
PRICING FOR SERVICES AND FINANCIAL INSTRUMENTS

Applicable from NOVEMBER 2023

CLIENT TARIFF

ACCOUNT CHARGES		Execution	Standard Advisory Service	Discretionary Portfolio Management Service
MANAGEMENT FEES		Not Applicable	Up to 0.30% p.a. <i>(average AuM)</i>	Defensive 0.75% Moderate-Bond 1.25% Flexible 1.25% Dynamic 1.75%
PERFORMANCE FEES		Not Applicable	Not Applicable	10% <small>BASED ON THE PORTFOLIO'S POSITIVE RETURN VERSUS THE PERFORMANCE BENCHMARK WHEN THE PORTFOLIO SHOWS POSITIVE RETURNS SINCE THE LAUNCH DATE.</small> <small>Performance Benchmark</small> <small>Defensive: 1m Euribor / Libor* + 1.00%</small> <small>Flexible / Moderate – Bond: 1m Euribor / Libor* + 2.00%</small> <small>Dynamic: 1m Euribor / Libor* + 4.00%</small> <small>*1m Euribor / Libor floored at zero</small>
GENERAL FEES				
ACCOUNT OPENING FEES	Corporate Accounts	€ 500	€ 500	Not applicable
	Individual Accounts	€ 200	€ 200	
ACCOUNT HANDLING FEES ¹ average yearly calculation ² invested position is defined as any asset except cash and time deposits (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)	Individual Named Account			
	<i>Regular Fee</i>	€ 180 p.a.	€ 180 p.a.	
	<i>Small Balance Surcharge</i> for total portfolio balance of less than €400 000 ¹ <u>and</u> invested position ² of less than €200 000 ¹	€ 1900 p.a.	€ 1900 p.a.	
	Corporate Account with total portfolio balance of €100 000 ¹ or more	€ 360 p.a.	€ 360 p.a.	
	Corporate Account with total portfolio balance of less than €100 000 ¹	€ 600 p.a.	€ 600 p.a.	
	Statements - monthly frequency	€ 0	€ 0	
	Additional Statements Copy	€ 75 p.a.	€ 75 p.a.	
Special Mailing Instructions	€ 100 p.a.	€ 100 p.a.		
	Closing fees	€ 200	€ 200	

TRANSACTION FEES	Financial Instruments	Execution	Standard Advisory Service	Discretionary Portfolio Management Service
SECURITIES TRANSACTION FEES Developed Markets	Equities, ETFs (including IPO's) THIRD PARTY CHARGES I. ³ Broker Fees (Equities & ETFs) II. Extra Charges (wherever applicable): -Stamp Duty /Financial Transaction Tax -Sales Tax -Stock Exchange Fees	0.70% (including broker fees ³ only) Plus flat fee € 50 <i>Min. 0.060% Max. 0.200%</i> <i>Min. 0.001% Max. 1.500%</i> <i>Min. 0.001% Max. 0.200%</i> <i>Min. 0.002% Max. 0.060%</i>	0.70% (including broker fees ³ only) Plus flat fee € 50 <i>Min. 0.060% Max. 0.200%</i> <i>Min. 0.001% Max. 1.500%</i> <i>Min. 0.001% Max. 0.200%</i> <i>Min. 0.002% Max. 0.060%</i>	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 <i>Up to 5.00% subject to tenor</i> (Min. € 100)	Purchase / Sale fee <i>Up to 5.00% subject to tenor</i> (Min. € 100)	Not Applicable
	Funds Money Market Bond Equity + Others THIRD PARTY CHARGES -Broker Fees -Entry Fees -Exit Fees see Note ⁵ below	Bank Services fee (Purchases only) 0.10% 0.60% 1.50% (Min. € 100) 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)	Bank Services fee (Purchases only) 0.10% 0.60% 1.50% (Min. € 100) 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)	Not Applicable
	Securities transfers out (Min. €100) <i>plus external fees for Third Party Fund transfers</i>	€ 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)	Not Applicable

TRANSACTION FEES (continued)	Financial Instruments	Execution	Standard Advisory Service	Discretionary Portfolio Management Service
	Precious Metals Up to 2 000 ounces Over 2 000 ounces and up to 4 000 ounces Over 4 000 ounces	1.00% 0.75% 0.50%	1.00% 0.75% 0.50%	Not Applicable
	Warrants	1.50% of Gross Amount (Min. € 100)	1.50% of Gross Amount (Min. € 100)	Not Applicable
CUSTODY FEES Charged at the end of each calendar quarter Min. €100	Custody fees for all security types: Custody fees for precious metals (physical / metal): Custody fees for Eurobank Products (bonds, funds & structured products)	0.25% 0.5% / 1.00% 0.15%	0.25% 0.5% / 1.00% 0.15%	Not Applicable

Note⁵ - 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:

- i. Management Fees: Up to 3%
- ii. Performance Fees: Up to 30% of relative performance
- iii. 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.

