charged directly to the Account by the Broker (Saxo Capital Markets)
Management Fee [^]	Zero fees for first USD 10,000 in Account value 0.30% p.a. on incremental Account value above USD 10,000
FX Conversion	Up to 0.20% from Market Rate (Market Rate available to Kristal.AI is that provided by broker)
Funds Deposit	USD - up to USD 25 AUD - up to USD 250 SGD - n/a EUR - up to USD 250 HKD - n/a GBP - up to USD 250
Funds Withdrawal	USD - up to USD 50 SGD - n/a HKD - n/a

[^]Management Fee is charged MONTHLY.

*Account value is the sum of the DAILY Account balance divided by the number of days in the relevant period for which the Fee is being charged. Account balance is the sum total of all the assets and cash balances held in the Account less any liabilities as per the Broker or Custodian at the end of every day.

A movement fee will be charged by the banks for fund deposits and withdrawals made in USD, AUD, EUR, and GBP. This is not a cost imposed by Kristal.AI.

Appendix

Brokerage Charges

The commission on orders charged by Saxo as on Dec 23, 2020. These are deducted directly by Saxo when orders are executed.

Symbol	Trade Value	Contracts Traded	Price	Commission	Min. Commission
Exchange: AMEX - NYSE MKT (American Stock Exchange)	Any	Any	Any	USD 1	
Exchange: AMS - Euronext Amsterdam	Any	Any	Any	0.06% of Trade Amount	EUR 8
Exchange: ASX - Australian Securities Exchange	Any	Any	Any	0.05% of Trade Amount	AUD 6
Exchange: BATS_BZX - Bats BZX	Any	Any	Any	USD 1	
Exchange: BRU - Euronext Brussels	Any	Any	Any	0.06% of Trade Amount	EUR 8
Exchange: CSE - NASDAQ OMX Copenhagen	Any	Any	Any	0.05% of Trade Amount	DKK 50
Exchange: CSE_FN-DK	Any	Any	Any	0.05% of Trade Amount	DKK 50
Exchange: FFT - Deutsche Borse (Frankfurt Floor)	Any	Any	Any	0.35% of Trade Amount	EUR 60
Exchange: FSE - Deutsche Börse (XETRA)	Any	Any	Any	0.05% of Trade Amount	EUR 6
Exchange: HKEX - Hong Kong Exchanges	Any	Any	Any	0.1% of Trade Amount	HKD 60
Exchange: HSE - NASDAQ OMX Helsinki	Any	Any	Any	0.05% of Trade Amount	EUR 8
Exchange: ISE - Euronext Dublin	Any	Any	Any	0.08% of Trade Amount	EUR 9
Exchange: JSE - Johannesburg Stock Exchange	Any	Any	Any	0.15% of Trade Amount	ZAR 90
Exchange: LISB - Euronext Lisbon	Any	Any	Any	0.06% of Trade Amount	EUR 8
Exchange: LSE ETF - London Stock Exchange (ETFs)	Any	Any	Any	0.05% of Trade Amount	GBP 5
Exchange: LSE_INTL - London Stock Exchange (IOB)	Any	Any	Any	0.05% of Trade Amount	USD 10
Exchange: LSE_SEAQ - London Stock Exchange (SEAQ)	Any	Any	Any	0.35% of Trade Amount	GBP 50
Exchange: LSE_SETS - London Stock Exchange	Any	Any	Any	0.05% of Trade Amount	GBP 5
Exchange: LSE_SSEC	Any	Any	Any	0.05% of Trade Amount	USD 10
Exchange: MALAY	Any	Any	Any	0.2% of Trade Amount	MYR 50

