

Fee Regulations

Status: 07.05.2024

SOLIT Management Suisse GmbH ("SOLIT Suisse") shall charge the following fees and costs.

1. Purchase and sale

Purchases and sales of precious metals are charged at the price indicated in the app or on the website.

Purchases and sales under Planned Orders, Savings Plans and Sale Plans shall be charged at the regular purchase and sales price on the day of execution at the following time of day:

- Gold: 3:00 p.m. (GMT, London)
- Silver: 12:00 p.m. (GMT, London)
- Platinum: 2:00 p.m. (GMT, London)
- Palladium: 2:00 p.m. (GMT, London)

2. Safe custody fees

a) Amount of the safe custody fees

Safe custody fees are charged for the safekeeping of precious metals. The safe custody fees depend on the applicable safe custody fee rate and the amount of precious metal held in the vault at the time of calculation.

Safe custody fee rate: The safe custody fee rate is an annual percentage rate that differentiates on a multi-level basis according to vault level and precious metal type. The applicable monthly safe custody fee rate is 1/12 of the safe custody fee rate defined p.a.

Vault levels: Each vault is divided into one vault level. The following vault levels are available: "Basic", "Advanced", "Superior" and "Institutional". If a client owns several vaults, the vault level is determined separately for each vault. The vault level depends on the equivalent value of all purchases, calculated in CHF.

Calculation date: The safe custody fees are calculated every month at 23.59 o'clock on the last day of the month.

The safe custody fee rates for the current vault level and precious metal types are displayed to users prior to the first purchase when a vault is created and confirmed by the creation of the vault.

Vault level	Safe custody rate			
	Gold	Silber	Platinum	Palladium
Basic (< 250.000 CHF)	1.20 % p.a.	1.20 % p.a.	1.20 % p.a.	1.20 % p.a.
Advanced (>= 250.000 – 1M CHF)	0.85 % p.a.	0.85 % p.a.	0.85 % p.a.	0.85 % p.a.
Superior (> 1M CHF)	0.55 % p.a.	0.55 % p.a.	0.55 % p.a.	0.55 % p.a.
Institutional (> 10M CHF)	by arrangement			

The offered product may include sales charges from third parties. The custody fees depicted in the fee schedule include standard sales charge supplements. We do not assume any liability for the accurate determination or disclosure of sales charges, as these may depend on individual agreements between partners and third parties. It is the user's responsibility to inform themselves about such potential costs and to consider them in their decision-making process. We recommend directing any questions regarding sales charges directly to the relevant partners or third parties.

An example of the calculation of the safe custody fees is attached in Annex 1 of these Fee Regulations.

b) Collection of safe custody fees

The safe custody fees are charged monthly at the time of calculation for each vault and precious metal type. The corresponding amount of precious metal is charged to each vault and precious metal type and transferred to the ownership of SOLIT Suisse.

3. Delivery and collection costs

When precious metals are delivered, delivery costs, consisting of form and shipping costs, are incurred in relation to the equivalent value of the precious metals delivered according to the following scale.

In the case of self-collection of precious metals, collection costs, consisting of a flat-rate collection fee and form costs, are incurred in relation to the equivalent value of the precious metals delivered in accordance to the following scale.

The delivery costs and the collection costs shall be indicated before issuing each delivery order or when arranging a collection and shall be confirmed by issuing the delivery order or when arranging the collection.



Form costs:

Metal	Weight (g)	Form costs
Gold	1.0000	CHF 9.00
Gold	5.0000	CHF 11.00
Gold	10.0000	CHF 13.00
Gold	20.0000	CHF 16.00
Gold	31.1035	CHF 20.00
Gold	50.0000	CHF 25.00
Gold	100.0000	CHF 35.00
Gold	250.0000	CHF 60.00
Gold	500.0000	CHF 90.00
Gold	1,000.0000	CHF 0.00
Silver	20.0000	CHF 15.00
Silver	31.1035	CHF 16.00
Silver	100.0000	CHF 18.00
Silver	250.0000	CHF 23.00
Silver	500.0000	CHF 29.00
Silver	1,000.0000	CHF 36.00

Metal	Weight (g)	Form costs
Silver	5,000.0000	CHF 0.00
Silver	15,000.0000	CHF 0.00
Platinum	1.0000	CHF 11.00
Platinum	10.0000	CHF 13.00
Platinum	31.1035	CHF 20.00
Platinum	50.0000	CHF 25.00
Platinum	100.0000	CHF 35.00
Platinum	500.0000	CHF 90.00
Platinum	1,000.0000	CHF 0.00
Palladium	1.0000	CHF 11.00
Palladium	10.0000	CHF 13.00
Palladium	31.1035	CHF 20.00
Palladium	50.0000	CHF 25.00
Palladium	100.0000	CHF 35.00
Palladium	500.0000	CHF 90.00
Palladium	1,000.0000	CHF 0.00

