

Fees & Commissions

Individual & Corporate Accounts

Fees & Commissions

1 Account Management Fees		
1.1 Account maintenance fee		
Individual/Joint Account maintenance fee	EUR 200	Per Quarter
Corporate Account maintenance fee	EUR 500	Per Quarter
<i>The Fee Comprises the following services:</i>		
▶ 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		
Monthly Statements	Free of Charge	
Additional Account Statements	EUR 5	Per Statement
Ad-Hoc Request		
Audit/Business Relationship confirmation	EUR 250	
Blocking Certificate	EUR 250	
Online Banking		
BEMO Net	Free of Charge	
2 Financing services		
2.1 Debit Account		
<i>In case of account unauthorized debit, 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.</i>		
Debit Account	Reference rate + 10%	Per annum
2.2 Loans		
Secured Loans	As Per Credit Committee	
Credit arrangement fee	0.5% of Principal Amount	Paid Once
Minimum Fee	EUR 500	
Credit facility annual review fee	0.15% of Principal Amount	Per annum
Minimum Fee	EUR 150	
Amendment in Loan Agreement	Depending on Complexity	Min EUR 500
2.3 Guarantees		
Guarantees	2,00%	Per annum
Minimum Fee	EUR 500	
3 Fiduciary Placement		
Fiduciary Placement		
Fiduciary Placement Instructions	1,00%	Per annum
4 Payment Transfers		
4.1 SEPA credit transfers		
<i>Definition</i>		
<i>In accordance with European Regulation N°. 260/2012, the BIL eurotransfert fee schedule applies to credit transfers that:</i>		
• 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	
4.2 Non-SEPA credit transfers		
<i>International credit transfers outside the scope of European Regulation N°. 260/2012</i>		
<i>Definition</i>		
<i>The fee schedule for international credit transfers outside the scope of European Regulation N°. 260/2012 applies to:</i>		
• all credit transfer orders to a non-SEPA zone country (regardless of the amount and currency of the order),		
• all credit transfer orders in a currency other than the euro (regardless of the amount and destination country of the order),		
• all credit transfer orders without the IBAN and/or BIC.		
Incoming payments (fees deducted from the amount transferred)	EUR 5	
Outgoing payments for Individual Accounts (to any destination)	0,15%	Min EUR 25
Outgoing payments for Corporate Accounts (to any destination)	0,20%	Min EUR 50
Investigation Charges		Min EUR 100
5 Credit Cards		
Annual membership fees for a VISA/Mastercard Gold card	EUR	250
Annual membership fees for a VISA Infinite card	EUR	500
Annual membership fees for a Visa Infinite Horizon card	EUR	1000
Cash Withdrawal		
Subject to exceptional approval	3,00%	

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6 Securities transactions

6.1 Shares traded in Europe, US and abroad

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%
Minimum fee per transaction	EUR 100	EUR 100

6.2 Options on securities

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
Minimum fee per transaction	EUR 100	
Options Assignment	As per Equity Transactions	
Options exercise	As per Equity Transactions	
Minimum fee per transaction	EUR 100	

6.3 Fixed Income

Investment amounts in EUR or equivalent	
Up to 1M	0,650%
1M and above	0,500%
Minimum fee per transaction	EUR 200

6.4 Treasury bills, certificates of deposit, short term papers (<1 Year)

Investment amounts in EUR or equivalent	
Up to 2.5M	0,250%
2.5M and above	0,200%
Minimum fee per transaction	EUR 200

6.5 FOREX

Subject to Volume and Currency

6.6 FOREX Options

Commission on FX option (minimum amount 250,000)	10% of the premium
Minimum	EUR 250,00

6.7 Precious Metals

Physical/Certificates	1,000%
Minimum	EUR 100

6.8 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

Additional Fees and Commissions set by Issuer are not included

6.9 Structured Products

Structured Products	1,000%
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Additional Fees and Commissions set by Issuer are not included

6.10 Private Equity/Placement

Private Equity/Placement	1,000%
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Additional Fees and Commissions set by Issuer are not included

External brokerage charges (Included in BEMO Europe Fees)

Shares traded in Europe, US and abroad	0,08%-0,15%	
Bonds	0,08%-0,15%	
Options	EUR 5-8	Per Contract
Options Assignment	0,08%-0,15%	
Options exercise	0,08%-0,15%	
Treasury bills, certificates of deposit, short term papers (<1 Year)	0,08%-0,15%	

Transaction Taxes and Stamp Duties (Not Included in BEMO Europe Fees)

Shares traded in Europe, US and abroad Subject to Transaction and Country

We invite to consult the below document for a global view on Financial Transaction Taxes

<https://www.bnymellon.com/content/dam/bnymellon/documents/pdf/emea/global-view-of-financial-transaction-taxes.pdf.coredownload.pdf>

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7 Securities administration and custody fee

7.1 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.

Annual fee

Securities	
· Amount < 1M	0,30%
· 2.5M ≤ Amount < 5M	0,25%
· ≥ 5M	0,20%
Alternative Investments	0,50%
Custody of physical precious metals	0,50%
Minimum annual fee	EUR 500

Charges included in this fee are:

Coupon payments, Dividend payments, Stock splits, Tender offers, Capital increases, Bond conversion into shares, Bond redemption

VAT not included

7.2 Securities Transfers

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

8 Other Charges & Commissions

8.1 Fiduciary Structures

Fiduciary for Succession	0,500%	Of Total Assets Managed
Fiduciary Loans	0,500%	Of Total Assets Managed
Establishing Fiduciary Structure	Depending on Complexity	Min EUR 500
Amendments to Fiduciary Structure	Depending on Complexity	Min EUR 500

8.2 Wealth Services

Domiciliation, Incorporation	Case by Case Review
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