

FEE SCHEDULE - MARCH 2021

Account Setup and Maintenance

Account Setup / Monthly Fee (ZAR & Foreign Currency)

Individual (Resident & Non-Resident)	Free / None
Corporate (Resident & Non-Resident)	Free / None

Internet Banking

Individual Resident - Transactional	Free
Corporate Resident - Transactional	Free
Individual Non-Resident - View Only	Free
Corporate Non-Resident - View Only	Free

Credit Interest (calculated daily, credited monthly)

ZAR Account	3.75%
Foreign Currency Account	0.00%

Other Payment Services - Authorised Dealer charges

Payments / Transfers

Domestic ZAR to ZAR EFT	19.17
Domestic ZAR to ZAR STP (mandatory for Non-Resident accounts)	52.17
International ZAR or currency payment from CFA / CFC account (OUR)	500.00
Transfer from ZAR account to CFC / CFA account	100.00
Withdrawal from CFC / CFA account to local	350.00
SWIFT Query fee (recalls/amendments/further info)	120.00

Exchange Control Applications

All applications	1,150.00
Immediate / Internal approval by Authorised Dealer	1,250.00
SARB application (depending on complexity)	1,500.00 - 10,000.00

Domisa Financial Services,

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| Registration 2016/331128/07 | FSP 47661 |

Foreign Exchange Markups and Fees by Tier

General Transactions

Live Pricing available on our website (www.domisa.co.za) - **accurate and real-time**

Pricing is **tiered** by the ZAR size of the transaction, tiers detailed below

All SWIFT payments made as **OUR** to ensure full proceeds are received by the beneficiary

Markup calculated from global interbank rate

Tier	ZAR From	ZAR To	Total Markup	Fee
1	0	50,000	0.60%	500.00
2	50,000	100,000	0.60%	250.00
3	100,000	200,000	0.60%	-
4	200,000	300,000	0.55%	-
5	300,000	400,000	0.50%	-
6	400,000	500,000	0.49%	-
7	500,000	600,000	0.48%	-
8	600,000	700,000	0.47%	-
9	700,000	800,000	0.46%	-
10	800,000	900,000	0.45%	-
11	900,000	1,000,000	0.44%	-
12	1,000,000	1,250,000	0.43%	-
13	1,250,000	1,500,000	0.42%	-
14	1,500,000	1,750,000	0.41%	-
15	1,750,000	2,000,000	0.40%	-
16	2,000,000	2,500,000	0.39%	-
17	2,500,000	3,000,000	0.38%	-
18	3,000,000	3,500,000	0.37%	-
19	3,500,000	4,000,000	0.36%	-
20	4,000,000	4,500,000	0.35%	-
21	4,500,000	5,000,000	0.34%	-
22	5,000,000	6,000,000	0.33%	-
23	6,000,000	7,000,000	0.32%	-
24	7,000,000	8,000,000	0.31%	-
25	8,000,000	9,000,000	0.30%	-
26	9,000,000	10,000,000	0.29%	-
27	10,000,000	12,500,000	0.28%	-
28	12,500,000	15,000,000	0.27%	-
29	15,000,000	17,500,000	0.26%	-
30	17,500,000	20,000,000	0.25%	-
31	20,000,000	22,500,000	0.24%	-
32	22,500,000	25,000,000	0.23%	-
33	25,000,000	27,500,000	0.22%	-
34	27,500,000	30,000,000	0.21%	-
35	30,000,000	32,500,000	0.20%	-
36	32,500,000	35,000,000	0.19%	-
37	35,000,000	Upwards	0.18%	-

Above are our **STANDARD** rates and are applicable to all clients by default. Depending on client transaction profile we may agree alternative pricing structures specifically to suit their requirements.



Foreign Exchange Markups and Fees by Tier

Transfers to Crypto-Currency exchanges

Live Pricing available on our website (www.domisa.co.za) - **accurate and real-time**

Fee structure differs to reflect added operational support required for these crypto-related transfers

All SWIFT payments made as **OUR** to ensure full proceeds are received by the beneficiary

Markup calculated from global interbank rate

Tier	ZAR From	ZAR To	Total Markup	Fee
1	0	100,000	0.60%	500.00
2	100,000	150,000	0.60%	250.00
3	150,000	200,000	0.60%	-
4	200,000	300,000	0.55%	-
5	300,000	400,000	0.50%	-
6	400,000	500,000	0.49%	-
7	500,000	600,000	0.48%	-
8	600,000	700,000	0.47%	-
9	700,000	800,000	0.46%	-
10	800,000	900,000	0.45%	-
11	900,000	1,000,000	0.44%	-
12	1,000,000	1,250,000	0.43%	-
13	1,250,000	1,500,000	0.42%	-
14	1,500,000	1,750,000	0.41%	-
15	1,750,000	2,000,000	0.40%	-
16	2,000,000	2,500,000	0.39%	-
17	2,500,000	3,000,000	0.38%	-
18	3,000,000	3,500,000	0.37%	-
19	3,500,000	4,000,000	0.36%	-
20	4,000,000	4,500,000	0.35%	-
21	4,500,000	5,000,000	0.34%	-
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36	32,500,000	35,000,000	0.19%	-
37	35,000,000	Upwards	0.18%	-

Above are our rates for Individuals transferring forex to crypto-currency exchanges only.



