

Eurobank Private Bank Luxembourg S.A.

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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. 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	Corporate Accounts	€ 500	€ 500	
FEES	Individual Accounts	€ 200	€ 200	
	Individual Named Account			
	Regular Fee	€ 100 p.a.	€ 100 p.a.	
ACCOUNT HANDLING	Small Balance Surcharge for total portfolio balance of less than €400 000¹ and invested position² of less than €200 000¹	€ 1900 p.a.	€ 1900 p.a.	
FEES 1 average yearly calculation 2 invested position is defined as any asset except cash and time deposits	Liquidity Fee, on total EUR current account deposits (tiered split balance fee³, applicable only if total invested position is less than 25%)	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.	Not applicable	
3 Tiered split balance fees: the corresponding pricing is	Corporate Account with total portfolio balance of €100 000¹ or more	€ 300 p.a.	€ 300 p.a.	
applied to the part of the balance that falls within each	Corporate Account with total portfolio balance of less than €100 000¹	€ 500 p.a.	€ 500 p.a.	Not applicable
tier (N.B. Charged pro-rata temporis at the end of each year. Closing fees are a fixed	Liquidity Fee, on total EUR current account deposits (tiered split balance fee ³ , applicable only if total invested position is less than 25%)	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.	Not applicable	
amount and only waived for closure after 6 months)	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	



TRANSACTION FEES	Financial Instruments	Execution	Standard Advisory Service	Discretionary Portfolio Management Service
SECURITIES TRANSACTION FEES Developed Markets	Equities, ETFs (including IPO's) THIRD PARTY CHARGES	0.70% (including broker fees ³ only) Plus flat fee € 50	0.70% (including broker fees³ only) Plus flat fee € 50	
Soroloped markets	I. ³ Broker Fees (Equities & ETFs) II. Extra Charges (wherever applicable):	Min. 0.060% Max. 0.200%	Min. 0.060% Max. 0.200%	Not Applicable
	-Stamp Duty /Financial Transaction Tax -Sales Tax -Stock Exchange Fees	Min. 0.001% Max. 1.500% Min. 0.001% Max. 0.200% Min. 0.002% Max. 0.060%	Min. 0.001% Max. 1.500% Min. 0.001% Max. 0.200% Min. 0.002% Max. 0.060%	
	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 Up to 5.00% subject to tenor (Min. € 100)	Purchase / Sale fee Up to 5.00% subject to tenor (Min. € 100)	Not Applicable
	Funds Money Market Bond Equity + Others THIRD PARTY CHARGES	Bank Services fee (Purchases only) 0.10% 0.60% 1.50% (Min. € 100)	Bank Services fee (Purchases only) 0.10% 0.60% 1.50% (Min. € 100)	
	-Broker Fees -Entry Fees -Exit Fees	Max. €300 Min. 0.00% Max. 5.00% Min. 0.00% Max. 5.00%	Max. €300 Min. 0.00% Max. 5.00% Min. 0.00% Max. 5.00%	Not Applicable
	see Note ⁵ below	(Any market claim related to the investments resulting directly from your instruction will be charged separately)	(Any market claim related to the investments resulting directly from your instruction will be charged separately)	
	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



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	Custody fees for all security types:	0.25%	0.25%	
Charged at the end of each calendar quarter Min. €50	Custody fees for precious metals (physical / metal):	0.5% / 1.00%	0.5% / 1.00%	
	Charges for low total portfolio balances less than € 400 000 ⁴ (Average quarterly calculation)	Extra custody fees 0.10%	Not Applicable	Not Applicable
No custody fees are charged for Eurobank Products (Bonds, Funds and Structured products)	⁴ excluding portfolios with Discretionary Portfolio Management Service / Standard Advisory Service			

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:

- 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.



