
Fee Schedule

Asgard Infinity eWRAP Investment and BT Panorama Investments

Issued January 2026



About this document

This document describes the differences between Asgard Infinity eWRAP Investment and BT Panorama Investments.

Only fees and costs that will change are included in this document. Any fees and costs not listed in this table aren't changing.

You should read all the information below because it is important to understand the impact on your account.

Except where otherwise stated, all fees are expressed as inclusive of the Goods and Services Tax (GST) and are net of any Reduced Input Tax Credits (RITC) that may be claimed.

This can be read in conjunction with the relevant Investor Guide and the Administration Fee Comparison flyer, which provides examples of how administration fees will change.



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Ongoing annual fees and costs

Management fees and costs

The fees for managing your investment.

The management fees and costs shown in this section relate only to gaining access to the accessible investments available to you through Asgard Infinity eWRAP Investment or BT Panorama Investments. These management fees and costs do not include the fees and costs that relate to investment in the accessible investments that you may choose through Asgard Infinity eWRAP Investment or BT Panorama Investments.

Asgard Infinity eWRAP Investment			BT Panorama Investments									
Type of fee or cost	Amount	How and when paid	Amount	How and when paid								
Administration fee This is the fee for the administration services provided in relation to your account. This includes services such as processing transactions, withdrawals, keeping records of your transactions, providing annual statements and supporting you when you need to talk to our Customer Relations team. It is not related to any financial advice.	The fee rates shown below are the fee rates outlined in the relevant disclosure document for your Asgard product. Some investors may pay lower administration fees than these fee rates when discounts and/or a fee rebate is applied.	The administration fee charged will depend on the optional features you have added to your account (whether you are actively using them or not).	The administration fee for BT Panorama Investments is made up of two parts, an account based fee and an asset based fee.	Deducted from your transaction account monthly in arrears or upon closure of your BT Panorama Investments account.								
	You can review the administration fees you have paid for your account by logging into your account at investoronline.info , or on your Investor Reports. Refer to the ‘Viewing your Asgard Infinity eWrap Investment administration fees’ section on page 13 for more information on how to do this.	The administration fee (inclusive of any applicable optional feature administration fee) is calculated based on the combined value of managed investments and listed securities in your account (excluding investments in your Cash Account and/or term deposits).	Administration fee – account based A fixed dollar fee per BT Panorama Investments account, regardless of your account balance or the investments you hold:									
	The administration fee is:		<table><tr><th>Selected menu¹</th><th>Fee rate</th></tr><tr><td>Focus menu</td><td>\$60 pa</td></tr><tr><td>Compact menu</td><td>\$240 pa</td></tr><tr><td>Full menu</td><td>\$540 pa or \$400 pa for an account grouped with other Panorama accounts</td></tr></table>		Selected menu ¹	Fee rate	Focus menu	\$60 pa	Compact menu	\$240 pa	Full menu	\$540 pa or \$400 pa for an account grouped with other Panorama accounts
	Selected menu ¹	Fee rate										
Focus menu	\$60 pa											
Compact menu	\$240 pa											
Full menu	\$540 pa or \$400 pa for an account grouped with other Panorama accounts											
Core administration fee		This fee is calculated on a daily basis, and is paid to us. This fee applies from the time of your first deposit into your BT Panorama Investments account. For information on grouped accounts, refer to ‘Benefit from multiple accounts in a related group’ in this Fee Schedule.										
	<table><tr><th>Account balance</th><th>Fee % pa</th></tr><tr><td>First \$750,000</td><td>0.30%</td></tr><tr><td>Balance over \$750,000</td><td>0.00%</td></tr></table>	Account balance	Fee % pa	First \$750,000	0.30%	Balance over \$750,000	0.00%	(Continued next page)	(Continued next page)			
Account balance	Fee % pa											
First \$750,000	0.30%											
Balance over \$750,000	0.00%											
	(Continued next page)											

¹ If you change between Focus, Compact or Full menus during a calendar month, the new Administration fee - account based will apply for the full calendar month.

