



Standard Pricing Fee Schedule

Stocks, Options, & ETFs	
U.S Listed & OTC Securities (including ETFs) & Options	Commission-free trading refers to \$0 commissions for SoFi self-directed individual cash or margin brokerage accounts that trade U.S. listed and OTC securities (including ETFs), and options via the app or website.
American Depositary Receipts (ADRs)	Some ADRs are subject to custody fees. Fee information for a specific ADR may be obtained from that ADR's custodial bank.
Options	Option exercise and assignment fees: \$5 /exercise or assignment
Initial Public Offerings	\$50 for the first sale of a security obtained through an IPO offering within 120 days of IPO \$5 for each subsequent sale of a security obtained through an IPO offering within 120 days of IPO

Regulatory Trading Fees*	
Regulatory Fee	\$27.80 per \$1,000,000 of principal (equity and option sells), rounded up to the nearest penny.
Trading Activity Fee	\$0.000166 per share (equity sells) and \$0.00279 per contract (options sells). This fee is rounded up to the nearest penny and no greater than \$8.30.
Options Regulatory Fee	\$0.02685 per options contract (buys and sells)
OCC Clearing Fee	\$0.02 per options contract (buys and sells) up to 2,750 contracts \$55 flat rate per trade for trades with over 2,750 contracts
<p>Note: Regulatory Trading Fees are set by law and regulation, and are subject to change without notice. You should always check the current posted Fee Schedule before placing trades.</p> <p>* Effective as of 6/10/2024. Prior to this date SoFi paid for regulatory trading fees on behalf of customers.</p>	

Margin	
Standard Margin Rate	12%
<p>Note: The margin interest rate for debit balances in margin accounts is currently 11.00% as of 5/1/2024 until 7/3/24. On 7/3/24 the margin interest rate will increase to 12%. The margin interest rate is subject to further changes at any</p>	



time and at SoFi's sole discretion. The interest charge is calculated on the daily debit balance and the sum is charged monthly to the account.

Transfers & Money Movement Fees	
Returned Check, ACH or Wire & Recall/Insufficient funds	\$30
Outgoing ACATs (If you're thinking about an ACAT out, please drop us a line . We'd love to hear what we can do better.)	\$100
Incoming ACATs	\$0
Incoming Wire Transfer (though your transferring firm might charge a fee)	\$0
Outgoing Wire Transfer	\$25

Service Fees	
Electronic delivery of statements, trade confirmations, prospectuses, & tax forms	\$0
Paper Confirmations	\$2/confirm*
Paper Statements	\$5/statement*
IRA closing fee	\$20
Inactivity Fee: Per account for every 6 months of login inactivity	\$25
Participation in voluntary corporate action	\$50
Additional fee per security involved in a voluntary corporate action deposit/withdrawal	\$100
<p>* Don't worry: We'll help you enroll in email confirmations and statements, so this only happens if your emails get returned. As long as your email is correct and working, you're all good. If you ever have issues, let us know.</p>	

Fund Fees	
Interval & Tender Offer Funds	The transaction fee for purchasing a fund is currently waived during a promotional period.
Mutual Funds	There are three basic types of mutual fund fees that may be included: <ul style="list-style-type: none"> • Front-End Load Fees - charged upon purchasing a fund, and will be deducted from



	<p>your initial investment.</p> <ul style="list-style-type: none"> • Back-End Load Fees - charged when you sell/redeem your fund shares. • Contingent Deferred Sales Charges (CDSC) - assessed if you sell/redeem your fund shares within a specific period. • Annual expenses (expense ratio) - fees that cover a fund's management costs - including compensation for fund managers, administration, distribution, and marketing. These fees are automatically deducted from the fund's assets on a regular basis. <p>Fees for a fund can be found on its tearsheet. Check out each fund's prospectus for details.</p>
<p>Exchange Traded Funds (ETFs)</p>	<p>If you invest in ETFs through SoFi Invest (either by buying them yourself or by investing in them through SoFi Invest's automated investments), these funds will have their own management fees.</p> <p>These fees are not paid directly by you, but rather by the fund itself. While most of these fees are very low, they do reduce the fund's returns and you should be aware of them. Check out each fund's prospectus for details. SoFi Invest does not receive sales commissions, 12b-1 fees, or other fees from ETFs for investing such funds on behalf of advisory clients, though if SoFi Invest creates its own funds, it could earn management fees there. We have SoFi ETFs you can learn more about at sofi.com/invest/etfs.</p>
<p>An investor should consider the investment objectives, risks, charges, and expenses of the Fund carefully before investing. This and other important information are contained in the Fund's prospectus. For a current prospectus, please click the Prospectus link on the Fund's respective page. The prospectus should be read carefully prior to investing.</p>	

INVESTMENTS ARE: NOT FDIC INSURED • ARE NOT BANK GUARANTEED • MAY LOSE VALUE

SoFi Invest may waive all, or part of any of these fees, permanently or for a period of time, at its sole discretion for any reason. Fees are subject to change at any time. The current fee schedule will always be available in your Account Documents section of SoFi Invest.

This is not an offer, or solicitation of any offer to buy or sell any security, investment or other product.

SoFi Invest encompasses two distinct companies, with various products and services offered to investors as described below:

1. Automated Investing and advisory services are provided by SoFi Wealth LLC, an SEC-registered investment adviser ("SoFi Wealth"). Brokerage services are provided to SoFi Wealth LLC by SoFi Securities LLC.
2. Active Investing and brokerage services are provided by SoFi Securities LLC, Member [FINRA](#) / [SIPC](#). Clearing and custody of all securities are provided by APEX Clearing Corporation.

Individual customer accounts may be subject to the terms applicable to one or more of these platforms. For additional disclosures related to the SoFi Invest platforms described above please visit [SoFi.com/legal](https://sofi.com/legal).



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