



## Axos Invest Fast Money Plan Terms and Conditions

### **I. Axos Invest Fast Money Plan Overview**

The following are the features included in your Axos Invest Inc. ("Axos Invest") Fast Money Plan ("Fast Money Plan"): A) Flexible Auto-Deposit; B) Quick Deposit. By agreeing to join the Axos Invest Tax Protection Plan, you are agreeing to these terms and conditions.

#### **Fees**

1. The fee for the Fast Money Plan is \$2 per month per client. These fees are billed in arrears at the end of the month. You will be billed for each month that the Fast Money Plan is turned on for any period of time, even if it was turned on or off (or both) during that month.
2. If you have multiple Axos Invest accounts, the overall Fast Money Plan fee will be deducted across all of your Axos Invest accounts in proportion to each Axos Invest account balance at the time of billing.
3. Founding Members may apply their promotional discounts toward the Fast Money Plan fee. Axos Invest may also, in its sole discretion, choose to credit client accounts for a portion of the Tax Protection Plan fee.
4. Axos Invest will notify Apex Clearing, the qualified custodian holding your Axos Invest account assets, of the amount of Fast Money Plan fee to be paid to Axos Invest.
  - a. If your Axos Invest account does not have enough cash to pay for the Fast Money Plan fee, then Axos Invest may liquidate a sufficient portion of the securities in your Axos Invest account to pay the Fast Money Plan fee.
  - b. Apex Clearing will deduct the fees from your Axos Invest account or accounts and credit Axos Invest for the fees. Axos Invest will notify you of the Fast Money Plan fee paid through the Axos Invest website and/or mobile application.
5. You may turn off the Fast Money Plan at any time.

### **II. Axos Invest Fast Money Plan Features**

#### **A. Flexible Auto-Deposit**

1. The Flexible Auto-Deposit Scheduler allows you to select different auto-deposit frequencies or specific days for your auto-deposit.
2. You may update the auto-deposit schedule at any time.

#### **B. Quick Deposit**

1. The Quick Deposit feature is automatically enabled when you turn on the Fast Money Plan.
2. With Quick Deposit enabled, Axos Invest will make best efforts for a one-time deposit will be completed the same day.
3. Funds deposited into non-cash milestones will typically be invested by the next trading day.



4. Any one-time deposits initiated after banking hours will be initiated by Axos Invest the following morning. Axos Invest will make best efforts to invest the funds on the same day that they are received.

### **III. Other Terms and Conditions**

1. This agreement is in addition to your Axos Invest Investment Advisory Agreement executed at the time of account opening.
2. Axos Invest may modify these Terms and Conditions at any time in its sole discretion. Axos Invest may advise you of updates to these Terms and Conditions electronically through a notification on your Axos Invest dashboard or via email.
3. This agreement supersedes any prior or contemporaneous written or oral negotiations, correspondence, or Terms and Conditions for the Fast Money Package which are hereby cancelled. For clarity, this agreement does not supersede or cancel any Client Account Agreements or other agreements not specifically pertaining to the Fast Money Package. If any provision hereof shall be held or made unenforceable by a statute, rule, regulation, decision of a tribunal or otherwise, such provision shall be automatically reformed and construed so as to be valid, operative and enforceable to the maximum extent by law or equity while most nearly preserving its original intent. The invalidity of any part of this Agreement shall not render invalid the remainder of the Agreement and, to that extent, the provisions of this Agreement shall be deemed to be severable.