

CFS Edge

Foreign currency holding fee

Foreign currency is held on deposit in a pooled bank account for each currency under a custodial arrangement. A third party has been appointed for the purpose of managing foreign currency deposits. Any interest earned on foreign currency is retained by us as the Foreign currency holding fee. Where a currency you hold incurs negative interest, this cost will be borne by us.

The Foreign currency holding fee is calculated daily and deducted monthly from your investment return. This fee is calculated on a proportionate basis depending on which foreign currency you hold in your account, and the number of days in the month you hold the currency. This fee is not deducted directly from your cash holding.

As of 1 April 2024, the following are indicative fees for CFS Edge Super, Pension, and Investment:

Currency	Indicative Foreign currency holding fee	Effective date
Danish Krone (DKK)	0% p.a.	01/04/2024
Swedish Krona (SEK)	0% p.a.	01/04/2024
Swiss Franc (CHF)	0% p.a.	01/04/2024
Canadian Dollar (CAD)	0% p.a.	01/04/2024
Singapore Dollar (SGD)	0% p.a.	01/04/2024
United States Dollar (USD)	4.50% p.a.	01/04/2024
Eurozone (EUR)	2.50% p.a.	01/04/2024
Hong Kong Dollar (HKD)	1.05% p.a.	01/04/2024
British Pound Sterling (GBP)	3.25% p.a.	01/04/2024

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the 'Avanteos Superannuation Trust' ABN 38 876 896 681 and issuer of CFS Edge Super and Pension. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the Investor Directed Portfolio Service (IDPS) operator and custodian of 'Avanteos Wrap Account Service' which includes CFS Edge Investments. This document may include general advice but does not consider your individual objectives, financial situation, needs or tax circumstances. You can find the Target Market Determinations (TMD) for our financial products at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS), Investor Directed Portfolio Service Guide (IDPS Guide) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS, IDPS Guide and FSG at cfs.com.au/cfsedge or by calling us on 1300 769 619. 29930/FS8224/0424