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PRICING FOR SERVICES AND FINANCIAL INSTRUMENTS

Applicable from APRIL 2021

Eurobank Private Bank Luxembourg

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	**15%** ***BASED ON THE PORTFOLIO'S POSITIVE RETURN VERSUS THE PERFORMANCE BENCHMARK WHEN THE PORTFOLIO SHOWS POSITIVE RETURNS SINCE THE LAUNCH DATE.*** ***Performance Benchmark*** ***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	€ 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**			
	Regular Fee	€ 100 p.a.	€ 100 p.a.	
	Small Balance Surcharge for total portfolio balance of less than €400 000[1] and 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	€ 300 p.a.	€ 300 p.a.	
	Corporate Account with total portfolio balance of less than €100 000[1]	€ 500 p.a.	€ 500 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	

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TRANSACTION FEES	Financial Instruments	Execution	Standard Advisory Service	Discretionary Portfolio Management Service
SECURITIES TRANSACTION FEES Developed Markets	**Structured Products** Equities, Commodities, Interest Rates, Credit etc.	**Purchase / Sale fee** *Up to* 1.50% (Min. € 100)	**Purchase / Sale fee** *Up to 1.50%* (Min. € 100)	**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**
	Warrants	1.50% of Gross Amount (Min. € 100)	1.50% of Gross Amount (Min. € 100)	**Not Applicable**
	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**
	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 *Min. 0.060% Max. 0.200%* *Min. 0.001% Max. 1.500%* *Min. 0.001% Max. 0.200%* *Min. 0.002% Max. 0.060%*	0.70% (including broker fees[3] only) Plus flat fee € 50 *Min. 0.060% Max. 0.200%* *Min. 0.001% Max. 1.500%* *Min. 0.001% Max. 0.200%* *Min. 0.002% Max. 0.060%*	**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**

TRANSACTION FEES (continued)	Financial Instruments	Execution	Standard Advisory Service	Discretionary Portfolio Management Service
	Securities transfers out (Min. €100) *plus external fees for Third Party Fund transfers*	€ 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**
CUSTODY FEES **Charged at the end of each calendar quarter** **Min. €50** ***No custody fees are charged for Eurobank Products (Bonds, Funds and Structured products)***	**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 / Systematic Trading Strategy / Standard Advisory Service	0.25% 0.5% / 1.00% Extra custody fees 0.10%	0.25% 0.5% / 1.00% **Not Applicable**	**Not Applicable**

Note[5] - 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_____ To_____ (information expected to be received from Fund Managers on or soon after 01/01/2018)

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.

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OTHER SERVICE CHARGES*		Execution	Standard Advisory Service	Discretionary Portfolio Management Service
FOREIGN EXCHANGE (FX)	ECB fixing of previous day for FX < € 10 000 €10 000 <= FX < € 50 000 € 50 000 <= FX < € 200 000 € 200 000 <= FX < € 500 000 € 500 000 <= FX < € 1 000 000 FX >= € 1 000 000	1.00% 1.00% 0.50% 0.30% 0.20% 0.10%	1.00% 1.00% 0.50% 0.30% 0.20% 0.10%	1.00% 1.00% 0.50% 0.30% 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 (*plus external charges*) Certificates *(including additional copies)* Registered Mail Courier Standing Orders Investigation fees (hourly) Audit Confirmations Swift copies *(request for copy) Excluding HUB payments / Corporate* Additional Statement requests *(Outside of the normal mailing process)* Reference Letters Simple Collections & payments of shipping documents	€ 100 € 20 € 20 € 50 € 15 € 75 € 50 € 10 € 15 € 20 0.50% min. €100 max €500	€ 100 € 20 € 20 € 50 € 15 € 75 € 50 € 10 € 15 € 20 0.50% min. €100 max €500	**Not Applicable**
CASH DEPOSITS AND WITHDRAWALS**	**<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 *All fund transfers will be treated under "SHARE". Correspondent fees are not included.*	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 *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	▪ 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 below 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)			
	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			

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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	
Notional €150,000.00	***Amount***	***Percentage***
□ Investment & Ancillary Services	1 889.63	1.26%
□ Financial Instruments	-	0.00%
□ Third Party payments Received	-	0.00%

Fees Analysis

Debt Instruments	Maximum	
Notional €150,000.00	***Amount***	***Percentage***
□ 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%
□ Financial Instruments Analysis	-	
- One-off charges		
- Ongoing charges		
- Transactional costs	-	
- Incidental Costs		
Total Financial Instrument Fees		
□ Third Party payments Received		
□ **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

Debt Instruments	Maximum	
Notional €600,000.00	***Amount***	***Percentage***
□ Investment & Ancillary Services	5 149.50	0.86%
□ Financial Instruments		
□ Third Party payments Received		

Fees Analysis

Debt Instruments	Maximum	
Notional €600,000.00	***Amount***	***Percentage***
□ 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%
□ Financial Instruments Analysis	-	
- One-off charges		
- Ongoing charges		
- Transactional costs	-	
- Incidental Costs		
Total Financial Instrument Fees		
□ Third Party payments Received		
□ **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

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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 Exhange Fees	*0.06%*

Aggregated Fees €

Equity	Maximum	
Gross Value €600,000.00	***Amount***	***Percentage***
□ Investment & Ancillary Services	16 960.00	2.83%
□ Financial Instruments		
□ Third Party payments Received		

Fees Analysis €

Equity	Maximum	
Gross Value €600,000.00	***Amount***	***Percentage***
□ 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	-	
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

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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 Average NAV Increase*	*10.00%*
Yearly Average -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 it's 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

Funds	Maximum	
Investment Value €1,000,000.00	***Amount***	***Percentage***
□ Investment & Ancillary Services	41 100.00	4.11%
□ Financial Instruments	66 400.00	6.64%
□ Third Party payments Received	22 000.00	2.20%

Fees Analysis

Funds	Maximum	
Investment Value €1,000,000.00	***Amount***	***Percentage***
□ 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%
□ 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%
□ 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