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	$50 for the first sale of a security obtained through an IPO offering within 120 days of IPO $5 for each subsequent sale of a security obtained through an IPO offering within 120 days of IPO

Regulatory Trading Fees	
Regulatory Fee	$20.60 per $1,000,000 of principal (equity and option sells)
Options Regulatory Fee	$0.02 per options contract (buys and sells)
OCC Clearing Fee	$0.025 per options contract (buys and sells) up to 2,750 contracts $55 flat rate per trade for trades with over 2,750 contracts
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. If the calculated fee for a trade is less than one cent, the fee listed above will be rounded up to the nearest cent.	

Margin	
Settled Margin Debit Balance	**Interest Rate**
Up to $50,000	9.75%
$50,000 up to $100,000	9.00%
$100,000 up to $200,000	8.50%
$200,000 up to $500,000	7.50%
$500,000 up to $1,000,000	7.00%
$1,000,000 up to $10,000,000	6.00%
$10,000,000 and greater	5.00%
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
DRS transfer fee into and out of your account	$115 per security
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 (May be assessed when the account's balance drops below $100)	$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
*** 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.	

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. If you buy one of these funds through SoFI Invest, a transaction fee of up to 2% of the purchase amount applies. The transaction fee that applies to a particular fund is shown on that fund's purchase screen before you place your order, and that displayed fee is the fee you will pay. This transaction fee is charged by SoFi Invest and is separate from the fund's own fees and expenses (such as its expense ratio and any sales charges), which are set by the fund and continue to apply in full. From time to time, SoFi Invest may, in its sole discretion, offer a reduced or promotional platform transaction fee (for example, 1% instead of 2%) on one or more funds for a limited period. A promotion may be limited to specific funds, specified account types (for example, IRAs only), one-time purchases, or a specified period. Any reduced fee applies only to SoFI Invest's own transaction fee and does not reduce or waive the fund's own fees and expenses. Promotional pricing may be offered on some funds and not others, and is not a recommendation, endorsement, or solicitation to buy any fund. The transaction fee that

	applies to your purchase is always shown on the fund's purchase screen before you buy, so please check it before each purchase.
Mutual Funds	There are five basic types of mutual fund fees that may apply: • 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. • 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. You can find specific fee information in each fund's tearsheet and prospectus.
Exchange Traded Funds (ETFs)	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. 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.
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.



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

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