Asgard Infinity eWRAP Investment			BT Panorama Investment																																											
Type of fee or cost	Amount	How and when paid	Amount	How and when paid																																										
Administration fee (Continued)	PLUS	The administration fee is deducted from the Cash Account monthly in arrears (at the beginning of every month) and paid to us. If you hold listed securities, fees are inclusive of GST and not net of RITC. If you hold both managed investments and listed securities through your account, fees will be charged net of RITC on the value of the managed investments held with the exception of equity holding feature fees.	Administration fee – <i>asset based</i>																																											
	Optional feature administration fee		A percentage fee on your total average daily account balance or the aggregate balance of grouped accounts (excluding your transaction account balance) ² :																																											
	<table><tr><th>Feature</th><th>Fee (%pa)</th></tr><tr><td colspan="2">Cash Account</td></tr><tr><td>eCASH</td><td>Nil</td></tr><tr><td>CASH Connect</td><td>\$150 pa</td></tr><tr><td colspan="2">Managed Investments</td></tr><tr><td>Select</td><td>0.15%</td></tr><tr><td>or</td><td>or</td></tr><tr><td>Full</td><td>0.20%</td></tr><tr><td colspan="2">Equity holding options</td></tr><tr><td>Sponsored</td><td>0.10%</td></tr><tr><td>or</td><td>or</td></tr><tr><td>Custodial</td><td>0.10% + \$300 pa</td></tr><tr><td>Term deposits</td><td>Nil</td></tr></table>		Feature	Fee (%pa)	Cash Account		eCASH	Nil	CASH Connect	\$150 pa	Managed Investments		Select	0.15%	or	or	Full	0.20%	Equity holding options		Sponsored	0.10%	or	or	Custodial	0.10% + \$300 pa	Term deposits	Nil	<table><tr><th>Investment balance</th><th>Fee rate % pa</th><th>Fee rate % pa (for grouped accounts with Full and Compact menus)</th></tr><tr><td>\$0 to \$500,000</td><td>0.15%</td><td>0.15%</td></tr><tr><td>Over \$500,000 to \$1,000,000</td><td>0.15%</td><td>0.10%</td></tr><tr><td>Over \$1,000,000 to \$2,500,000</td><td>Nil</td><td>0.03%</td></tr><tr><td>Over \$2,500,000</td><td>Nil</td><td>Nil</td></tr></table>		Investment balance	Fee rate % pa	Fee rate % pa (for grouped accounts with Full and Compact menus)	\$0 to \$500,000	0.15%	0.15%	Over \$500,000 to \$1,000,000	0.15%	0.10%	Over \$1,000,000 to \$2,500,000	Nil	0.03%	Over \$2,500,000	Nil	Nil	
	Feature		Fee (%pa)																																											
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Over \$2,500,000	Nil	Nil																																												
Minimum administration fee		A minimum administration fee - <i>asset based</i> for each BT Panorama Investments account applies:																																												
The minimum administration fee is \$75 pa. No administration fee is payable for cash and term deposits.		<table><tr><th>Selected menu</th><th>Minimum fee \$ pa</th></tr><tr><td>Focus menu</td><td>\$50</td></tr><tr><td>Compact menu</td><td>\$150</td></tr></table>			Selected menu	Minimum fee \$ pa	Focus menu	\$50	Compact menu	\$150																																				
Selected menu	Minimum fee \$ pa																																													
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Compact menu	\$150																																													
			The minimum fee will also apply when the account balance is held entirely in the transaction account.																																											
			This fee is calculated monthly, and is paid to us. This fee applies from the time of your first deposit into your BT Panorama Investments account.																																											
			Grouped account rates apply where your BT Panorama Investments account is grouped with Full and Compact menu Panorama accounts. The minimum Administration fee – <i>asset based</i> of \$150 pa per account will continue to apply to accounts with the Compact menu. For more information on grouped accounts, refer to ‘Benefit from multiple accounts in a related group’ in this Fee Schedule.																																											

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² Any Administration fee – *asset based* that has been charged for a previous month will not be adjusted in the case where a transaction reversal occurs for a transaction processed in a previous month.

