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CLIENT TARIFF

PRICING FOR SERVICES AND  
FINANCIAL INSTRUMENTS

Applicable from **January 2025**

## CLIENT TARIFF

| ACCOUNT FEES  |   | Individual Accounts                        | Corporate Accounts         |
|---|---|--|----------------------------|
| <b>ACCOUNT OPENING</b>  | Once off opening fee  | € 200                                      | € 500                      |
| <b>ACCOUNT HANDLING</b><br><br><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.                 |
| <p>* Average yearly calculation<br/>           ** Invested position is defined as any asset except cash and time deposits<br/>           *** € 600 p.a. applicable for Corporate Portfolios with total balance of less than € 100 000</p> |   |  |                            |
| TRANSACTION FEES  |   | Individual or Corporate Accounts           |                            |
| <b>FOREIGN EXCHANGE (FX)</b>  | 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%                                      |                            |
| <b>CASH DEPOSITS AND WITHDRAWALS</b><br>Applicable to Payment Accounts only<br><br><i>Any Third party transportation costs are not included</i>   | Transaction in EUR  | 0.35%<br>(Minimum € 100 and Maximum € 500) |                            |
|   | Transaction in other currencies   | 0.60%<br>(Minimum € 100 and Maximum € 500) |                            |
| <b>FUNDS TRANSFERS FEES</b><br><br><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                                       |                            |
| <b>OTHER FUND TRANSFER RELATED FEES</b><br><br>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 <sup>1 2</sup>                |  | Individual or Corporate Accounts                  |
|---|--|---|
| <b>BREAKAGE COSTS</b>                               | Term Deposits and Fiduciaries  | Treasury cost with minimum € 50                   |
| <b>CHEQUES</b>                                      | Cheques Issuance / Collection  | 0.20% / Min. € 100 Max. € 300                     |
| <b>LOAN SERVICES</b>                                | Annual Review of Credit Limit < € 3 million  | € 500   |
|   | Annual Review of Credit Limit >= € 3 million                                       | € 1 000   |
| <b>LETTERS OF GUARANTEE / LETTERS OF CREDIT</b>     | 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                       |
| <b>CREDIT CARDS</b>                                 | Domiciliation Fee (Letter of guarantee and any third party costs are not included) | € 0   |
|   | Issue of Omnium Card (per card issued)   | Gold : €100<br>World : € 150<br>Corporate : € 125 |
| <b>OTHER SERVICES</b>                               | 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                                    |
|------------------------------------|--|----------------|--------------------------------|---|
| <b>MANAGEMENT FEES</b>             |  | Not Applicable | Up to 0.45% p.a. (average AuM) | Defensive: 0.75%<br>Moderate-Bond: 1.25%<br>Flexible: 1.25%<br>Dynamic: 1.75% |
| <b>ADDITIONAL PERFORMANCE FEES</b> |  | Not Applicable | Not Applicable                 | 10%   |

<sup>1</sup> Market fees are charged separately wherever applicable

<sup>2</sup> VAT, where applicable, is not included

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

|   |  |                                       |                                       |                |
|---|--|---------------------------------------|---------------------------------------|----------------|
|   | <b>Precious Metals</b>   |                                       |                                       |                |
|   | 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%                                 |                |
|   | <b>Warrants</b>  | 1.50% of Gross Amount<br>(Min. € 100) | 1.50% of Gross Amount<br>(Min. € 100) | Not Applicable |
| <b>CUSTODY FEES</b><br><i>Charged at the end of each calendar quarter<br/>Min. €100</i> | <b>Eurobank Products</b><br>(bonds, funds & structured products) | 0.15%                                 | 0.15%                                 | Not Applicable |
|   | <b>Securities</b> (all types)                                    | 0.25%                                 | 0.25%                                 |                |
|   | <b>Precious metals</b><br>(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:

- 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.

