



## Standard Pricing Fee Schedule

Stocks, Options, & ETFs	
<b>U.S Listed &amp; OTC Securities (including ETFs) &amp; Options</b>	Commission-free trading refers to \$0 commissions for SoFi self-directed individual cash or margin brokerage accounts that trade U.S. listed and OTC securities (including ETFs), and options via the app or website.
<b>American Depositary Receipts (ADRs)</b>	Some ADRs are subject to custody fees. Fee information for a specific ADR may be obtained from that ADR's custodial bank.
<b>Initial Public Offerings</b>	<p>\$50 for the first sale of a security obtained through an IPO offering within 120 days of IPO</p> <p>\$5 for each subsequent sale of a security obtained through an IPO offering within 120 days of IPO</p>

Regulatory Trading Fees	
<b>Trading Activity Fee</b>	\$0.000166 per share (equity sells) and \$0.00279 per contract (options sells). This fee is rounded up to the nearest penny and no greater than \$8.30.
<b>Options Regulatory Fee</b>	\$0.0141 per options contract (buys and sells)
<b>OCC Clearing Fee</b>	<p>\$0.02 per options contract (buys and sells) up to 2,750 contracts</p> <p>\$55 flat rate per trade for trades with over 2,750 contracts</p>
<b>Note:</b> Regulatory Trading Fees are set by law and regulation, and are subject to change without notice. You should always check the current posted Fee Schedule before placing trades.	



Margin	
Settled Margin Debit Balance	Interest Rate
Up to \$50,000	9.50%
\$50,000 up to \$100,000	8.75%
\$100,000 up to \$200,000	8.25%
\$200,000 up to \$500,000	7.25%
\$500,000 up to \$1,000,000	6.75%
\$1,000,000 up to \$10,000,000	5.75%
\$10,000,000 and greater	4.75%
<b>Note:</b> SoFi charges a margin interest rate that varies depending on your settled daily margin debit balance and the upper bound of the Target Federal Funds Rate, which is set by the Federal Reserve (published by the Federal Reserve at <a href="https://www.newyorkfed.org/markets/reference-rates/effr">https://www.newyorkfed.org/markets/reference-rates/effr</a> ) and is subject to change without notice. The formulas used to calculate the margin interest rate are subject to further changes at any time and at SoFi's sole discretion. These margin interest rates might change at any time without notice and at SoFi's discretion.	

Transfers & Money Movement Fees	
<b>Returned Check, ACH or Wire &amp; Recall/Insufficient funds</b>	\$30
<b>Outgoing ACATs</b> (If you're thinking about an ACAT out, please contact us.)	\$100
<b>Incoming ACATs</b>	\$0
<b>Incoming Wire Transfer</b> (though your transferring firm might charge a fee)	\$0
<b>Outgoing Wire Transfer</b>	\$25
<b>Promotion - Early Withdrawal Fee</b> (review promotion Terms & Conditions for details on holding period requirement and fee calculations)	Variable

Service Fees	
<b>Electronic delivery of statements, trade confirmations, prospectuses, &amp; tax forms</b>	\$0
<b>Paper Confirmations</b>	\$2/confirm*



<b>Paper Statements</b>	\$5/statement*
<b>IRA closing fee</b>	\$100 (as of May 22, 2025)
<b>Inactivity Fee:</b> Per account for every 6 months of login inactivity	\$25
<b>Participation in voluntary corporate action</b>	\$50
<b>Additional fee per security involved in a voluntary corporate action deposit/withdrawal</b>	\$100
<p><b>* Don't worry:</b> We'll help you enroll in email confirmations and statements, so this only happens if your emails get returned. As long as your email is correct and working, you're all good. If you ever have issues, <a href="#">let us know</a>.</p>	

Fund Fees	
<b>Interval &amp; Tender Offer Funds</b>	Some specialized funds, like interval and tender offer funds, come with a transaction fee similar to a brokerage commission. As of May 22, 2025, if you buy one of these funds through SoFi Invest, a 2% fee applies to the purchase amount.
<b>Mutual Funds</b>	<p>There are five basic types of mutual fund fees that may apply:</p> <ul style="list-style-type: none"> <li>• <b>Front-end load fees:</b> Charged by the fund when you purchase shares. This fee is deducted from your initial investment amount.</li> <li>• <b>Back-end load fees:</b> Charged by the fund when you sell or redeem your shares.</li> <li>• <b>Contingent deferred sales charges (CDSC):</b> A type of back-end fee that applies if you sell or redeem your shares within a specific time period.</li> <li>• <b>Annual expenses (expense ratio):</b> Ongoing fees charged by the fund to cover operating costs, including portfolio management, administration, distribution, and marketing. These fees are automatically deducted from the fund's assets.</li> <li>• <b>Transaction fee:</b> Charged by SoFi Invest on certain mutual fund purchases. This fee is 0.2% of the purchase amount and will not exceed \$20 per transaction. It's similar to a brokerage commission.</li> </ul> <p>You can find specific fee information in each fund's tearsheet and prospectus.</p>
<b>Exchange Traded Funds (ETFs)</b>	<p>If you invest in ETFs through SoFi Invest (either by buying them yourself or by investing in them through SoFi Invest's automated investments), these funds will have their own management fees.</p> <p>These fees are not paid directly by you, but rather by the fund itself. While most of these fees are very low, they do reduce the fund's returns and you should be aware of them. Check out</p>



each fund's prospectus for details. SoFi Invest does not receive sales commissions, 12b-1 fees, or other fees from ETFs for investing such funds on behalf of advisory clients, though if SoFi Invest creates its own funds, it could earn management fees there. We have SoFi ETFs you can learn more about at [sofi.com/invest/etfs](https://sofi.com/invest/etfs).

**An investor should consider the investment objectives, risks, charges, and expenses of the Fund carefully before investing. This and other important information are contained in the Fund's prospectus. For a current prospectus, please click the Prospectus link on the Fund's respective page. The prospectus should be read carefully prior to investing.**

**INVESTMENTS ARE: NOT FDIC INSURED • ARE NOT BANK GUARANTEED • MAY LOSE VALUE**

SoFi Invest may waive all, or part of any of these fees, permanently or for a period of time, at its sole discretion for any reason. Fees are subject to change at any time. The current fee schedule will always be available in your Account Documents section of SoFi Invest.

This is not an offer, or solicitation of any offer to buy or sell any security, investment or other product.

SoFi Invest encompasses two distinct companies, with various products and services offered to investors as described below:

1. Automated Investing and advisory services are provided by SoFi Wealth LLC, an SEC-registered investment adviser ("SoFi Wealth"). Brokerage services are provided to SoFi Wealth LLC by SoFi Securities LLC.
2. Active Investing and brokerage services are provided by SoFi Securities LLC, Member [FINRA](#) / [SIPC](#). Clearing and custody of all securities are provided by APEX Clearing Corporation.

Individual customer accounts may be subject to the terms applicable to one or more of these platforms. For additional disclosures related to the SoFi Invest platforms described above please visit [sofi.com/legal](https://sofi.com/legal).

Neither the Investment Advisor Representatives of SoFi Wealth, nor the Registered Representatives of SoFi Securities are compensated for the sale of any product or service sold through any SoFi Invest platform.

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