

PRICING FOR SERVICES AND FINANCIAL INSTRUMENTS

Applicable from APRIL 2022

CLIENT TARIFF

| ACCOUNT CHARGES | | Execution | Standard Advisory Service | Discretionary Portfolio Management Service |
|---|--|---|---|---|
| MANAGEMENT FEES | | Not Applicable | Up to 0.30% p.a. (average AUM) | Defensive 0.75% Moderate-Bond 1.25% Flexible 1.25% Dynamic 1.75% |
| PERFORMANCE FEES | | Not Applicable | Not Applicable | 10% BASED ON THE PORTFOLIO'S POSITIVE RETURN VERSUS THE PERFORMANCE BENCHMARK WHEN THE PORTFOLIO SHOWS POSITIVE RETURNS SINCE THE LAUNCH DATE. <u>Performance Benchmark</u> Defensive: 1m Euribor / Libor* + 1.00% Flexible / Moderate – Bond: 1m Euribor / Libor* + 2.00% Dynamic: 1m Euribor / Libor* + 4.00% *1m Euribor / Libor floored at zero |
| GENERAL FEES | | | | |
| ACCOUNT OPENING FEES | Corporate Accounts Individual Accounts | € 500 € 200 | € 500 € 200 | Not applicable |
| ACCOUNT HANDLING FEES ¹ average yearly calculation ² invested position is defined as any asset except cash and time deposits ³ Tiered split balance fees: the corresponding pricing is applied to the part of the balance that falls within each tier (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 Regular Fee Small Balance Surcharge for total portfolio balance of less than €400 000 ¹ and invested position ² of less than €200 000 ¹ Liquidity Fee, on total EUR current account deposits (tiered split balance fee ³ , applicable <u>only</u> if total invested position is less than 25%) | € 100 p.a. € 1900 p.a. Under 1mio: 0.00% p.a. 1mio to 10mio: 0.20% p.a. 10mio to 40mio: 0.30% p.a. Above 40mio: 0.40% p.a. | € 100 p.a. € 1900 p.a. Not applicable | |
| | Corporate Account with total portfolio balance of €100 000 ¹ or more Corporate Account with total portfolio balance of less than €100 000 ¹ Liquidity Fee, on total EUR current account deposits (tiered split balance fee ³ , applicable <u>only</u> if total invested position is less than 25%) | € 300 p.a. € 500 p.a. Under 1mio: 0.00% p.a. 1mio to 10mio: 0.20% p.a. 10mio to 40mio: 0.30% p.a. Above 40mio: 0.40% p.a. | € 300 p.a. € 500 p.a. Not applicable | |
| | Statements - monthly frequency Additional Statements Copy Special Mailing Instructions | € 0 € 75 p.a. € 100 p.a. | € 0 € 75 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) <u>THIRD PARTY CHARGES</u> 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 <u>THIRD PARTY CHARGES</u> -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 <i>(€50 per line for Intra Group Transfers)</i> | € 75 per line of securities Internal transfers are free of charge <i>(€50 per line for Intra Group Transfers)</i> | 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. €50 <i>No custody fees are charged for Eurobank Products (Bonds, Funds and Structured products)</i> | Custody fees for all security types: Custody fees for precious metals (physical / metal): Charges for low total portfolio balances less than € 400 000 ⁴ (Average quarterly calculation) ⁴ excluding portfolios with Discretionary Portfolio Management Service / Standard Advisory Service | 0.25% 0.5% / 1.00% Extra custody fees 0.10% | 0.25% 0.5% / 1.00% Not Applicable | 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:

- 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.

| 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 | 0.20% | 0.20% | 0.20% |
| | FX >= € 1 000 000 | 0.10% | 0.10% | 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>) | € 100 | € 100 | Not Applicable |
| | Certificates (<i>including additional copies</i>) | € 20 | € 20 | |
| | Registered Mail | € 20 | € 20 | |
| | Courier | € 50 | € 50 | |
| | Standing Orders | € 15 | € 15 | |
| | Investigation fees (hourly) | € 75 | € 75 | |
| | Audit Confirmations | € 50 | € 50 | |
| | Swift copies (<i>request for copy</i>) <i>Excluding HUB payments / Corporate</i> | € 10 | € 10 | |
| | Additional Statement requests (<i>Outside of the normal mailing process</i>) | € 15 | € 15 | |
| | Reference Letters | € 20 | € 20 | |
| | Simple Collections & payments of shipping documents | 0.50% min. €100 max €500 | 0.50% min. €100 max €500 | |
| CASH DEPOSITS AND WITHDRAWALS** <i>Applicable to Payment Accounts only</i> | <u>All Clients</u> (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 | Up to € 12 500 | € 25 | € 25 | Not Applicable | | | | | | | | | | |
| All fund transfers will be treated under “SHARE”. Correspondent fees are not included. | 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 Correspondent fees are not included. | Revocation or amendment of Payments (prior to execution) | € 20 | € 20 | Not Applicable | | | | | | | | | | |
| | Funds Recovery (after execution) | €150 | €150 | | | | | | | | | | | |
| | Modification Fees (after execution) | € 50 | € 50 | | | | | | | | | | | |
| | Enquiries up to 6 months | € 50 | € 50 | | | | | | | | | | | |
| | Enquiries over 6 months (fee may be adjusted upwards on a case by case basis) | €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><tr><td>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 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 |
| □ Investment & Ancillary Services | 16 960.00 | 2.83% | □ Investment & Ancillary Services Analysis | | |
| | | | - One-off charges | - | |
| □ Financial Instruments | | | - Ongoing charges | 3 300.00 | 0.55% |
| | | | - Costs related to transactions | 13 660.00 | 2.28% |
| □ Third Party payments Received | | | - 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 | | |
| | | | □ 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 |