OTHER SERVICE CHARGES*		Execution	Standard Advisory Service	Discretionary Portfolio Management Service
FOREIGN EXCHANGE (FX)	ECB fixing of previous day for FX < € 10 000	1.00%	1.00%	1.00%
	€10 000 <= FX < € 50 000	1.00%	1.00%	1.00%
	€ 50 000 <= FX < € 200 000	0.50%	0.50%	0.50%
	€ 200 000 <= FX < € 500 000	0.30%	0.30%	0.30%
	€ 500 000 <= FX < € 1 000 000 FX >= € 1 000 000	0.20% 0.10%	0.20% 0.10%	0.20% 0.10%
BREAKAGE COSTS	Term Deposits and Fiduciaries	Treasury cost with minimum € 50	Treasury cost with minimum € 50	Not Applicable
CHEQUE ISSUANCE/ COLLECTION		0.20% / Min. € 100 Max. € 300	0.20% / Min. € 100 Max. € 300	Not Applicable
LETTERS OF GUARANTEE / LETTERS OF CREDIT	Letters of guarantee (Low Risk) Letters of guarantee (Medium Risk) Letters of guarantee (High Risk) Letters of guarantee (Securing Credit Cards) Letters of credit (opening, negotiation, execution)	1.00% p.a. min € 300 1.50% p.a. min € 300 2.50% p.a. min € 300 1.00% p.a. 2.50% (all-in) min. € 300	1.00% p.a. min € 300 1.50% p.a. min € 300 2.50% p.a. min € 300 1.00% p.a. 2.50% (all-in) min. € 300	Not Applicable
DOMICILIATION OF CREDIT CARDS	Letter of guarantee and any third party costs are not included	€ 0 Domiciliation Fee Omnium Card (€100 Gold €150 World €125 Corporate per card issued)	€ 0 Domiciliation Fee Omnium Card (€100 Gold €150 World €125 Corporate per card issued)	Not Applicable
OTHER SERVICES	Double Taxation Treaty (DTT) application (<i>plus external charges</i>) Certificates (<i>including additional copies</i>) Registered Mail Courier Standing Orders Investigation fees (hourly) Audit Confirmations Swift copies (<i>request for copy</i>) <i>Excluding HUB payments / Corporate</i> Additional Statement requests (<i>Outside of the normal mailing process</i>) Reference Letters Simple Collections & payments of shipping documents	€ 100 € 50 € 20 € 50 € 15 € 75 € 100 € 10 € 15 € 20 0.50% min. €100 max €500	€ 100 € 50 € 20 € 50 € 15 € 75 € 100 € 10 € 15 € 20 0.50% min. €100 max €500	Not Applicable
CASH DEPOSITS AND WITHDRAWALS** Applicable to Payment Accounts only	All Clients (Minimum € 100 and Maximum € 500) -Transaction in EUR -Transaction in other currencies	 0.35% 0.60%	 0.35% 0.60%	Not Applicable

OTHER SERVICE CHARGES* (continued)		Execution	Standard Advisory Service	Discretionary Portfolio Management Service										
FUNDS TRANSFERS FEES <i>All fund transfers will be treated under "SHARE". Correspondent fees are not included.</i>	Up to € 12 500	€ 25	€ 25	Not Applicable										
	Over € 12 500 and up to € 50 000	€ 45	€ 45											
	Over € 50 000 and up to € 100 000	€ 70	€ 70											
	Over € 100 000	€115	€115											
Other Fund Transfer related Fees <i>Correspondent fees are not included.</i>	Revocation or amendment of Payments <i>(prior to execution)</i>	€ 20	€ 20	Not Applicable										
	Funds Recovery <i>(after execution)</i>	€150	€150											
	Modification Fees <i>(after execution)</i>	€ 50	€ 50											
	Enquiries up to 6 months	€ 50	€ 50											
	Enquiries over 6 months <i>(fee may be adjusted upwards on a case by case basis)</i>	€250	€250											
Fund Transfers	<ul style="list-style-type: none"> ▪ 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 <p>The Value Dating of the Orders executed will follow below table:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 40%;">EUR</td> <td>14:30 pm for same day value (CET)</td> </tr> <tr> <td>USD</td> <td>14:30 pm for same day value (CET)</td> </tr> <tr> <td>CHF, DKK, SEK, NOK, CAD, JPY, RUB</td> <td>09:00 am for next day value (CET)</td> </tr> <tr> <td>GBP</td> <td>12:00 pm for next day value (CET)</td> </tr> <tr> <td>HUF, AUD, PLN, CZK</td> <td>09:00 am for two days value (CET)</td> </tr> </table>				EUR	14:30 pm for same day value (CET)	USD	14:30 pm for same day value (CET)	CHF, DKK, SEK, NOK, CAD, JPY, RUB	09:00 am for next day value (CET)	GBP	12:00 pm for next day value (CET)	HUF, AUD, PLN, CZK	09:00 am for two days value (CET)
EUR	14:30 pm for same day value (CET)													
USD	14:30 pm for same day value (CET)													
CHF, DKK, SEK, NOK, CAD, JPY, RUB	09:00 am for next day value (CET)													
GBP	12:00 pm for next day value (CET)													
HUF, AUD, PLN, CZK	09:00 am for two days value (CET)													
	Bank Base Debit Rates: EUR: Average 1 Month + 2 Months Libor (Euribor/Pribor/Stibor etc) + 0.35% CHF: Average 1 Month + 2 Months Libor (Euribor/Pribor/Stibor etc) + 1.00% Temporary Overdrafts: Bank Base Debit Rate + 3.00%													
	VAT, where applicable, is not included. *Market fees are charged separately wherever applicable ** Any Third party transportation costs are not included													