Disclosure notice in terms of the Financial Advisory and Intermediary Services Act 37 of 2002

As an existing or prospective client you have the right to information relating to our professional services, as required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS).

Please note: This is an important document and should be read carefully

1. Status of Financial Services Provider in terms of the FAIS Act Domisa Financial Services (PTY) Ltd, company Registration number 2016/331128/07, is a regulated Financial Services Provider (FSP 47661), authorised by the SARB to act as a Foreign Exchange Intermediary (No. 37162). Hanno van Aarde (ID 7005055032082) is a key individual of the FSP and, as such, participates in the decision-making and management of the organisation.				
2. Authorised financial product categories FSP has a Category I licence with approval for both Advice and Intermediary services for Derivative Instruments.				
3. Responsible Key Individual and Representatives Hanno van Aarde (ID 7005055032082) is a key individual of the FSP and, as such, participates in the decision-making and management of the organisation. Domisa Financial Services (PTY) Ltd currently has 1 Fully Qualified Representative and 2 Representatives Under Supervision:				
Representative Name	Category	Advice	Intermediary - Other	Status
Hanno van Aarde	Derivative Instruments	X	X	Fully Qualified
James McKeown	Derivative Instruments	X	X	Under Supervision
Heinrich Gericke	Derivative Instruments	X	X	Under Supervision
4. Independent status of FSP and Professional Indemnity Insurance FSP has intermediary agreements with South African Authorised Dealers and our representatives are authorised to intermediate transactions with them on behalf of clients. In the past 12 months this business earned more than 30% of its revenue from Capitec Bank Ltd reg. 1980/003695/06 (previously Mercantile Bank Ltd). FSP has no interest in any product supplier and no product supplier has any interest in the FSP. The FSP has Professional Indemnity issued by Phoenix Risk Solutions and underwritten by Lloyd's of London.				
5. FSP Office Contact Details Attention: Domisa Financial Services Physical Address: B13, Westlake Sq, 1 Westlake Dr, Tokai, Cape Town 7945 Office Phone: +27 (21) 205 1980 E-mail: info@domisa.co.za		6. FSP Compliance Officer's Contact Details Attention: Moonstone Compliance (PTY) Ltd Physical Address: 25 Quantum St, Technopark, Stellenbosch 7613 Office Phone: +27 (21) 883 8000 E-mail: support@moonstonecompliance.co.za		
7. Authorised Services and Fees The FSP accepts responsibility for the actions of its appointed representatives acting within their mandates of intermediating foreign exchange transactions between our clients and an Authorised Dealer. The FSP is never in possession of client money and all transactions intermediated are directly between an Authorised Dealer and our client's account held in their own name with that Authorised Dealer. Foreign exchange transactions are intermediated by the FSP and its representatives in strict adherence with the published pricing tiers. Representatives have no discretion to deviate from these tiers. The FSP discloses the exact time of execution, global interbank (benchmark) rate, client rate, markup from benchmark in both cents and % as well as deal economics. Live pricing available at www.domisa.co.za and breakdown of tiers upon request.				
8. Conflict s of Interest All clients receive the same pricing, which is published live at www.domisa.co.za avoiding financial conflicts between the FSP and its clients. The FSP maintains an active Conflict of Interest policy, available on request.		9. Confidentiality All client information retained by the FSP is on a confidential basis and will not be made available to 3rd parties unless so requested or authorised by the client or if the FSP is required to under any law.		
10. Financial Intelligence Centre Act (FICA) In terms of the financial Intelligence Centre Act the FSP is required to validate client details, for which both documentary and electronic means are utilised. The FSP is obliged to report suspicious and unusual activity that may facilitate money laundering or terrorist financing to the authorities.		11. Contact particulars of the Ombud Attention: FAIS Ombud Physical Address: PO Box 74571, Lynnwood Ridge, Pretoria 0040 Office Phone: +27 (12) 762 5000 Fax: +27 (12) 4709097 Web: www.faisombud.co.za		
12. Complaints In the event that you are dissatisfied with any aspect of our service, you may contact the office at the address shown above. Should you wish to pursue a complaint against an authorised representative of Domisa Financial Services (PTY) Ltd please address to Hanno van Aarde, the key individual of the FSP. If you are unable to suitably resolve your complaint you may address it with the FAIS Ombud at the contact details above. Our Complaints Policy is available upon request as well as online at www.domisa.co.za				