
CLIENT

PRICING FOR SERVICES AND
FINANCIAL INSTRUMENTS

Applicable from **January 2025**

CLIENT PRICING FOR SERVICES AND FINANCIAL INSTRUMENTS

ACCOUNT FEES		Individual Accounts	Corporate Accounts
ACCOUNT OPENING	Once off opening fee	€ 200	€ 500
ACCOUNT HANDLING <i>(N.B. Charged pro-rata temporis at the end of each year. Closing fees are a fixed amount and only waived for closure after 6 months)</i>	Regular fees	€ 180 p.a.	€ 360 p.a. or € 600 p.a.***
	Small Balance Surcharge applicable for Individual Portfolios with total balance of less than € 400 000* and invested position** of less than € 200 000*	€ 1 900 p.a.	€ 0
	Account Closing fees	€ 200	€ 200
	Account Statement fees (Monthly frequency)	€ 0	€ 0
	Additional Account Statements (Copy)	€ 75 p.a.	€ 75 p.a.
	Special Mailing Instructions	€ 100 p.a.	€ 100 p.a.
* Average yearly calculation ** Invested position is defined as any asset except cash and time deposits *** € 600 p.a. applicable for Corporate Portfolios with total balance of less than € 100 000			
TRANSACTION FEES		Individual or Corporate Accounts	
FOREIGN EXCHANGE (FX)	ECB fixing of previous day for FX < € 10 000	1.00%	
	€10 000 <= FX < € 50 000	1.00%	
	€ 50 000 <= FX < € 200 000	0.50%	
	€ 200 000 <= FX < € 500 000	0.30%	
	€ 500 000 <= FX < € 1 000 000	0.20%	
	FX >= € 1 000 000	0.10%	
CASH DEPOSITS AND WITHDRAWALS Applicable to Payment Accounts only <i>Any Third party transportation costs are not included</i>	Transaction in EUR	0.35% (Minimum € 100 and Maximum € 500)	
	Transaction in other currencies	0.60% (Minimum € 100 and Maximum € 500)	
FUNDS TRANSFERS FEES <i>All fund transfers will be treated under "SHARE". Correspondent fees are not included.</i>	Up to € 12 500	€ 25	
	Over € 12 500 and up to € 50 000	€ 45	
	Over € 50 000 and up to € 100 000	€ 70	
	Over € 100 000	€115	
OTHER FUND TRANSFER RELATED FEES Correspondent fees are not included.	Revocation or amendment of Payments (prior to execution)	€ 20	
	Funds Recovery (after execution)	€ 150	
	Modification Fees (after execution)	€ 50	
	Enquiries up to 6 months	€ 50	
	Enquiries over 6 months (fee may be adjusted upwards on a case by case basis)	€ 250	

OTHER SERVICE CHARGES ^{1 2}		Individual or Corporate Accounts
BREAKAGE COSTS	Term Deposits and Fiduciaries	Treasury cost with minimum € 50
CHEQUES	Cheques Issuance / Collection	0.20% / Min. € 100 Max. € 300
LOAN SERVICES	Annual Review of Credit Limit < € 3 million	€ 500
	Annual Review of Credit Limit >= € 3 million	€ 1 000
LETTERS OF GUARANTEE / LETTERS OF CREDIT	Letters of guarantee (Low Risk)	1.00% p.a. min € 1 000
	Letters of guarantee (Medium Risk)	1.50% p.a. min € 1 000
	Letters of guarantee (High Risk)	2.50% p.a. min € 1 000
	Letters of guarantee (Securing Credit Cards)	1.00% p.a.
	Letters of credit (opening, negotiation, execution)	2.50% (all-in) min. € 1 000
CREDIT CARDS	Domiciliation Fee (Letter of guarantee and any third party costs are not included)	€ 0
	Issue of Omnium Card (per card issued)	Gold : €100 World : € 150 Corporate : € 125
OTHER SERVICES	Double Taxation Treaty (DTT) application (plus external charges)	€ 100
	Certificates (including additional copies)	€ 50
	Registered Mail	€ 20
	Courier	€ 50
	Standing Orders	€ 15
	Investigation fees (hourly)	€ 75
	Audit Confirmations	€ 100
	Swift copies (request for copy) (Excluding HUB payments / Corporate)	€ 10
	Additional Statement requests (Outside of the normal mailing process)	€ 15
	Reference Letters	€ 20
	Simple Collections & payments of shipping documents	0.50% min. €100 max €500

PORTFOLIO FEES		Execution	Standard Advisory Service	Discretionary Portfolio Management Service
MANAGEMENT FEES		Not Applicable	Up to 0.45% p.a. (average AuM)	Traditional: 0.50% Defensive: 0.75% Moderate-Bond: 1.25% Flexible: 1.25% Growth: 1.25% Dynamic: 1.75%
ADDITIONAL PERFORMANCE FEES		Not Applicable	Not Applicable	10%