Asgard Infinity eWRAP Investment			BT Panorama Investments	
Type of fee or cost	Amount	How and when paid	Amount	How and when paid
Expense recovery The Administrator has discretion in deciding to pass on all or a portion of expenses incurred to investors. The Administrator may exercise its right to charge expense recovery for costs such as complying with legislative requirements.	Up to \$10 pa. The exact amount charged to your account will be reported in your annual Investor Report.	<p>Calculated based on the expenses incurred and deducted from your Cash Account at the time the expense is applied.</p> <p>The Administrator is entitled to retain all expense recoveries to meet its costs and will not pass on any such entitlement to any other persons, including your financial adviser or your financial adviser's dealer group.</p>	Nil.	Not applicable.
Custodial holdings option fee <i>(Currently known as Custodial share account fee)</i> If you choose to hold your listed securities under a custodial arrangement.	See Administration fee above. Equivalent fee charged as Optional feature 'Custodial equity holding option'.		\$300 pa. Payable to the Administrator if you select the custodial holdings option for investing in listed securities, and is calculated on a daily basis. This fee does not apply if your listed securities are held under the nominee or sponsored holding options.	Deducted from your transaction account monthly in arrears or upon closure of your BT Panorama Investments account.

Transaction costs

The costs incurred when buying or selling assets.

	Asgard Infinity eWRAP Investment		BT Panorama Investments							
Type of fee or cost	Amount	How and when paid	Amount	How and when paid						
Listed security transaction fee – online broker (Currently known as Share brokerage)	The fee charged by the online broker for each share trade. May include charges for phone booking and posting trade confirmations.	For share purchases, brokerage is added to the share trade value, with the total amount deducted from your Cash Account.	0.11% ³ of the value of the transaction, subject to a minimum charge of \$12.50 per transaction ⁴ , payable to the Administrator. This includes buying or selling listed securities held as part of an adviser portfolio.	Deducted from your transaction account at the time the transaction is settled.						
	<table><tr><th>Trade value</th><th>Brokerage</th></tr><tr><td>Up to and including \$30,000</td><td>\$25</td></tr><tr><td>Over \$30,000</td><td>0.1025% of Trade value</td></tr></table>	Trade value			Brokerage	Up to and including \$30,000	\$25	Over \$30,000	0.1025% of Trade value	For share sales, brokerage is deducted from the net sale proceeds with the net amount credited in your Cash Account.
	Trade value	Brokerage								
Up to and including \$30,000	\$25									
Over \$30,000	0.1025% of Trade value									
Listed security transaction fee – tailored portfolios	Tailored portfolios are not an available investment option.	Not applicable.	Between 0.11% and 0.20% of the value of the transaction, payable to the Administrator.	Deducted from the cash allocation of your tailored portfolio at the time the transaction is settled.						
Listed security transaction fee – external broker	Where a panel broker is used to place a share trade, the brokerage amount will be agreed with the panel broker at the time of placing a trade.	Charged to you by the panel broker.	No external broker fee is charged by the Administrator. However, the external broker may negotiate a fee directly with you, which will be reflected in the acquisition or disposal cost.	Deducted from your transaction account at the time the transaction is settled.						

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³ If the transaction needs to be managed by the online broker (for example, due to insufficient liquidity in the market), a transaction fee of up to 0.20% of the value of the transaction will apply.

⁴ If you or your financial adviser request your order remain valid unless it is cancelled and the order is transacted over more than one day, the minimum charge applies for each day a transaction occurs.

	Asgard Infinity eWRAP Investment		BT Panorama Investments	
Type of fee or cost	Amount	How and when paid	Amount	How and when paid
Share settlement fee	<p>The fee charged by our settlement agent, the online broker, for effecting the settlement of your share trades.</p> <p>Orders placed with the online broker</p> <p>The share settlement fee is included in the brokerage.</p> <p>Orders placed with one of the panel brokers</p> <p>No share settlement fee applies for orders placed with a panel broker.</p>	The share settlement fee is deducted from your Cash Account at the time of the share buy or sell.	Not applicable.	Not applicable.
Failed settlement fee	<p>The fee charged by online broker, as set by the ASX.</p> <p>The fee is determined by the settlement agent, online broker, in conjunction with the ASX, and varies according to the situation. The minimum fee is \$55 per day</p>	The failed settlement fee will be deducted from your Cash Account.	Not applicable.	Not applicable.
Broker fail fee	<p>A fee may be charged by the broker if your share trade fails.</p> <p>The fee is determined by the broker and varies according to the situation.</p>	The broker fail fee will be deducted from your Cash Account at the time of the trade.	Not applicable.	Not applicable.

