



Standard Pricing Fee Schedule

Stocks, Options, & ETFs	
U.S Listed & OTC Securities (including ETFs) & Options	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.
American Depositary Receipts (ADRs)	Some ADRs are subject to custody fees. Fee information for a specific ADR may be obtained from that ADR's custodial bank.
Initial Public Offerings	<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	
Trading Activity Fee	\$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.
Options Regulatory Fee	\$0.02295 per options contract (buys and sells)
OCC Clearing Fee	<p>\$0.025 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>
Note: 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%

Note: 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 <https://www.newyorkfed.org/markets/reference-rates/effr>) 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	
Returned Check, ACH or Wire & Recall/Insufficient funds	\$30
Outgoing ACATs (If you're thinking about an ACAT out, please contact us.)	\$100
Incoming ACATs	\$0
Incoming Wire Transfer (though your transferring firm might charge a fee)	\$0
Outgoing Wire Transfer	\$25
Promotion - Early Withdrawal Fee (review promotion Terms & Conditions for details on holding period requirement and fee calculations)	Variable

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



Paper Statements	\$5/statement*
IRA closing fee	\$100
Inactivity Fee: Per account for every 6 months of login inactivity	\$25
Participation in voluntary corporate action	\$50
Additional fee per security involved in a voluntary corporate action deposit/withdrawal	\$100
<p>* Don't worry: 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, let us know.</p>	

Account Fees & Minimums			
Self-Directed (Includes Roth, Traditional, and SEP IRAs)	\$0 Opening Fee	\$0 Annual Fee	\$5 Minimum to begin investing
Robo-Advisor (Includes Roth, Traditional, and SEP IRAs)	\$0 Opening Fee	0.25% Annual Advisory Fee	\$50 Minimum to begin investing

Fund Fees	
Interval & Tender Offer Funds	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.
Mutual Funds	<p>There are five basic types of mutual fund fees that may apply:</p> <ul style="list-style-type: none"> • Front-end load fees: Charged by the fund when you purchase shares. This fee is deducted from your initial investment amount. • Back-end load fees: Charged by the fund when you sell or redeem your shares. • Contingent deferred sales charges (CDSC): A type of back-end fee that applies if you sell or redeem your shares within a specific time period. • Annual expenses (expense ratio): 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.



	<ul style="list-style-type: none"> Transaction fee: 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. <p>You can find specific fee information in each fund's tearsheet and prospectus.</p>
Exchange Traded Funds (ETFs)	<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 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.</p>
<p>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.</p>	

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 is a trade name used by SoFi Wealth LLC and SoFi Securities LLC offering investment products and services. Robo investing and advisory services are provided by SoFi Wealth LLC, an SEC-registered investment adviser. Brokerage and self-directed investing products offered through SoFi Securities LLC, Member [FINRA/SIPC](#).

For disclosures on SoFi Invest platforms visit sofi.com/legal.

SoFi Plus is a premium membership benefits program offered by Social Finance, LLC and its affiliates (collectively, "SoFi"). Members with SoFi Plus may be eligible for additional features and benefits across SoFi products, including those offered by SoFi Securities LLC.

Eligibility, features, terms, and fees are subject to the SoFi Plus terms and conditions, available at sofi.com/terms-of-use/#plus.