

Fees & Commissions

Individual & Corporate Accounts

A. Individual/Joint Account

1 Account Management Fees

1.1 Account maintenance fee

Account maintenance fee	EUR 200	Per Quarter
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The Account Maintenance Fee is debited quarterly.

The Fee Comprises the following services:

- ▶ Account Maintenance
- ▶ Quarterly Account Statements
- ▶ Telephone Communication with Clients

1.2 Additional Charges

The following services, available on demand, are charged in addition to the account management fee and are applicable per request

Account Statements

Quarterly Statements	Free of Charge
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Ad-Hoc Request

Audit/Business Relationship confirmation	EUR 150
Blocking Certificate	EUR 150

Account Closing Fees

Account closing fee — transfer out of BEMO Europe	EUR 500
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Online Banking

BEMO Net	Free of Charge
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2 Financing Services

2.1 Debit Account

In case of account overdrafts, regardless of their duration, debit interest is charged to the account at the end of each month. The applicable debit interest rate depends on the overdraft currency.

Debit Account	Reference rate + 6%	Per Annum
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2.2 Loans

Secured Loans	As Per Credit Committee	
Credit arrangement fee (On the Principal Amount)	0.5%	Paid Once
<i>Minimum Fee</i>	EUR 500	
Credit facility annual review fee (On the Principal Amount)	0.15%	Per Annum
<i>Minimum Fee</i>	EUR 150	

2.3 Guarantees

Guarantees	1.00%	Per Annum
<i>Minimum Fee</i>	EUR 500	

3 Cash Management

3.1 Current Account

Current Account Fee - EUR Accounts	0.25%	Per Annum
Current Account Fee - USD Accounts & Other Currencies	0.20%	Per Annum
The current account fee is applicable on all amounts in excess of EUR 50,000 or equivalent calculated on a daily basis		
CHF Accounts (All Types)	-0.75%	Per Annum

3.2 Fiduciary Placement (Including Succession)

Up to 500,000	0.200%	Per Annum
From 500,001 to 1M	0.175%	Per Annum
From 1M to 5M	0.150%	Per Annum
5M and above	0.125%	Per Annum

A. Individual/Joint Account

4 Securities transactions

4.1 Shares traded in Europe, US and abroad (All Inclusive including Brokers Fees)

Investment amounts in EUR or equivalent	Europe and US	Other Markets
Up to 1M	0.650%	0.90%
1M and above	0.500%	0.75%
<i>Minimum fee per transaction</i>	<i>EUR 100</i>	<i>EUR 100</i>

4.2 Bonds (All Inclusive including Brokers Fees)

Investment amounts in EUR or equivalent	
Up to 1M	0.650%
1M and above	0.500%
<i>Minimum fee per transaction</i>	<i>EUR 100</i>

4.3 Options on Securities (All Inclusive including Brokers Fees)

The commission is calculated on premium amounts and applies on a cumulative basis, based on each relevant tranche of the transaction.

Options on securities	EUR 10	Per Contract
<i>Minimum fee per transaction</i>	<i>EUR 75</i>	
Options Assignment	EUR 10	Per Contract
Options exercise	EUR 10	Per Contract
<i>Minimum fee per transaction</i>	<i>EUR 75</i>	

4.4 Treasury bills, certificates of deposit, short term papers (<1 Year) (All Inclusive including Brokers Fees)

Investment amounts in EUR or equivalent	
Up to 2.5M	0.250%
From 2.5M to 5M	0.200%
5M and above	0.150%
<i>Minimum fee per transaction</i>	<i>EUR 100</i>

4.5 FOREX & FOREX Options

Subject to Volume and Currency

4.6 Precious Metals (Physical)

Up to 500,000	1.500%
From 500,001 to 2M	1.250%
2M and above	1.000%
<i>Minimum fee per transaction</i>	<i>EUR 500</i>

4.7 Funds

Third-Party Equity Funds	1.500%	Min EUR 100
Third-Party Bonds Funds	1.000%	Min EUR 100
Third-Party Money Market Funds	0.300%	Min EUR 100
Third-Party Alternative Funds	2.000%	Min EUR 200

4.8 Structured Products

Structured Products	1.000%
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N.B: Issuers charges and any applicable stock market taxes not included

A. Individual/Joint Account

5 Securities administration and custody fee

5.1 Security administration

The Security administration fee is an all-in fee calculated on a monthly basis according to the value of the portfolio; it is debited quarterly in arrears.

Securities Portfolio in EUR or equivalent

Up to 2.5M	0.30%	Per Annum
From 2.5M to 5M	0.25%	Per Annum
5M and above	0.20%	Per Annum
Alternative Investments	0.50%	Per Annum
Custody of physical precious metals	0.50%	Per Annum
Minimum annual fee	EUR 500	Per Annum

Charges included in this fee are: Coupon payments, Dividend payments, Stock splits, Tender offers, Capital increases, Bond conversion into shares, Bond redemption

5.2 Securities Transfers

Transfers per line of securities (Internal, Incoming)	Free of Charge
Transfers per line of securities (Outgoing)	EUR 100

6 Payment Transfers

6.1 Transfers within the EU

The transfers within the EU fee schedule applies to credit transfers that:

- are denominated in euro
- are to or from SEPA zone countries (including Luxembourg),
- contain the beneficiary's IBAN and BIC

Incoming payments to a BEMO Europe account	Free of Charge
Outgoing payments from a BEMO Europe account	EUR 10

6.2 Other Transfers in other currencies and/or Outside the EU

The fee schedule for international credit transfers applies to:

- All transfer orders outside the EU
- All transfer orders in a currency other than the EUR (regardless of the amount and destination country of the order),

Incoming payments (fees deducted from the amount transferred)	EUR 5	
Outgoing payments (to any destination)	0.150%	Min EUR 25

8 Credit Cards

8.1 Annual membership fees for a VISA/MasterCard Gold card	EUR 250	Per Annum
8.2 Annual membership fees for a VISA Infinite card	EUR 500	Per Annum
8.3 Annual membership fees for a Visa Infinite Horizon card	EUR 1000	Per Annum

9 Wealth Solutions

9.1 Wealth Solutions - Fiduciary for Succession

Up to 500,000	0.200%	Per Annum
From 500,001 to 1M	0.175%	Per Annum
From 1M to 5M	0.150%	Per Annum
5M and above	0.125%	Per Annum

9.2 Wealth Solutions - Fiduciary for Loans

Up to 3M	0.30%	Per Annum
3M and above	0.25%	Per Annum

9.3 Wealth Solutions - Fiduciary for Loans

Annual Fees	EUR 500	Per Quarter
Domiciliation	EUR 700	Per Quarter
Incorporation	EUR 3000	Paid Once
<i>When Required business License and VAT Registration</i>	<i>EUR 3000</i>	<i>Paid Once</i>
Introduction	EUR 500	Per Intervention

B. Corporate Account

1 Account Management Fees

1.1 Account maintenance fee

Account maintenance fee	EUR 500	Per Quarter
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The Account Maintenance Fee is debited quarterly.

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