Additional information about fees and costs on your BT Panorama Investments account

Fees and costs in addition to the amounts included in the table above may apply to your BT Panorama Investments account, just as they may have previously applied to your Asgard Infinity eWRAP Investment account. These additional fees and costs may include advice fees, insurance premiums, transaction costs, any applicable buy/sell spread charges, portfolio management fees, Family Law Act fees, or government or bank fees. The actual other fees and costs incurred are dependent on your investment decisions and the fees you may negotiate with your financial adviser or if you appoint an Managed Discretionary Account (MDA) provider. More information about these fees and costs for your BT Panorama Investments account is provided below, along with information about grouping accounts.

Benefit from multiple accounts in a related group

After the move, you can apply to have your account grouped with other BT Panorama Super, BT Panorama Investments and/or BT Super Invest accounts held by:

- you
- your immediate family (your spouse, partner, parents, children and siblings)
- companies in which you or your immediate family member have an interest and/or
- trusts and self managed superannuation funds where you or your immediate family member is a trustee,

which may allow you to reduce the administration fees you pay. A maximum of eight BT Panorama Super, BT Panorama Investments and/or BT Super Invest accounts can be grouped together.

An account cannot be in more than one related group at a time. Full menu and Compact menu accounts can be included in the same related group. Focus menu accounts are not eligible to be included in an account group.

When accounts are grouped, their balances are combined to calculate the total group balance. The Administration fee - *asset based* is calculated on the total group balance and is then apportioned across the grouped accounts based on the balance held in each account. Therefore the impact of account grouping on each account will vary depending on the individual account balance and the balances of all grouped accounts.

Note that grouping of accounts may not result in a reduced Administration fee - *asset based* and in some cases, may result in a higher Administration fee - *asset based* being applied to your account and/or other accounts in a related group.

The Administration fee - *account based* and custodial holdings option fee (where applicable) are payable for each account.

If an account is removed from a related group during a calendar month (for example if the account is closed or is no longer eligible to be grouped), the balance of that account will not be combined with other accounts in the related group for the purpose of determining the rates applicable to the remaining accounts in the relevant related group for that calendar month.

Grouping of accounts to further reduce administration fees and costs is not available where an existing waiver or reduction of any administration fee is applied to your account (as described in the section 'Additional explanation of fees and costs' of the BT Panorama Investments Investor Guide).

Grouping of accounts does not apply automatically and therefore you must speak to your adviser or contact us to discuss the impacts of account grouping and to have this arrangement applied to the account.

The Administrator has the ability to reject any request to establish a related group at its discretion.

Ongoing annual fees and costs

Managed fund and ETF fee rebates

Currently, you may be receiving rebates on certain managed investments offered through Asgard Infinity eWRAP Investment account. These rebates will no longer apply on your BT Panorama Investments account.

In your BT Panorama Investments account, in some cases, your adviser's licensee may negotiate on your behalf with a fund manager to provide a partial rebate of the investment costs for the managed funds or ETFs you invest in to the Administrator. In general, your entitlement to the rebate will be based on your holding of the managed fund or ETF at the payment date of the rebate. However, where you instruct the Administrator to close your account prior to the processing of a rebate, you will not be entitled to that rebate.

Listed security transaction fee

The Administrator may receive up to 100% of the transaction fee charged for listed security transactions made online with BT Panorama Investments and placed with the online broker, or may pay a portion of this fee to the online broker.

Listed security transaction fees are an additional cost to you. This transaction fee will not apply if you have appointed your own broker to make your listed security transactions (in which case, the broker may charge you brokerage).