Shipping costs (Deviation of actually supported countries possible):

	up to CHF 5,000	up to CHF 10,000	up to CHF 20,000	up to CHF 30,000	up to CHF 35,000	up to CHF 50,000	from CHF 50,000
Switzerland	CHF 24.95	CHF 29.95	CHF 44.95	CHF 84.95	CHF 89.95	CHF 149.95	CHF 199.95
Abroad							
Zone 1 - BEL, DE, DEN, FRA, GER, MCO, LUX, NED, AUT, SUI, LIE, CZE							
DHL	CHF 24.95	CHF 29.95	CHF 34.95	CHF 34.95	CHF 39.95	CHF 49.95	CHF 49.95
UPS*	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Zone 2 - GBR, ITA, SWE, SLO, SVN, ESP, HUN (* DEN, FRA, AUT)							
DHL	CHF 29.95	CHF 34.95	CHF 49.95	CHF 49.95	CHF 54.95	b.a.**	b.a.**
UPS*	CHF 64.95	CHF 74.95	CHF 84.95	CHF 94.95	CHF 104.95	b.a.**	b.a.**
Zone 3 - BUL, EST, FIN, GRE, IRE, CRO, LET, LIT, NOR, POR, ROU (* ITA)							
DHL	CHF 29.95	CHF 34.95	CHF 39.95	CHF 39.95	CHF 44.95	b.a.**	b.a.**
UPS*	CHF 79.95	CHF 84.95	CHF 89.95	CHF 94.95	CHF 99.95	n/a	n/a
Zone 4 - GRE, IRE, POR, SWE, ESP							
DHL	CHF 69.95	CHF 84.95	CHF 89.95	CHF 94.95	CHF 99.95	b.a.**	b.a.**
Zone 4.1 - POL, SVN, HUN, CZE							
UPS	CHF 94.95	CHF 104.95	CHF 114.95	CHF 124.95	CHF 134.95	b.a.**	b.a.**
Zone 4.2 - BUL, ROU, CYP, EST, LIV, LVA							
UPS	CHF 104.95	CHF 104.95	CHF 114.95	CHF 124.95	CHF 134.95	b.a.**	b.a.**
Zone 7 - CAN, USA							
UPS	CHF 109.95	CHF 119.95	CHF 129.95	CHF 139.95	CHF 149.95	b.a.**	b.a.**
Zone 8 - MEX, PRI							
UPS	CHF 122.98	CHF 162.59	CHF 209.44	CHF 296.12	CHF 358.37	b.a.**	b.a.**
Zone 9 - CHN, HKG, THA							
UPS	CHF 147.62	CHF 215.87	CHF 276.55	CHF 383.41	CHF 436.24	b.a.**	b.a.**
Zone 10 - AUS, BRA							
UPS	CHF 162.30	CHF 244.85	CHF 347.48	CHF 448.55	CHF 528.81	b.a.**	b.a.**

* UPS with supplementary countries, ** by arrangement, n/a = not available

Flat rate pick-up Switzerland:

Value of goods (in CHF)	Pick-up flat rate (in CHF)
up to 5,000.00	74.95
up to 10,000.00	79.95
up to 20,000.00	94.95
up to 30,000.00	134.95
up to 35,000.00	139.95
up to 50,000.00	199.95
up to 50,000.00	249.95

4. Costs for remittances

If the deposited currency balance exceeds the holding period of 42 days and has not been invested in one of the precious metals offered or a manual withdrawal has not been initiated, a return transfer will be made for a fee. This applies to any type of currency balance. Currency balances transferred from a reference account and currency balances including any profits resulting from the sale of precious metals.

A processing fee of up to CHF 25.00 will be charged for incorrect transfers for which the user or the user's bank is responsible and for any resulting return transfers. This fee will be deducted from the amount of the return transfer.

5. Threshold value for residual credit

If the currency balance falls below the value of the thresholds specified below, the processing fees and re-transfer fees will be offset.

If the currency balance exceeds the threshold value, it will be transferred back to the specified reference account within three working days.

The following thresholds apply:

- CHF, EUR, GBP, USD 50

6. Taxes and duties

All fees are understood to be exclusive of any taxes (including any VAT, sales tax, etc.) or duties.

7. Settlement currency and conversion rates

Subject to individual agreements, the standard currency is the Swiss franc (CHF).

The conversion of other currencies into Swiss francs is based on the official daily closing rates of the Swiss National Bank (SNB) plus a conversion fee.

Annex 1 to the Fee Regulations

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8. Acceptance:

The user has a vault to which 1 kg of gold in total is allocated:

Vault level	Safe custody rate			
	Gold	Silber	Platinum	Palladium
Basic	1.20 % p.a.	1.20 % p.a.	1.20 % p.a.	1.20 % p.a.
Advanced	0.85 % p.a.	0.85 % p.a.	0.85 % p.a.	0.85 % p.a.
Superior	0.55 % p.a.	0.55 % p.a.	0.55 % p.a.	0.55 % p.a.
Institutional	by arrangement			

9. Calculation of the safe custody fee

Basic:

If the vault is classified as vault level Basic, the safe custody fee is calculated as follows: safe custody fee for month X = $(1,000 \text{ g} * (0.0120)) / 12 = 1.0000 \text{ g gold}$

Advanced:

If the vault is classified as vault level Advanced, the safe custody fee is calculated as follows: safe custody fee for month X = $(1,000 \text{ g} * (0.0085)) / 12 = 0.7083 \text{ g gold}$

Superior:

If the vault is classified as vault level Superior, the safe custody fee is calculated as follows: safe custody fee for month X = $(1,000 \text{ g} * (0.0055)) / 12 = 0.4583 \text{ g gold}$

10. Payment of the safe custody fee

The safe custody fee is charged to the stock of 1 kg of gold and transferred to the ownership of SOLIT Suisse. This results in the following gold balances in the corresponding vault of the client:

- Basic: 999.0000 g gold
- Advanced: 999.2917 g gold
- Superior: 999.5417 g gold