¹ Market fees are charged separately wherever applicable

² VAT, where applicable, is not included

TRANSACTION FEES	Financial Instruments	Execution	Standard Advisory Service	Discretionary Portfolio Management Service
SECURITIES TRANSACTION FEES Developed Markets	Equities, ETFs (including IPO's) <u>THIRD PARTY CHARGES</u> I. Broker Fees (Equities & ETFs) II. Extra Charges (wherever applicable): -Stamp Duty /Financial Transaction Tax -Sales Tax -Stock Exchange Fees	0.70% (including broker fees only) Plus flat fee € 50 Min. 0.060% Max. 0.200% Min. 0.001% Max. 1.500% Min. 0.001% Max. 0.200% Min. 0.002% Max. 0.060%	0.70% (including broker fees only) Plus flat fee € 50 Min. 0.060% Max. 0.200% Min. 0.001% Max. 1.500% Min. 0.001% Max. 0.200% Min. 0.002% Max. 0.060%	Not Applicable
	Bonds (Primary & Secondary Markets)	€ 0 up to € 200 000: 0.60% Over € 200 000 and up to € 500 000: 0.45% Over € 500 000: 0.30% (Min. € 100)	€ 0 up to € 200 000: 0.60% Over € 200 000 and up to € 500 000: 0.45% Over € 500 000: 0.30% (Min. € 100)	Not Applicable
	Structured Products Equities, Commodities, Interest Rates, Credit etc.	Purchase / Sale fee Up to 5.00% subject to tenor (Min. € 100)	Purchase / Sale fee Up to 5.00% subject to tenor (Min. € 100)	Not Applicable
	Funds Money Market Bond Equity + Others (Min. € 100)	Bank Services fee (Purchases only) 0.10% 0.60% 1.50% (Min. € 100)	Bank Services fee (Purchases only) 0.10% 0.60% 1.50% (Min. € 100)	Not Applicable
	<u>THIRD PARTY CHARGES</u> -Broker Fees -Entry Fees -Exit Fees See Note 1 below	Max. €300 Min. 0.00% Max. 5.00% Min. 0.00% Max. 5.00% (Any market claim related to the investments resulting directly from your instruction will be charged separately)	Max. €300 Min. 0.00% Max. 5.00% Min. 0.00% Max. 5.00% (Any market claim related to the investments resulting directly from your instruction will be charged separately)	
	Securities transfers out (Min. €100) plus external fees for Third Party Fund transfers	€ 75 per line of securities Internal transfers are free of charge (€50 per line for Intra Group Transfers)	€ 75 per line of securities Internal transfers are free of charge (€50 per line for Intra Group Transfers)	

	Precious Metals			
	Up to 2 000 ounces	1.00%	1.00%	Not Applicable
	Over 2 000 ounces and up to 4 000 ounces	0.75%	0.75%	
	Over 4 000 ounces	0.50%	0.50%	
	Warrants	1.50% of Gross Amount (Min. € 100)	1.50% of Gross Amount (Min. € 100)	Not Applicable
CUSTODY FEES <i>Charged at the end of each calendar quarter Min. €100</i>	Eurobank Products (bonds, funds & structured products)	0.15%	0.15%	Not Applicable
	Securities (all types)	0.25%	0.25%	
	Precious metals (physical / metal):	0.5% / 1.00%	0.5% / 1.00%	

Note 1 - Charges included in the Price / NAV of Funds

Costs listed below are incurred by the Financial Instrument for managing its own underlying investments. These costs are included in the Financial Instrument's Price / NAV. The below indications reflect the most commonly applied levels:

- Management Fees: Up to 3%
- Performance Fees: Up to 30% of relative performance
- Implied Costs: from 0 bps to 5 bps – Information received from Product Manufacturers (Funds, Structured Products etc) on a periodic basis.

INDUCEMENTS

Inducements / rebates received from third parties (manufacturers of distributable products) by the distributor, as per agreements with these parties, amounts usually up to 50% of the management fees charged to the Fund by the management companies.

Fund Transfers

- Outgoing Payment Orders (the "Orders"), are accepted only during Luxembourg banking working days between 08:00 – 14:30.
- Electronically received Euro Orders will be executed maximum by T+1 or earlier on a best effort basis.
- Non-electronic received Euro Orders will be executed maximum by T+2 or earlier on a best effort basis.
- Clients understand and consent that by executing Orders for all other currencies with the Bank, such orders will be executed on a best effort basis by T+4 or earlier

The Value Dating of the Orders executed will follow the Commercial deadlines published on our website in the section: Media / Publications / Payment Instructions

Bank Base Debit Rates:

EUR: Average 1 Month + 2 Months Interpolated Euribor + 0.40%

CHF: Compounded to 1M and interpolated 2M ISDA Fallback Rates by Bloomberg, The current spread is + 1.00%

All other currencies: average of 1M and interpolated 2M of benchmark rates+0.40%

Temporary Overdrafts: Bank Base Debit Rate + 3.00%

The illustration below is created with the following assumptions:

