

FEES

1. KRISTAL FREEDOM ACCOUNT

Fee Item	Fee Description
A/C Processing	NIL
A/C Maintenance	NIL
Custody & Asset Operating Fee	Custody fees- NIL Brokerage Charges- a) US\$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 [^]	If Account value* is less than US \$10,000/- NIL , ELSE 0.30% , on incremental Account value* above US \$10,000/-
FX Conversion	upto 0.20% from Market Rate. (Market Rate available to Kristal.AI is that provided by broker)
Funds Deposit	
- USD	upto US \$25
- SGD	NIL
- HKD	NIL
- AUD	upto US \$250
- EUR	upto US \$250
- GBP	upto US \$250
Funds Withdrawal	
- USD	upto US \$50
- SGD	NIL
- HKD	NIL

[^]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.

2. KRISTAL PRIVATE WEALTH

Fee Item	Fee Description
A/C Processing	NIL
A/C Maintenance	NIL
Custody & Asset Operating Fee	Custody fees- NIL Brokerage Charges- a) US\$1 + taxes per trade for US- listed ETFs/ Stocks b) At Actuals for non-US-listed assets Other Charges- At Actuals , charged directly to the Account by the Broker (i.e. Saxo Capital and/or Interactive Brokers)
Management Fee[^]	
For Managed Kristals & Custom Kristals / Holdings	Upto 1% p.a. of A/C value
For Fund Kristals	As per the relevant Fund Kristal Factsheet
FX Conversion	upto 0.20% from Market Rate. (Market Rate available to Kristal.AI is that provided by broker)
Funds Deposit	
- USD	upto US \$50
- SGD	NIL
- HKD	n/a
- AUD	upto US \$250
- EUR	upto US \$250
- GBP	upto US \$250
Funds Withdrawal	
- USD	upto US \$50
- SGD	NIL
- HKD	NIL

[^]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 relating to Managed Kristals and/or Custom Kristals/holdings held in the Account less any liabilities as per the Broker or Custodian at the end of every day.

3. MANAGED INVESTMENT ACCOUNT

Fee Item	Fee Description
A/C Processing	In accordance with your agreement with the Account Provider
A/C Maintenance	In accordance with your agreement with the Account Provider
Custody & Asset Operating Fee	Actuals charged by the Account Provider
Management Fee[^]	Upto 1% p.a. of A/C value
FX Conversion	Actuals charged by the Account Provider
Funds Transfer	Actuals charged by the Account Provider
Funds Withdrawal	Actuals charged by the Account Provider

[^]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.