

Morgan Stanley Wealth Management Fees and Charges

1 OCTOBER 2024

The following fees and charges apply to your account unless otherwise agreed. From time to time Morgan Stanley may vary the fee amount, but will notify you in writing in advance. All fees are quoted on a GST inclusive basis.

Account Administration Fee	An annual administration fee to maintain your brokerage account with Morgan Stanley. The fee is payable annually in advance and is non-refundable. Fee does not apply to certain account types – please speak to your financial adviser.	\$352 per annum
Account Maintenance Fee	An Account Maintenance Fee to help cover the costs of operating your account, including adherence to regulatory standards	\$3,498 per annum charged bi-annually in arrears where the assets in your account are lower than the \$1m threshold at point of assessment. ¹ From time to time Morgan Stanley may vary the applicable threshold, but will notify you in writing in advance.
Brokerage²	When you buy or sell financial products, brokerage is added to the purchase price of a buy transaction and is deducted from the proceeds of a sell transaction.	Brokerage is calculated as a flat dollar amount or as a percentage of the value of the transaction and may include a minimum fee per transaction. Brokerage rates generally range from nil to 2.2% of the value of the transaction and may vary depending on the type and level of service, the type of financial product to which the transaction relates, the size and frequency of your trades, and what you agree with your financial adviser. For example, if your brokerage rate is 1.5% and you buy or sell \$10,000 worth of shares, you would be charged brokerage of \$150. The actual amount of brokerage payable by you will be disclosed in the confirmation for the transaction.
Fail Fees	If you do not settle a trade or supply holder information within the required timeframe.	<p>Sell trade</p> <p>0.10% of the trade value per day (subject to a \$110 minimum and a \$5,000 maximum per security per day)</p> <p>Buy trade</p> <p>0.04% of the trade value per day (subject to a \$110 minimum and a \$5,000 maximum per security per day)</p>
Off market transfer fee	If you wish to transfer securities other than through a trading facility.	\$110 per security
Confirmation/statement re-prints	When you require that Morgan Stanley reprints a trade confirmation or statement	\$2.50 per confirmation / \$5.00 per statement
Real Time Gross Settlement (RTGS) payment fee	When Morgan Stanley arranges through its bank an RTGS payment on your behalf (subject to Morgan Stanley approval).	\$50

¹ Where your account is part of a household, we will assess the threshold against the aggregate assets of your household and apply the Account Maintenance Fee only once for your household.

² For certain account types brokerage is not charged separately. Please contact your financial adviser.