

Plum Money CY Limited

Costs and Charges Disclosure

1. Introduction

This document explains the costs and charges you may pay when using investment services provided by Plum Money CY Limited (“Plum” or “we”) in accordance with the Markets in Financial Instruments Directive 2014/65/EU and the Delegated Regulation (EU) 2017/565 (collectively “MiFID II”):

Cost Type	Description
Service costs	Fees charged by Plum for providing investment services
Product costs	Fees charged by fund providers
Regulatory fees	Mandatory third-party fees (e.g. SEC, FiINRA) passed at cost
Currency conversion	Costs when converting currencies
Subscription fees	Monthly plan fees (charged separately unless stated)

Plum Money does not receive any inducements (monetary or non-monetary benefits) from third parties.

2. When you see costs

Stage	Description
Before investing (Ex-ante)	• Understand what you will pay • Compare our services with other providers • Estimated costs to help you make decisions
After investing (Ex-post)	Actual costs paid, provided annually

Your annual statement will show total costs, their impact on returns, and a full breakdown.

3. Subscription Plans

Your plan affects pricing. Subscription fees are charged monthly and shown separately from investment costs.

Plan	Monthly Fee	Notes
Basic	€0	Basic features
Pro	€3.99	Enhanced investing tools
Boost	€7.99 & €8.99 (FR)	Advanced features
Premium	€9.99	Full features
Max	€11.99	France only

For more information about all the benefits included in your subscription, please visit the Plum Subscriptions [webpage](#).

4. Costs by product

A. Money Market Funds (“Plum Interest”)

What is this?

A short-term investment in the BlackRock ICS Euro Government Liquidity Fund designed to preserve capital and generate interest. The fees and charges are shown in the table below:

Fee	Basic	Pro	Boost	Premium	Max	When Charged	Key Information
Plum Service Fee	0.70%	0.50%	0.10%	0.00%	0.00%	Monthly	Charged by Plum for managing your investment
BlackRock™ Management Fee	0.10%	0.10%	0.10%	0.10%	0.10%	Ongoing	Deducted directly by the fund provider based on the fund value held
Trade Fees	€0	€0	€0	€0	€0	N/A	No deposit or withdrawal fees apply
Total annual cost	0.80%	0.60%	0.20%	0.10%	0.10%	-	Excludes subscription fees; and are based on fund value held.

Example: €1,000 invested for 12 months

Plan	Plum Service Fee	BlackRock™ Management Fee	Total Annual Costs (excl. annual plan fees)	Notes/Assumptions
Basic	€7.00 (0.70%)	€1.00 (0.10%)	€8.00 (0.80%)	No additional deposits or withdrawals during 12 months; Fund yield not included (varies daily)
Pro	€5.00 (0.50%)	€1.00 (0.10%)	€6.00 (0.60%)	
Boost	€1.00 (0.10%)	€1.00 (0.10%)	€2.00 (0.20%)	
Premium	€0.00 (0.00%)	€1.00 (0.10%)	€1.00 (0.10%)	
Max	€0.00 (0.00%)	€1.00 (0.10%)	€1.00 (0.10%)	

B. Stock Investing (US Shares & Fractional)

Invest in US-listed stocks. Orders are executed via Alpaca Securities LLC, a US-regulated broker and the following charges apply ([Click here](#) for more details):

Fee	Basic	Pro	Boost	Premium	Max	When Charged	Key Information
FX fee (EUR/USD)	0.25%	0.25%	0.12%	0.10%	0.10%	Per trade	Includes markup
Trade fee	€1.00	€0.30	€0.05	€0.00	€0.00	Per trade	First 2 trades are free (lifetime)
SEC fee	\$8.00 per \$1M	same	same	same	same	On sells	Min \$0.01 per trade
FINRA trading activity fee (TAF)	\$0.000195/share	same	same	same	same	On sells	Min \$0.01, max \$5.95 per trade
Consolidated audit trail (CAT) fee	~\$0.0000265/share	same	same	same	same	Buys & Sells	Regulatory reporting fees

Example: \$1,000 invested for 12 months (buy & sell)

Fee	Basic	Pro	Boost	Premium	Max	Notes/Assumptions
Buy						- Buy & sell executed at \$100 per share (no price change assumed) - FX rate -> 1:1 EUR/USD for illustration purposes - Basic, Pro, Boost assume 2 free lifetime trades already used
FX Fee	\$2.50	\$2.50	\$1.20	\$1.00	\$1.00	
Trade Fee	\$1.00	\$0.30	\$0.05	\$0.00	\$0.00	
CAT Fee	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	
Sell						
FX Fee	\$2.50	\$2.50	\$1.20	\$1.00	\$1.00	
Trade Fee	\$1.00	\$0.30	\$0.05	\$0.00*	\$0.00	
SEC Fee	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	
FINRA TAF	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	
CAT Fee	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	
Total Estimated Cost	\$7.04	\$5.64	\$2.54	\$2.04	\$2.04	
Total (% of \$1,000)	0.70%	0.56%	0.25%	0.20%	0.20%	

C. Exchange Traded Funds (ETFs)

What is this?

An investment account dedicated to trading ETFs. We execute your orders via our execution venue, Upvest Securities GmbH.

Fee	Basic	Pro	Boost	Premium	Max	When Charged	Key information
Trade Fee	€1.00	€0.30	€0.05	€0.00	€0.00	Per trade	First 2 trades free; recurring ETF investments are free

Example: €1,000 invested (EEA) - Buy & Sell (12 months)

Fee	Basic	Pro	Boost	Max	Notes/Assumptions
Trade Fee/Total Cost	€1.00	€0.30	€0.05	€0.00	Assumes first 2 free trades already used
Trading activity	No extra trades				Monthly free trades assumed already used
Portfolio Activity	No top-ups/withdrawals				Static position held for full period
Subscription Fees	Not included				Charged separately from investment costs on a monthly basis

5. Important Information

- Taxes may apply to dividends, capital gains, or other investment income. You are responsible for your own tax obligations. Seek independent tax advice if needed.
- Investments can go up or down in value and you may get back less than you invested. Past performance is not a reliable indicator of future results. Currency movements may affect returns. See our [Risk Warning Notice](#) for more details.