

## Cost Analysis

Last updated: February 1, 2024

The rates, fees and charges detailed below, along with the relevant notes, explain the charges applicable to your investment account with South African Investment Group, along with an explanation of how South African Investment Group generates its returns.

The “Package” of fees detailed below have been designed to benefit our client’s needs, whilst providing us with an adequate return to ensure the sustainability of this service to our clients.

### Rates and Fees

Description	Rates	Notes
Account Creation Fee	R0 – R1 000	1
Monthly Account Management Subscription	R0 – R2 200	2
Brokerage Fee	1% Per Annum	3
Foreign Exchange Rate	Inconsistent	4

### Account Creation

The account creation fee is what we charge for opening an account for you.

R5 000	R19 990	R200 Once-off fee
R20 000	R49 990	R500 Once-off fee
R50 000	R199 990	R750 Once-off fee
R200 000	R999 990	R1 000 Once-off fee

### Management Fee’s

Monthly account management subscription heavily depends on your account size, see table of contents below for more information.

Silver	R5 000	R49 990	0.45% of total account amount
Gold	R50 000	R109 990	0.55% of total account amount
Platinum	R110 000	R199 990	0.65% of total account amount
Platinum+	R200 000	R249 990	0.75% of total account amount
Diamond	R250 000	R999 990	R2 200 Per Month

### Brokerage

A brokerage fee is a charge imposed by a brokerage firm for facilitating the buying or selling of financial securities on behalf of investors. It covers the cost of trade execution services and varies among firms, impacting the overall cost and returns for investors.

### Exchange Rates

Foreign exchange rates refer to the value of one currency in terms of another. Fluctuations in these rates impact investments in other currencies. When an investor buys assets denominated in a foreign currency, changes in exchange rates can affect the investment's value.

A strengthening of the investor's home currency relative to the foreign currency may increase returns, while depreciation may lead to losses. Exchange rate movements are influenced by economic factors, geopolitical events, and market sentiment, posing both risks and opportunities for cross-border investments.

Please don't hesitate to contact the support team by email ([info@sainvestmentgroup.co.za](mailto:info@sainvestmentgroup.co.za)) for any general or admin related enquiries that are not stipulated in the T&C's or FAQ.

Remember, "Time in the markets beats money in the market!"