

**AVAILABLE MARKETS**

We quote shares from the following stock indices in local denominations.

**SHARE TRADING PRODUCT DETAILS**

REGION	INDEX
Australia	ASX 200, ASX 300 and many other small cap Australian stocks
US	S&P 500, DOW 30, NASDAQ 100 and many other small cap US stocks
UK	FTSE 100, FTSE 250 and many other small cap UK stocks
Germany	DAX, HDAX, MDAX
Ireland	ISEQ

If you are looking for a specific stock that you can't find on our platform, please call us on 1800 601 734 to discuss your individual requirements.

**ONLINE COMMISSION CHARGES**
**AUSTRALIAN SHARES**

NUMBER OF TRADES IN PREVIOUS MONTH	COMMISSION PER TRADE (INCL GST)
3+ trades	\$5 / 0.05%
0-2 trades	\$8 / 0.1%

**INTERNATIONAL SHARES**

LOCATION	COMMISSION PER TRADE (INSTANT CURRENCY CONVERSION)	COMMISSION PER TRADE (MANUAL CURRENCY CONVERSION)
US	FREE	US\$10 / 2 cents per share
UK	FREE	£10 / 0.1%
Germany	FREE	€10 / 0.1%
Ireland	FREE	€10 / 0.1%

**TELEPHONE COMMISSION CHARGES**

LOCATION	COMMISSION PER TRADE	MINIMUM CHARGE PHONE
Australia	0.1%	\$50 (incl GST)
US	2 cents per share	US\$50
UK	0.1%	£40
Ireland	0.1%	€50
Germany	0.1%	€50

**TRANSFERS**

In order to transfer your existing shareholdings to your IG account, you will need to complete either a broker-sponsored or issuer-sponsored transfer form which can be downloaded from our website. We do not charge for share transfers into IG or for transfers out to another broker-sponsored account. However, transfers out to issuer-sponsored accounts may incur a cost as detailed below.

TRANSACTION	FEE
Transfer in of stock (broker or issuer-sponsored)	FREE
Transfer out of stock (broker-sponsored)	FREE
Transfer out of stock (issuer-sponsored)	\$50 per line for listed shares \$55 per line for delisted shares*

\* Please note that we cannot guarantee the ability to transfer delisted shares.

**FOREIGN EXCHANGE**

For relevant transactions, we will convert currencies at the time of execution based on the best available bid/offer exchange rates, plus our spread of 0.7%. Trades that require multiple fills may result in a higher FX rate than would otherwise be applied. Details are available on request. The number of currency conversions can be minimised by maintaining cash balances in multiple currencies. This preference setting is available in My IG > Live Accounts > Currency conversion. If you hold several accounts under the same login details, please ensure that you are selecting the right account in My IG when updating your currency conversion preferences.

TRANSACTION	FEE
Currency conversion	0.7%

**OTHER FEES AND CHARGES**

TRANSACTION	FEE*
Standard bank transfer (EFT payment)	FREE
Same-day bank transfer	\$15
International bank transfer	\$15 or equivalent in local currency
Platform Charge	FREE
Custody Charge	FREE
Live price data feeds	Monthly fee varies on the classification of your account and the exchange
Additional services <sup>(1)</sup>	\$150

<sup>(1)</sup> Additional services include but not limited to the following optional services: Arranging AGM attendance and receiving hard copies of company reports.

\* Charges are inclusive of GST for Australian residents.

**NOTES**

- There may be additional charges and taxes for particular instruments that you trade that are charged by the particular market. Please call our helpdesk for further details.
- We may charge you a fee if we are required to perform a service on your behalf that is not set out in these product details.

**GOVERNMENT TAXES AND LEVIES**

You may be subject to additional trading fees or taxes depending on the country where the share is listed.

DESCRIPTION	CHARGE VALUE	DIRECTION	THRESHOLD	TRANSACTION HISTORY NAME
UK Stamp Duty Reserve Tax <sup>(3)</sup>	0.50%	Buy		SDRT
UK PTM	£1	Both	£10,000	PTM Levy
Ireland Stamp Duty	1.00%	Buy		Irish Tax
Ireland ITP	€1.25	Both	€12,500	ITP Levy
US On-Exchange Fee	0.00229%	Sell		Section 31 Fee

<sup>(3)</sup> Non-CREST-eligible and CREST-eligible residual stocks are subject to a minimum stamp duty charge of £5.00, rounded up to the nearest £5.00.

**EXAMPLES OF COSTS AND CHARGES**

The below are examples provided to assist you with understanding the charges that apply and are for illustrative purposes only. When you buy and sell shares with IG, you could pay (depending on the country and currency that the stock is located in):

1. The market spread
2. IG commission
3. FX currency conversion fee
4. Government tax and/or levy (if applicable)
5. US on-exchange fee (if applicable)

**DOMESTIC SHARES**

Imagine you're buying 100 shares of Rio Tinto at \$35 per share. Later in the month you decide to sell your shares.

<b>Market spread</b>	= \$0.01
<b>IG commission</b>	= A\$8 to buy and sell*

Total cost:

<b>Market spread</b>	= 100 x \$0.01 = A\$1
<b>IG commission</b>	= 2 x A\$8 = A\$16 (including GST)
<b>Total cost</b>	= A\$17

Stamp duty and PTM levy costs are not charged on Australian shares.

\* Please note if you've placed more than three trades in the last month, then \$5 / 0.05% commission applies in the above example.

**INTERNATIONAL SHARES**

Imagine you're buying 4 shares of Apple Inc at US\$300 per share. Later in the month you decide to sell your shares.

<b>Market spread</b>	= US\$0.01
<b>IG commission</b>	= US\$0 to buy and sell

FX currency conversion: 0.7% to buy and sell

Total cost:

<b>Market spread</b>	= 4 x US\$0.01 = US\$0.04
<b>IG commission</b>	= US\$0

FX currency conversion fees:  $0.7\% \times 4 \times US\$300 \times 2 = US\$16.80$

<b>US on-exchange fee</b>	= $0.00207\% \times 4 \times US\$300$ = US\$0.02
<b>Total cost</b>	= US\$16.86

Please note the example above assumes no change in the share price and currency conversion is set to instant conversion.

### NOTES

To determine whether a particular charge applies, please call our helpdesk before you trade.

1. Commission charges are calculated as a flat fee, a percentage of the transaction value or as cents per share for US shares. Where we offer trading on shares that are dual-listed and fully fungible for settlement on both exchanges, the commission charges relevant to the country where the primary listing is held will apply.
2. We will let you know in writing which commission rates apply at the time you open your account.
3. Trading hours are as follows:
  - Australian shares (ASX) 10:00-16:00 (Sydney time)
  - UK shares (LSE): 08.00-16.30 (London time)
  - US shares: 09.30-16.00 (New York time)
  - European shares: Market hours vary depending on the relevant exchange, please call our helpdesk on 1800 601 734 for details.
  - Orders may operate differently depending on the third party we send your Order to, in particular in relation to pre- and post-market sessions for US shares. Some US shares may be visible outside of normal market hours but may not be tradable during the entire pre- and post-market sessions. If you would like further details about how Orders work or on the ability to trade US shares outside of normal market hours, please contact one of our dealers.

### CUSTODIAL ARRANGEMENTS

IG may appoint a sub-custodian to hold client assets, including documents of title or certificates evidencing title to those assets. IG has currently appointed Citibank N.A (and its related companies, as relevant in each jurisdiction) as sub-custodian. In Australia, the sub-custodian is Citigroup Pty Ltd, 2 Park St, Sydney NSW 2000. Please contact us for information relating to sub-custodians in other jurisdictions.