

# 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 February 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.	01/02/2024
Swedish Krona (SEK)	0% p.a.	01/02/2024
Swiss Franc (CHF)	0% p.a.	01/02/2024
Canadian Dollar (CAD)	0% p.a.	01/02/2024
Singapore Dollar (SGD)	0% p.a.	01/02/2024
United States Dollar (USD)	4.50% p.a.	01/02/2024
Eurozone (EUR)	2.50% p.a.	01/02/2024
Hong Kong Dollar (HKD)	1.05% p.a.	01/02/2024
British Pound Sterling (GBP)	3.25% p.a.	01/02/2024

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