If a 'Good till cancel' order trades over multiple days, the minimum fee of \$12.50 will be charged for each day.

Incidental fees

If you acquire or sell listed securities and your trade cannot settle, any dishonour fee charged by your external broker, and any other costs associated with the failed trade that are passed onto the Administrator will be deducted from your transaction account. These fees are deducted at the same time the trade fails to settle, or at the time they are passed onto the Administrator.

Fees payable for advice and services provided to you

The fees described in the following table are only payable if you agree the amount of the fee with your financial adviser (if you have appointed one) and direct the Administrator to pay them from your transaction account on your behalf.

Asgard Infinity eWRAP Investment			BT Panorama Investments	
Type of fee or cost	Amount	How and when paid	Amount	How and when paid
<p>Advice fee (Currently known as Ongoing adviser fee)</p> <p>A fee that you may authorise the Administrator to pay your financial adviser (or your financial adviser's licensee) for the provision of advice (and related services) to you in relation to your account.</p>	<p>The following monthly adviser fee options are available:</p> <p>Flat percentage amount (%) – a flat percentage between 0% and 5.5% pa (including GST) applied to the value of managed investments, listed securities and your Cash Account balance (a different percentage can apply to each category), or</p> <p>Sliding scale – sliding scale applicable to the combined value of managed investments and listed securities (not applied to your Cash Account balance), or</p> <p>Flat dollar amount (\$) – a flat dollar amount per month which can be increased annually in line with the Consumer Price Index (CPI).</p>	<p>Deducted from your Transaction Account monthly in arrears.</p> <p>The flat percentage and sliding scale monthly adviser fee options are calculated based on your account balance of managed investments, listed securities and/or cash, as applicable at the end of the previous month.</p> <p>Where a flat percentage or flat dollar amount has been agreed as associated with an optional feature, that component of the advice fee will cease at time of the move to Panorama.</p>	<p>You can negotiate the amount of this fee as a dollar and/or percentage amount with your adviser. You can elect to pay this fee on an ongoing basis, or for a fixed term period of up to 12 months.</p> <p>If you specify a percentage amount, that amount will be calculated based on your average daily balance for the month for the specified investments holdings.</p> <p>If you specify a dollar amount on an ongoing advice fee, you may elect to automatically adjust the amount annually in line with the Consumer Price Index.</p> <p>If you have already agreed an advice fee to be adjusted annually in line with the Consumer Price Index, once your account has been moved to BT Panorama Investments, the date of the next adjustment will be 12 months from the date of the move. The expiry date of your agreement will not change.</p>	<p>No change.</p>
<p>One-off advice fee (Currently known as One-off adviser fee)</p> <p>A one-off fee that you may authorise the Administrator to pay your adviser (or your adviser's licensee) for the provision of advice (and related services) to you in relation to your account.</p>	<p>You can agree with your financial adviser to have a one-off flat dollar fee charged to your account. The one-off adviser fee can be paid to your financial adviser in addition to the administration fees and costs which are payable to the Administrator. When you agree on an amount, you consent to us deducting and paying this amount from your account.</p>	<p>The one-off adviser fee can be charged on an ad-hoc basis but is limited to being charged once a month. It is deducted from your Transaction Account balance in arrears at the beginning of the next month or, if applicable, at the time your account is closed. In each case, the one-off fee will only be charged if your total account balance as at the end of the previous month was sufficient to cover the fee amount.</p>	<p>No change.</p>	<p>The one off advice fee is deducted from your transaction account at the time the request is processed by the Administrator.</p>

Portfolio management fee

This fee is payable if you appoint an MDA provider in relation to a tailored portfolio and direct us to pay a portfolio management fee. For more information, refer to 'Portfolio management fee' in the 'Additional explanation of fees and costs' section of the BT Panorama Investments Investor Guide.

Insurance premiums

If you elect to take up the insurance offering on BT Panorama Investments, insurance premiums based on the coverage selected will be deducted at a frequency chosen by you with the insurance provider, from your transaction account.

Other fees and costs

All other fees and costs (such as government fees, bank fees, government duty, fees for failed transactions and penalty interest) incurred as a result of a transaction, deposit or withdrawal, will be deducted from your transaction account.

