

## INVSTR

 <b>IN APP PURCHASES</b>	INVSTR		
	<i>Pay As You Go</i>	Beginner Bundle	Saver Bundle
	\$0	\$5.99*	\$9.99*
10 Trades	\$0.99		
50 Trades	\$3.99		
1 Undo	\$0.99	X2	X4
10 Undos	\$7.99		
1 2xPower-Up	\$0.99	X2	X4
10 x 2xPower-Ups	\$7.99		
1 4xPower-Up	\$1.99	X2	X4
10 x 4xPower-Ups	\$15.99		
Safety Net	\$0.99		

\* One-time purchase. No refunds. No upgrades or downgrades

 <b>INVSTR SUBSCRIPTIONS</b>	Invstr Basic	Play to Win	Invstr Pro	Invstr+ (USA only)
		\$0.99/Mth or \$9.99/PA	\$3.99/Mth or \$34.99/PA	\$7.99/Mth or \$75/PA
Streaming realtime data	✓	✓	✓	✓
Market Watchlist (#instruments)	✓ (100)	✓ (100)	✓ (100)	✓ (500)
Personalised Newsfeed & Polls	✓	✓	✓	✓
Automatic Price Alerts	✓	✓	✓	✓
Invstr Daily Crunch	✓	✓	✓	✓
Fantasy Finance & Invstr Fantasy League	✓	✓	✓	✓
Fantasy Finance Profile, XP, Levels & Badges	✓	✓	✓	✓
Invstr Academy & Glossary	✓	✓	✓	✓
Direct Messages	✓	✓	✓	✓
Public & Private Leagues	✓	✓	✓	✓
Instrument Profile & Charts	✓	✓	✓	✓
Explore, filter & sort instruments	✓	✓	✓	✓
Fantasy Finance - Unlimited Trades		✓	✓	✓
Fantasy Finance - Unlimited Allocations		✓	✓	✓
Fantasy Finance - Private Trade Mode		✓	✓	✓
Fantasy Finance - Safety Net		✓	✓	✓
Comparison Charts		✓	✓	✓
Technical Charts		✓	✓	✓
Portfolio Builder			✓	✓
Portfolio Optimizer			✓	✓
Portfolio Stats			✓	✓

User Stats			✓	✓
Checking Account & payments				✓
Savings Account				✓
Debit Card				✓
Brokerage Account				✓
Crypto Account				✓
Up to 4 Invstr Junior Accounts for under 18s				✓

Pricing in other countries may vary and actual charges may be converted to your local currency. Payment will be charged to your app store account at confirmation of purchase. Your account will be charged for renewal within 24-hours prior to the end of the current period. You can turn off auto-renew at any time from your iTunes or Google Play account settings but refunds will not be provided for any unused portion of the term.

- **BROKERAGE (US Residents Only - Apex Clearing)**

All below fees are subject to change without notice as per our clearing partner.

○ Trading Commission	\$0
○ American Depositary receipts (ADRs) <sup>1</sup>	
○ National Best Bid & Offer (NBBO) Quote Price request <sup>2</sup>	\$0.10
○ Transfers	
■ ACH Bank Transfer, Deposit or Withdrawal	\$0
■ Returned ACH, Wires, Checks (insufficient funds) & Recall/Stop Payment	\$30
■ ACH Notice of Change (NOC)	\$5
■ Wire Transfer <sup>3</sup> Deposit	\$8
■ Wire Transfer Withdrawal	\$25
■ Paper Check Draft	\$5
○ Account Maintenance	
■ Electronic Statement & Trade Confirms	\$0
■ Paper Confirms <sup>4</sup>	\$2
■ Paper Statements	\$5
■ Paper Prospectus	\$2.50
■ ACAT Incoming <sup>5</sup>	\$0
■ ACAT Outgoing	\$75
■ Overnight Mail (USA)	\$20
○ Regulatory Fees	
■ SEC Transaction Fee <sup>6</sup>	\$0.0000221 per share
■ FINRA Trading Activity Fee (TAF) <sup>7</sup>	\$0.000119 per share
○ Miscellaneous	
■ Restricted Accounts	\$0
■ Voluntary Corporate Action / Election	\$0

- **CRYPTOCURRENCY TRADING (US Residents Only - VAST BANK)**

○ Purchase & Sales Transaction Spread charge	1.00% <sup>8</sup>
○ Coinbase's wholesale exchange fees	0.5%

Further information about Coinbase pricing and fees disclosures can be found [here](#)

- **BANKING (US Residents Only - VAST BANK)**

○ Account Opening	\$0
○ Account Maintenance	\$0
○ Inactive Account	\$0

<sup>1</sup> ADRs may be subject to custody fees. Fee information can be obtained from each ADR's custodial bank

<sup>2</sup> Per price query. (Not charged by Apex)

<sup>3</sup> Additional wire transfer fees charged by any originating or recipient bank may apply

<sup>4</sup> Confirms and statements are sent electronically to the email address provided by clients in their account opening application. However, if the email address fails to receive the email, clearer is required to send paper statements, confirms, and prospectus to the mailing address on file

<sup>5</sup> Most customer accounts are transferred between broker-dealers through an automated process. National Securities Clearing Corporation (NSCC) operates the Automated Customer Account Transfer Service (ACATS) to facilitate the transfer of a customer account from one broker-dealer to another

<sup>6</sup> Applies to sell only. Min. \$0.01

<sup>7</sup> Applies to sell only. Min. \$0.01, Maximum \$5.95 per transaction

<sup>8</sup> Spread may be higher or lower due to market fluctuations in the price of buys and sells

○ Debit Card Replacement <sup>9</sup>	\$0
○ Rush Delivery - Debit Card or Other Item <sup>10</sup>	\$60
○ International Debit Card Transactions <sup>11</sup>	1% of transaction
○ Stop Payments	\$0
○ In-Network ATM Cash Withdrawals	\$0
○ International ATM Cash Withdrawals	1% of transaction
○ Out-of-Network ATM Cash Withdrawals <sup>12</sup>	—
○ Merchant-Imposed Fees <sup>13</sup>	—
○ Overdraft/Returned Item <sup>14</sup>	\$0
○ Peer-to-Peer Transfer (domestic incoming & outgoing)	\$0
○ Wires (domestic/international, incoming/outgoing)	N/A
○ Closing Fee	\$0
○ Non-normal Status (Inactive)	\$0
○ Transfer Fee (in-app/phone)	\$0
○ Excessive Withdrawal Fee (SSA only) <sup>15</sup>	\$0
○ Deposited Items Returned Fee (chargebacks)	\$0
○ Legal Fees - Levy	\$20
○ Legal Fees - Garnishment	\$10
○ Digital Asset Account Opening	\$0

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<sup>9</sup> First replacement is free. Subsequent replacements incur a charge of \$5

<sup>10</sup> Overnight mail expense

<sup>11</sup> Though Vast does not charge foreign transaction fees, if you choose to pay a foreign debit card transaction in US Dollars, Mastercard® may charge you a foreign currency conversion fee.

<sup>12</sup> Out of network ATM providers may charge a fee, which Vast will not reimburse. However, Vast does not benefit from these fees or mark these fees up.

<sup>13</sup> Some merchants may charge a fee for transactions under a minimum threshold, or may charge other fees for using a debit card.

<sup>14</sup> Includes NSF paid item fee (at bank's discretion), Bounced paid item fee, Extended OD fee, Overdraft transfer fee, Overdraft transfer fee LOC.

<sup>15</sup> tbd.