#### 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 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

| Debt Instruments   | Maximum  |            |
|--|----------|------------|
|  | Amount   | Percentage |
| <b>Notional €150,000.00</b>                              |          |            |
| <input type="checkbox"/> Investment & Ancillary Services | 1 889.63 | 1.26%      |
| <input type="checkbox"/> Financial Instruments           | -        | 0.00%      |
| <input type="checkbox"/> Third Party payments Received   | -        | 0.00%      |

#### Fees Analysis

| Debt Instruments  | Maximum  |            |
|---|----------|------------|
|   | Amount   | Percentage |
| <b>Notional €150,000.00</b>                                       |          |            |
| <input type="checkbox"/> Investment & Ancillary Services Analysis |          |            |
| - One-off charges   | -        |            |
| - Ongoing charges   | 989.63   | 0.66%      |
| - Costs related to transactions                                   | 900.00   | 0.60%      |
| - 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"/> <b>Total Fees</b>                        | 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

| Debt Instruments   | Maximum  |            |
|--|----------|------------|
|  | Amount   | Percentage |
| <b>Notional €600,000.00</b>                              |          |            |
| <input type="checkbox"/> Investment & Ancillary Services | 5 149.50 | 0.86%      |
| <input type="checkbox"/> Financial Instruments           |          |            |
| <input type="checkbox"/> Third Party payments Received   |          |            |

#### Fees Analysis

| Debt Instruments  | Maximum  |            |
|---|----------|------------|
|   | Amount   | Percentage |
| <b>Notional €600,000.00</b>                                       |          |            |
| <input type="checkbox"/> Investment & Ancillary Services Analysis |          |            |
| - One-off charges   | -        |            |
| - Ongoing charges   | 3 349.50 | 0.56%      |
| - Costs related to transactions                                   | 1 800.00 | 0.30%      |
| - 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"/> <b>Total Fees</b>                        | 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 €

| Equity   | Maximum   |            |
|--|-----------|------------|
|  | Amount    | Percentage |
| <b>Gross Value €600,000.00</b>                           |           |            |
| <input type="checkbox"/> Investment & Ancillary Services | 16 960.00 | 2.83%      |
| <input type="checkbox"/> Financial Instruments           |           |            |
| <input type="checkbox"/> Third Party payments Received   |           |            |

#### Fees Analysis €

| Equity  | Maximum          |              |
|---|------------------|--------------|
|   | Amount           | Percentage   |
| <b>Gross Value €600,000.00</b>                                    |                  |              |
| <input type="checkbox"/> 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  | -                |              |
| <b>Total Investment &amp; Ancillary Fees</b>                      | <b>16 960.00</b> | <b>2.83%</b> |
| <input type="checkbox"/> Financial Instruments Analysis           |                  |              |
| - One-off charges   |                  |              |
| - Ongoing charges   |                  |              |
| - Transactional costs   | -                |              |
| - Incidental Costs  |                  |              |
| <b>Total Financial Instrument Fees</b>                            |                  |              |
| <input type="checkbox"/> Third Party payments Received            |                  |              |
| <b><u>Total Fees</u></b>  | <b>16 960.00</b> | <b>2.83%</b> |

#### 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 ( <b>first two 2 years</b> ) | 2.00%       |

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

|                                     |  |
|-------------------------------------|--|
| <b>Financial Instrument's Costs</b> | 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   |            | Funds   | Maximum    |            |
|--|-----------|------------|---|------------|------------|
| Investment Value €1,000,000.00                           | Amount    | Percentage | Investment Value €1,000,000.00                                    | Amount     | Percentage |
| <input type="checkbox"/> Investment & Ancillary Services | 41 100.00 | 4.11%      | <input type="checkbox"/> Investment & Ancillary Services Analysis |            |            |
| <input type="checkbox"/> Financial Instruments           | 66 400.00 | 6.64%      | - One-off charges   | -          |            |
| <input type="checkbox"/> Third Party payments Received   | 22 000.00 | 2.20%      | - 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%      |
|  |           |            | <input type="checkbox"/> <b>Total Fees</b>                        | 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          |