1. Instrument is purchased at the beginning of a business year and is held in the portfolio for at least a year
2. Extraordinary fees / charges, not common in this type of instrument, and charged by third parties based on rules governing specific markets / prospectuses, are not included in the below illustrations
3. Each instrument listed below reflects the only asset in the investment portfolio in order to simplify calculations
4. VAT where applicable is not included in the table below

Product Type	Equity
Period Examined	5 Years
Number of Shares	6,000
Market Price	€100.00
Pricing	For ease of calculations, no price fluctuations are assumed for the Period Examined
Yearly Dividend	€3.00
Financial Transaction Tax	1.5%
Stock Exchange Fees	0.06%

Aggregated Fees €

Equity	Maximum	
Gross Value €600,000.00	Amount	Percentage
□ Investment & Ancillary Services	16 960.00	2.83%
□ Financial Instruments		
□ Third Party payments Received		

Fees Analysis €

Equity	Maximum	
Gross Value €600,000.00	Amount	Percentage
□ Investment & Ancillary Services Analysis		
- One-off charges	-	
- Ongoing charges	3 300.00	0.55%
- Costs related to transactions	13 660.00	2.28%
- Ancillary Services charges	-	
- Incidental Costs	-	
Total Investment & Ancillary Fees	16 960.00	2.83%
□ Financial Instruments Analysis		
- One-off charges	-	
- Ongoing charges		
- Transactional costs	-	
- Incidental Costs		
Total Financial Instrument Fees		
□ Third Party payments Received		
<u>□ Total Fees</u>	16 960.00	2.83%

Fees Impact plus dividend

	Cumulative Fees €	Annual Yield %
Held for 1 Year and then sold	21 570.00	(0.595)
Held for 2 Years and then sold	24 870.00	0.928
Held for 3 Years and then sold	28 170.00	1.435
Held for 4 Years and then sold	31 470.00	1.689
Held for 5 Years and then sold	34 770.00	1.841

The illustration below is created with the following assumptions:

1. Instrument is purchased at the beginning of a business year and is held in the portfolio for at least a year
2. Extraordinary fees / charges, not common in this type of instrument, and charged by third parties based on rules governing specific markets / prospectuses, are not included in the below illustrations
3. Each instrument listed below reflects the only asset in the investment portfolio in order to simplify calculations
4. VAT where applicable is not included in the table below

Product Type	Equity Fund
Period Examined	5 Years
Number of Units	1,000
NAV	€1,000.00
Yearly Dividend (expressed as %)	0.00%
Entry Fees	2.00%
Exit Fees (<u>first two 2 years</u>)	2.00%

Example: Yearly <u>Average</u> NAV Increase	10.00%
Yearly <u>Average</u> -Gross Asset Value (GAV) Increase	18.84%

Financial Instrument's Costs	Such fees impact directly the Financial Instrument's Price / NAV and are provided for Information purposes only
	These fees do not form part of the transaction but affect the Price / NAV of the instrument generally prior to its publication
	The below fees are not exhaustive of the different type of fees that can be found in different funds
	This type of information is usually provided in the Prospectus, KID, PRIIPs or other material published by the Issuer
Ongoing Management Costs (example)	4.00%
Ongoing Transaction Costs (example)	4.00%
Incidental Costs (example)	0.40%

Aggregated Fees

Funds	Maximum	
Investment Value €1,000,000.00	Amount	Percentage
□ Investment & Ancillary Services	41 100.00	4.11%
□ Financial Instruments	66 400.00	6.64%
□ Third Party payments Received	22 000.00	2.20%

Fees Analysis

Funds	Maximum	
Investment Value €1,000,000.00	Amount	Percentage
□ Investment & Ancillary Services Analysis		
- One-off charges	-	
- Ongoing charges	6 050.00	0.61%
- Costs related to transactions	35 050.00	3.51%
- Ancillary Services charges	-	
- Incidental Costs	-	
Total Investment & Ancillary Fees	41 100.00	4.11%
□ Financial Instruments Analysis	-	
- One-off charges		
- Ongoing charges	22 000.00	2.20%
- Transactional costs	44 000.00	4.40%
- Incidental Costs	400.00	0.04%
Total Financial Instrument Fees	66 400.00	6.64%
□ Third Party payments Received	22 000.00	2.20%
□ Total Fees	129 500.00	12.95%

Fees Impact assuming 10% NAV increase yearly

Investment & Ancillary Services Fees Analysis (GAV analysis)

Period	Cumulative Fees	Annual Yield %
Held for 1 Year and then sold	149 500.00	5.104
Held for 2 Years and then sold	126 697.50	8.985
Held for 3 Years and then sold	115 893.17	11.127
Held for 4 Years and then sold	118 348.11	12.043
Held for 5 Years and then sold	122 335.34	12.735

Total Fees Analysis (NAV analysis)

Period	Cumulative Fees	Annual Yield %
Held for 1 Year and then sold	61 100.00	3.890
Held for 2 Years and then sold	33 877.50	6.920
Held for 3 Years and then sold	18 358.50	8.483
Held for 4 Years and then sold	15 782.01	8.814
Held for 5 Years and then sold	14 397.17	9.017