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 € 50 000 <= FX < € 200 000 € 200 000 <= FX < € 500 000	1.00% 0.50% 0.30%	1.00% 0.50% 0.30%	1.00% 0.50% 0.30%
	€ 500 000 <= FX < € 1 000 000 FX >= € 1 000 000	0.20% 0.10%	0.20% 0.10%	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)	€ 100	€ 100	
	Certificates (including additional copies)	€ 20	€ 20	
	Registered Mail	€ 20	€ 20	
	Courier	€ 50	€ 50	
	Standing Orders	€ 15	€ 15	
	Investigation fees (hourly)	€ 75	€ 75	Not Applicable
	Audit Confirmations	€ 50	€ 50	Not Applicable
	Swift copies (request for copy) Excluding HUB payments / Corporate	€ 10	€ 10	
	Additional Statement requests (Outside of the normal mailing process)	€ 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** Applicable to Payment Accounts only	All Clients (Minimum 6 100 and Maximum 6 500)			Not Applicable
	(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	
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	Not Applicable
	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	
	Funds Recovery (after execution)	€150	€150	
	Modification Fees (after execution)	€ 50	€ 50	Not Applicable
	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	Outries Descrit Outre (the #Outre !!)		hatusan 00:00 A4:00	
rund Transfers	 Outgoing Payment Orders (the "Orders"), are accepte Electronically received Euro Orders will be executed n Non-electronic received Euro Orders will be executed Clients understand and consent that by executing Ord 	naximum by T+1 or earlier on a best effort basis. maximum by T+2 or earlier on a best effort basis		y T+4 or earlier
	The Value Dating of the Orders executed will follow below table:			
	USD 14:30 CHF, DKK, SEK, NOK, CAD, JPY, RUB 09:00 GBP 12:00	pm for same day value (CET) pm for same day value (CET) am for next day value (CET) pm for next day value (CET) 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 Deb VAT, where applicable, is not in		
		*Market fees are charged separately who	erever applicable	
		** Any Third party transportation of	costs are not included	



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
- ${\it 3. Extraordinary fees / charges, not common in this type of instrument, and charged by third parties based on }$
- rules governing specific markets / prospectuses, are not included in the below illustrations
- ${\it 4. Each instrument listed below reflects the only asset in the investment portfolio in order to simplify calculations}$
- 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			Fees Analys	Fees Analysis
<u>Debt Instruments</u>	Maxin	num	<u>Debt Instruments</u>	<u>Debt Instruments</u> Maxin
Notional €150,000.00	Amount	Percentage	Notional €150,000.00	Notional €150,000.00 Amount
			☐ Investment & Ancillary Services Analysis	
□ Investment & Ancillary Services	1 889.63	1.26%	- One-off charges	9
			- Ongoing charges	
☐ Financial Instruments	-	0.00%	- Costs related to transactions	
			- Ancillary Services charges	
☐ Third Party payments Received	-	0.00%	- Incidental Costs	
			Total Investment & Ancillary Fees	Total Investment & Ancillary Fees 1 889.63
			☐ Financial Instruments Analysis	□ Financial Instruments Analysis -
			- One-off charges	- One-off charges
			- Ongoing charges	- Ongoing charges
			- Transactional costs	- Transactional costs -
			- Incidental Costs	- Incidental Costs
			Total Financial Instrument Fees	Total Financial Instrument Fees
			☐ Third Party payments Received	□ Third Party payments Received
			☐ Total Fees	□ Total Fees 1 889.63

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

Aggreg	<u>Aggregated Fees</u>		
<u>Debt Instruments</u>	Maxi	mum	
Notional €600,000.00	Amount	Percentage	
□ Investment & Ancillary Services	5 149.50	0.86%	
□ Financial Instruments			
☐ Third Party payments Received			

Fees Analysis			
<u>Debt Instruments</u>	Maxin	num	
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%	
- Total Lees	3 143.30	0.0070	

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 Exhanae Fees	0.06%

Aggregated Fees €	Fees Analysis €

aximum

Percentage

0.55% 2.28%

2.83%

2.83%

<u>Equity</u>	Maximum		<u>Equity</u>	Ma
Gross Value €600,000.00	Amount	Percentage	Gross Value €600,000.00	Amount
			□ Investment & Ancillary Services Analysis	
☐ Investment & Ancillary Services	16 960.00	2.83%	- One-off charges	-
			- Ongoing charges	3 300.00
☐ Financial Instruments			- Costs related to transactions	13 660.00
			- Ancillary Services charges	-
☐ Third Party payments Received			- Incidental Costs	-
			Total Investment & Ancillary Fees	16 960.00
			· ·	
			☐ 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
			<u> </u>	

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 %)	⁶ 0.00%
Entry Fees	[*] 2.00%
Exit Fees (first two 2 years)	2.00%
Example: Yearly Average NAV Increase	10.00%
Yearly <u>Average</u> -Gross Asset Value (GAV)	18.84%

Financial Instrument's Costs

Increase

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) Ongoing Transaction Costs (example) Incidental Costs (example)

4.00% 4.00% 0.40%

<u>Aggregated Fees</u> <u>Fees Analysis</u>

<u>Funds</u>	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%	
1 miliu Faity payments neceiveu	22 000.00	2.20/6	

<u>Funds</u>	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)

(GAV allalysis)			
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)

(IVAV allalysis)			
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	