Appendix No. 3 to the General Terms of Business

Effective as of October 27, 2026

FEE SCHEDULE

In accordance with General Terms of Business, available on the Company's website at https://tfos.com/documents (the "**General Terms**"), **TURLOV FAMILY OFFICE SECURITIES (PTY) LTD** (the "**Company**") charges the Client fees for orders executed on the Client's Accounts (including the Crypto Assets account, the "**CA-account**"). The schedule of applicable fees is set out below. Fees are charged by direct debit from the Client's Account. The Company reserves the right to specify the Fees Schedule for each Client individually.

Unless otherwise specified, all the fees set out below are calculated based on the actual value of **executed (partially executed) orders**, which may differ from the value of orders originally submitted by Client due to market liquidity, partial execution, price fluctuations, and other factors affecting order execution.

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1. TARIFF PLANS

The Company charges the following fees for orders executed in the Client's Account[1] depending on the Client's tariff plan):

Service/Tariff Plan[2]	**Standard**	**Consulting**	**Individual**
Securities Markets			
Stocks	$0.012 / share and $1.20 / order	0.5% + $0.012 / share and $1.20 / order	Subject to the Company's approval
Options	$0.65 / option contract	$3 / option contract + $10 / order	Subject to the Company's approval
Early Option Expiration	$20 / unique ticker (instrument)		
Bonds	0.1% of the order amount (excluding accrued coupon income)		
OTC Transactions	2% of the order amount (min. $25)		
Custody Fee	0%		
Margin Rate[3]	12% per annum	12% per annum	Subject to the Company's approval
Crypto Assets			
Crypto Asset Trading	0% fee on buy/sell orders		
Crypto Asset Deposits	0% fee for funding a CA-account with Crypto Assets		
Crypto Asset Withdrawals (withdrawing crypto	1% of the order amount		Subject to the Company's approval

[1] If an Order is executed over multiple trading days, the Company's fees shall be calculated based on the aggregate value of all executed portions of such Order, with any applicable minimum fee charged only once per Order.

[2] The Client may have a tariff plan and/or fees and commissions that differ from those set out in this section. To switch the tariff plans specified in this section, the Client is required to submit a request to change their tariff plan.

[3] No fee is charged if positions are opened and closed within the same day using margin (Intraday Trading).

assets from the CA-account)		
Automatic Conversion (Crypto Asset ↔ USD)	Market exchange rate	
Crypto Asset Margin[4] Rate	Determined separately by the Company for each Crypto Asset	
Recovery Fee[5] for Incorrect Deposits[6]	min. $5 / order (TRON network)	
	min. $2 / order (Ethereum network)	
	min. $2 / order (BNB Chain network)	

2. WITHDRAWAL FEES

The Company charges the following fees for transferring funds from the Client's account to external banks/financial institutions:

Method / Currency	Fee Rate	Fee / Minimum Fee
SWIFT (USD, EUR, GBP)	0.5%	$150
AED	0.3%	min. $80 / max. $450
CNY	0.12%	min. $20
KZT (to banks within Republic of Kazakhstan)	Free of charge	
To banks: • "Freedom Bank Kazakhstan JSC" (USD, EUR, KZT, RUR)	Free of charge	

3. SECURITIES TRANSFERS, CORPORATE ACTIONS AND OTHER FEES

Service	Fee
Securities Transfers & Corporate Actions	

[4] The fee for margin trading of Crypto Assets margin trading is calculated based on the type of Crypto Asset and may vary for each Crypto Asset. The exact fee rate for margin trading if Crypto Assets applicable to a specific Crypto Asset is specified separately by the Company.

[5] Applicable where Crypto Assets received by the Company are required to be returned to the originating wallet due (including, but not limited) to compliance restrictions, unsupported Digital Assets or networks, or other restrictions applicable to the deposit.

[6] The fees specified above are minimum fees. Where the actual blockchain network fees incurred in connection with the recovery of an incorrect deposit exceed the applicable minimum fee, the Recovery Fee may be increased by the amount of such excess costs in accordance with Clause 18 of the General Terms. The applicable Recovery Fee will be determined based on the network fees and third-party charges applicable at the time the recovery transaction is processed.

Service	Fee
External Transfer (transfer of securities outside of Company)	$150 per issuer
External Transfer to another broker/custodian within 3 months from the date of credit to the account	5% of the price of the securities being transferred (min. $150)
Internal Transfer (transfer of securities between the Company's clients, regardless of whether settlement is effected within/outside the Company, including settlement in USDT or other Crypto Assets)	2% of the order amount (min. $25)
Cross-market Transfers and redomiciliations requiring deliveries to local market custodians (both Internal and External Transfers)	$200 / order
Complex Transfers (DWAC/DRS, restricted/delisted securities)	0.25% (min. $500 / order)
Corporate Actions* (including Tender/Exchange Offers, Rights Exercise or Special Dividends)	$50 per request
Participation in voting on corporate events of the issuer	$25 per request
Certificates, confirmation letters and original broker reports	$30 per document
Trading Platforms & Market Data	
Tradernet Platform	Free of charge
F-Trader Platform	$200 per month
Trading Desk Execution	$10 / order
Exchange Data – Options/OTC Level 1	$15 per month
Exchange Data – Options/OTC Level 2	$50 per month

** The service is subject to availability for the relevant securities and the Company's applicable procedures.*

For any questions regarding Securities Transfers and Corporate Actions, please contact back@tfos.com.

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4. MISCELLANEOUS

Use of ECN (Electronic Communications Network)

- Fees are withdrawn by ECN itself for the use of their services, but not by the Company according to its platform fees. Those fees can be provided to the Client upon request.

- All other charges (including charges of third parties for using ECN, etc.) are charged to the Client upon the Company receipt of invoices from third parties. The Company shall be entitled to withdraw the fees relating to the Services from the Client's account without informing the Client.

Note: certain sell orders (transactions) in U.S. securities are subject to regulatory charges imposed pursuant to Section 31 of the U.S. Securities Exchange Act of 1934. The applicable fee rate is determined and may be amended from time to time by the U.S. Securities and Exchange Commission (SEC) and is published on the SEC's official website (www.sec.gov). Any such charges shall be passed through to the Client and added to the Company's fees.

"Freedom On Air" platform

Fees are subject to the Individual Plan and additional service fees (as specified in Section 1 above).

Other fees

- **Fee for orders (transactions) with security with the ticker GRBM_SWAP** – 5% of the buy order amount and 2% of the sale order amount. The applicable fee is deducted from the amount of the specified order.
- **Fee for depositing funds into the Company's bank account opened with "KSB Commercial Bank" CJSC** – 0,2% of the deposited amount.