Colonial First State

CFS Edge
Foreign currency holding fee

Foreign currency is held on deposit in a pooled bank account for each currency under a custodial arrangement. A third party has been appointed for the purpose of managing foreign currency deposits. Any interest earned on foreign currency is retained by us as the Foreign currency holding fee. Where a currency you hold incurs negative interest, this cost will be borne by us.

The Foreign currency holding fee is calculated daily and deducted monthly from your investment return. This fee is calculated on a proportionate basis depending on which foreign currency you hold in your account, and the number of days in the month you hold the currency. This fee is not deducted directly from your cash holding.

As of 1 July 2025, the following are indicative fees for CFS Edge Super, Pension, and Investment:

Currency	Indicative Foreign currency holding fee	Effective date
Danish Krone (DKK)	0% p.a.	01/07/2025
Swedish Krona (SEK)	0% p.a.	01/07/2025
Swiss Franc (CHF)	0% p.a.	01/07/2025
Canadian Dollar (CAD)	0% p.a.	01/07/2025
Singapore Dollar (SGD)	0% p.a.	01/07/2025
United States Dollar (USD)	3.25% p.a.	01/07/2025
Eurozone (EUR)	1.00% p.a.	01/07/2025
Hong Kong Dollar (HKD)	0.05% p.a.	01/07/2025
British Pound Sterling (GBP)	2.50% p.a.	01/07/2025
Japanese Yen (JPY)	0% p.a.	01/07/2025
Norwegian Krone (NOK)	0% p.a.	01/07/2025