Brokerage Charges

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Symbol	Trade Value	Contracts Traded	Price	Commission	Min. Commission
Exchange: MIL - Borsa Italiana/Milan Stock Exchange	Any	Any	Any	0.06% of Trade Amount	EUR 8
Exchange: NASDAQ	Any	Any	Any	USD 1	
Exchange: NotSupported	Any	Any	Any		
Exchange: NSC - NASDAQ (Small cap)	Any	Any	Any	USD 1	
Exchange: NYSE - New York Stock Exchange	Any	Any	Any	USD 1	
Exchange: NYSE_ARCA - New York Stock Exchange (ARCA)	Any	Any	Any	USD 1	
Exchange: OOTC - OTC Markets Group (Pink Sheets)	Below USD 50,000	Any	Any	USD 25	
	Above USD 50,000	Any	Any	0.15% of Trade Amount	
Exchange: OSE - Oslo Børs/Oslo Stock Exchange	Any	Any	Any	0.06% of Trade Amount	NOK 50
Exchange: OTCBB - OTC Bulletin Board	Below USD 50,000	Any	Any	USD 25	
	Above USD 50,000	Any	Any	0.15% of Trade Amount	
Exchange: PAR - Euronext Paris	Any	Any	Any	0.05% of Trade Amount	EUR 6
Exchange: PRA - Prague Stock Exchange	Any	Any	Any	0.25% of Trade Amount	CZK 350
Exchange: SGX-ST - Singapore Exchange	Any	Any	Any	0.08% of Trade Amount	SGD 10
Exchange: SHANGHAI_SC - Shanghai-Hong Kong Stock Connect	Any	Any	Any	0.08% of Trade Amount	CNH 20
Exchange: SHENZHEN_SC - Shenzhen-Hong Kong Stock Connect	Any	Any	Any	0.08% of Trade Amount	CNH 20
Exchange: SIBE - BME Spanish Exchanges	Any	Any	Any	0.06% of Trade Amount	EUR 8
Exchange: SSE - NASDAQ OMX Stockholm	Any	Any	Any	0.05% of Trade Amount	SEK 50
Exchange: SSE_FN-SE	Any	Any	Any	0.05% of Trade Amount	SEK 50
Exchange: SWX - SIX Swiss Exchange	Any	Any	Any	0.06% of Trade Amount	CHF 10

Brokerage Charges

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Symbol	Trade Value	Contracts Traded	Price	Commission	Min. Commission
Exchange: SWX_BND ETF - SIX Swiss Exchange ETFs on Bonds of the Swiss Conf	Any	Any	Any	0.06% of Trade Amount	CHF 10
Exchange: SWX ETF - SIX Swiss Exchange (ETFs)	Any	Any	Any	0.06% of Trade Amount	CHF 10
Exchange: TSE - Toronto Stock Exchange	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	CAD 0.015 per Share	CAD 10
CUP_U:xtse	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	USD 0.015 per Share	CAD 10
CYBR_U:xtse	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	USD 0.015 per Share	CAD 10
FIH_U:xtse	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	USD 0.015 per Share	CAD 10
GGAM:xtse	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	USD 0.015 per Share	CAD 10
HXS_U:xtse	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	USD 0.015 per Share	CAD 10
PHYS_U:xtse	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	USD 0.015 per Share	CAD 10
PSLV_U:xtse	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	USD 0.015 per Share	CAD 10
WIR_U:xtse	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	USD 0.015 per Share	CAD 10
Exchange: TSX - TSX Venture Exchange	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	CAD 0.015 per Share	CAD 10

Brokerage Charges

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Symbol	Trade Value	Contracts Traded	Price	Commission	Min. Commission
PBT_U:xtsx	Any	Any	Below 1	CAD 15	
	Any	Any	Above 1	USD 0.015 per Share	CAD 10
Exchange: TYO - Tokyo Stock Exchange	Any	Any	Any	0.1% of Trade Amount	JPY 1,000
Exchange: VIE - Wiener Börse/Vienna Stock Exchange	Any	Any	Any	0.07% of Trade Amount	EUR 8
Exchange: VX - SIX Swiss Exchange (Blue-Chip)	Any	Any	Any	0.06% of Trade Amount	CHF 10
Exchange: WSE - Warsaw Stock Exchange	Any	Any	Any	0.2% of Trade Amount	PLN 65
Exchange: XETR ETF - Deutsche Börse (Indices & ETFs)	Any	Any	Any	0.05% of Trade Amount	EUR 6

Symbol	Trade Value	Contracts Traded	Price	Commission	Min. Commission
Exchange: AMS_BONDS	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: APAC_DUAL - Bonds APAC Dual Currency	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: APAC_HARD - Bonds APAC Hard Currency	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: APAC_LOCAL - Bonds APAC Local Currency	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: BG_BONDS	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: BONDS - Generic Bonds exchange	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: BONDS_FRN - Bonds Floating Rate Notes	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: BRU_BONDS	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: CHINABONDS - China Bond Connect	Any	Any	Any	0.12% of Trade Amount	EUR 50
Exchange: CMEA_HARD - Bonds CEEMEA Hard Currency	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: CMEA_LOCAL - Bonds CEEMEA Local Currency	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: CSE_BONDS - NASDAQ OMX Copenhagen Bonds	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: EU_CP_HY - Bonds Europe Corporate - High Yield	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: EU_CP_IG - Bonds Europe Corporate - Investment Grade	Any	Any	Any	0.05% of Trade Amount	EUR 50
Exchange: EU_DUAL - Bonds Dual Europe Corporate - High Yield	Any	Any	Any	0.05% of Trade Amount	EUR 50

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