The illustrations below are 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. There is no taxation or other tax complications which may produce additional cash outflows
3. 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
4. Each instrument listed below reflects the only asset in the investment portfolio in order to simplify calculations
5. VAT where applicable is not included in the table below

Product Type	Debt/Structured
Coupon Rate	3%
Coupon Frequency & Basis	Yearly, 30/360
Period Examined	5 Years

Aggregated Fees			Fees Analysis		
Debt Instruments	Maximum		Debt Instruments	Maximum	
Notional €150,000.00	Amount	Percentage	Notional €150,000.00	Amount	Percentage
<input type="checkbox"/> Investment & Ancillary Services	1 889.63	1.26%	<input type="checkbox"/> Investment & Ancillary Services Analysis		
			- One-off charges	-	
<input type="checkbox"/> Financial Instruments	-	0.00%	- Ongoing charges	989.63	0.66%
			- Costs related to transactions	900.00	0.60%
<input type="checkbox"/> Third Party payments Received	-	0.00%	- Ancillary Services charges	-	
			- Incidental Costs	-	
			Total Investment & Ancillary Fees	1 889.63	1.26%
			<input type="checkbox"/> Financial Instruments Analysis	-	
			- One-off charges	-	
			- Ongoing charges	-	
			- Transactional costs	-	
			- Incidental Costs	-	
			Total Financial Instrument Fees	-	
			<input type="checkbox"/> Third Party payments Received	-	
			<input type="checkbox"/> Total Fees	1 889.63	1.26%

Fees Impact with assumption of 0% return plus Coupon

	Cumulative Fees	Annual Yield
Holding for 1 Year	2 789.63	1.140
Holding for 2 Years	3 779.25	1.740
Holding for 3 Years	4 768.88	1.940
Holding for 4 Years	5 758.50	2.040
Holding for 5 Years	6 748.13	2.100

Aggregated Fees			Fees Analysis		
Debt Instruments	Maximum		Debt Instruments	Maximum	
Notional €600,000.00	Amount	Percentage	Notional €600,000.00	Amount	Percentage
<input type="checkbox"/> Investment & Ancillary Services	5 149.50	0.86%	<input type="checkbox"/> Investment & Ancillary Services Analysis		
			- One-off charges	-	
<input type="checkbox"/> Financial Instruments			- Ongoing charges	3 349.50	0.56%
			- Costs related to transactions	1 800.00	0.30%
<input type="checkbox"/> Third Party payments Received			- Ancillary Services charges	-	
			- Incidental Costs	-	
			Total Investment & Ancillary Fees	5 149.50	0.86%
			<input type="checkbox"/> Financial Instruments Analysis	-	
			- One-off charges	-	
			- Ongoing charges	-	
			- Transactional costs	-	
			- Incidental Costs	-	
			Total Financial Instrument Fees	-	
			<input type="checkbox"/> Third Party payments Received	-	
			<input type="checkbox"/> Total Fees	5 149.50	0.86%

Fees Impact with assumption of 0% return plus the Coupon

	Cumulative Fees	Annual Yield %
Holding for 1 Year	6 949.50	1.842
Holding for 2 Years	10 299.00	2.142
Holding for 3 Years	13 648.50	2.242
Holding for 4 Years	16 998.00	2.292
Holding for 5 Years	20 347.50	2.322

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 €

Fees Analysis €

Equity		Maximum		Equity		Maximum	
Gross Value €600,000.00		Amount	Percentage	Gross Value €600,000.00		Amount	Percentage
<input type="checkbox"/>	Investment & Ancillary Services	16 960.00	2.83%	<input type="checkbox"/>	Investment & Ancillary Services Analysis		
<input type="checkbox"/>	Financial Instruments			-	One-off charges	-	
<input type="checkbox"/>	Third Party payments Received			-	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%
				<input type="checkbox"/>	Financial Instruments Analysis	-	
				-	One-off charges		
				-	Ongoing charges		
				-	Transactional costs	-	
				-	Incidental Costs		
					Total Financial Instrument Fees		
				<input type="checkbox"/>	Third Party payments Received		
				<input type="checkbox"/>	Total Fees	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 (first two 2 years)	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

Fees Analysis

Funds	Maximum	
Investment Value €1,000,000.00	Amount	Percentage
<input type="checkbox"/> Investment & Ancillary Services	41 100.00	4.11%
<input type="checkbox"/> Financial Instruments	66 400.00	6.64%
<input type="checkbox"/> Third Party payments Received	22 000.00	2.20%

Funds	Maximum	
Investment Value €1,000,000.00	Amount	Percentage
<input type="checkbox"/> 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%
<input type="checkbox"/> 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%
<input type="checkbox"/> 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