Any applicable government duty payable in respect of asset transfers you make to BT Panorama Investments or managed portfolios will be deducted from your transaction account.

Viewing your Asgard Infinity eWRAP Investment administration fees

To view the existing administration fees paid and any administration fee rebates received on your account, you can log in to *Investor Online* or you can review your Investor Report.

Using <i>Investor Online</i>	Using your Investor Report
<ol style="list-style-type: none">1. Log in to investoronline.info.2. Navigate to Transactions > Transaction Details.3. The administration fee is labelled 'Administration Fee' and is a debit to your account.4. An administration fee rebate (if you received one) will also be labelled 'Administration Fee' but will be a credit to your account.5. You can select different date ranges to view additional months if required.	<ol style="list-style-type: none">1. Go to the Transactions listing in the 'Further Details/Background' section. The administration fee is listed as 'Administration Fee' and is a debit.2. An administration fee rebate (if you received one) will also be labelled as 'Administration Fee' and will be a credit.3. If you don't have a copy of your Investor Report it can be found on <i>Investor Online</i> under Account > Investor Correspondence. Adjust the date range to show the last twelve months if no Investor Report is shown.
<hr/> <p>The net administration fee paid is equal to the administration fee minus the administration fee rebate (if any). For example, if the Administration Fee amount was \$100 and the Rebate amount was \$50 then the net administration fee paid would be \$50.</p> <hr/>	

Additionally, you can view the fee rate for your account in *Investor Online*. Navigate to Account > Ongoing fees, then select a fee period in the table, and click 'View' in the bar above the table. The fee rate is shown in the 'Administration' section of the displayed table.



Disclaimer

This information has been prepared by Asgard Capital Management Limited and BT Portfolio Services Ltd (in respect of IDPS products). It is of a general nature only and does not consider your personal objectives, financial situation or needs and so you should consider its appropriateness, having regard to your personal objectives, financial situation and needs before acting on it.

Asgard: Asgard Capital Management Limited ABN 92 009 279 592 AFSL Number 240695 (Asgard) is custodian, administrator and operator of Asgard eWRAP Investment (and badged versions) and Asgard eWRAP Infinity Investment (Asgard eWRAP). Together these products are referred to as the Asgard Products.

Panorama: BT Portfolio Services Limited (BTPS) ABN 73 095 055 208 AFSL 233715 operates and administers BT Panorama Investments. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the BT Cash Management Account (BT CMA), BT Invest Cash Management Account (BT Invest CMA), BT Cash Management Account Saver (BT CMA Saver), BT Term Deposits offered through Panorama, and the Westpac Term Deposits offered through Panorama. St George Bank is a division of Westpac and is the product issuer for the St. George Term Deposits offered through Panorama. Bank of Melbourne is the product issuer for the Bank of Melbourne Term Deposits offered through Panorama. BTPS administers the BT CMA, BT Invest CMA, BT CMA Saver, BT Term Deposits offered through Panorama, Westpac Term Deposits offered through Panorama, St. George Term Deposits offered through Panorama and the Bank of Melbourne Term Deposits offered through Panorama.

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You should obtain and consider the relevant Financial Services Guide, IDPS/Investor Guide, Additional Terms and Conditions (as applicable) (Disclosure Documents) before deciding whether to acquire, continue to hold or dispose of interests in the relevant financial product. A copy of the Disclosure Documents for Asgard Products may be obtained by calling 1800 998 185 or visiting asgard.com.au or for BT Panorama Products call 1300 881 716 or refer to bt.com.au.

For the Target Market Determination for these products refer to bt.com.au/tmd.

The Westpac Group, 275 Kent Street, Sydney NSW 2000, Australia

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We're here to help

If you have any questions, please contact your financial adviser or the contacts below:


Before the move *(until Friday 20 March 2026)*

Customer Relations team

 1800 998 185
Mon–Fri, 8.30am–8pm (Sydney time)

After the move *(from Monday 23 March 2026)*

BT Panorama team

 1300 881 716
Mon–Fri, 8.30am–6.30pm (Sydney time)

