

# Fees & Commissions

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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

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

Monthly Statements	Free of Charge
Tax Certificate	EUR 50

##### Ad-Hoc Request

Audit/Business Relationship confirmation	EUR 250
Blocking Certificate	EUR 250

### 2 Financing services

#### 2.1 Debit Account

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.

Debit Account	Reference rate + 10%	Per annum
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#### 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
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### 4 Payment Transfers

#### 4.1 SEPA credit transfers

Definition

In accordance with European Regulation N°. 260/2012, the BIL eurotransfert 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	Free of Charge

#### 4.2 Non-SEPA credit transfers

International credit transfers outside the scope of European Regulation N°. 260/2012

Definition

The fee schedule for international credit transfers outside the scope of European Regulation N°. 260/2012 applies to:

- 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 10	
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

## Fees & Commissions

6 Securities transactions (Including the External Brokerage Fees)			
6.1 Shares, ETFs and FCPs	EUR, USD & GBP	Other Currency	
Investment amounts in EUR or equivalent	Denominated Trades	Denominated Trades	
Up to 1M	0,650%	0,900%	
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 20	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 (Greater than 1 Year Maturity)			
Investment amounts in EUR or equivalent			
Up to 1M	0,650%		
Minimum fee per transaction	EUR 100		
6.4 Fixed Income (Less than 1 Year Maturity)			
Corporate Issues	0,350%		
Government Issues	0,250%		
Minimum fee per transaction	EUR 100		
6.5 FOREX			
Subject to Volume and Currency			
6.6 FOREX DCD			
Commission on FX DCD (minimum amount 250,000)	15% 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	1,000%	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	1,000%	Min EUR 200	
Additional Fees and Commissions set by Issuer are not included			
6.9 Structured Products			
Structured Products	1,000%		
Additional Fees and Commissions set by Issuer are not included			
6.10 Private Equity/Placement			
Private Equity/Placement	1,000%		
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 8-10	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%		

\* Additional Fees affecting the Financial Transaction Tax might apply

## Fees & Commissions

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

The EU Financial Transaction Tax (FTT) is a proposed levy on specific financial trade; such as shares, bonds, and derivatives. Designed to promote fairer taxation of the financial sector and curb speculative trading. Although initially intended as a unified EU-wide measure, member states have yet to reach consensus on its implementation.

FTT Rate	Country	Dividend Withholding Tax
0.12% (bonds), 0.35% (shares), 1.32% (funds)	Belgium	30.00%
1.6% – 2.0% (on share transfers)	Finland	20.00%
0.4% (equities), 0.01% (high-frequency trading)	France	25.00%
1% (stamp duty on share transfers)	Ireland	25.00%
0.2% (equities), 0.02% (derivatives)	Italy	26.00%
1% (civil law transactions tax)	Poland	19.00%
0.2% (equities of large Spanish firms)	Spain	19.00%
0.15% – 0.30% (stamp duty)	Switzerland	35.00%
0.5% (stamp duty on share purchases)	United Kingdom	0% (for most non-residents)
Proposed: 0.2% (on large-cap shares)	Germany	26.38%

### Illustration of Cumulative Cost and Charges

#### Equity Transaction

Purchase of LVMH (Listed in Paris—France)

Number of Shares	15	
Execution Price	498,80	EUR
Total Amount	7.437,—	EUR

BEMO Europe Commission (Brokerage Fee Included)	100,—	EUR
Net Commission BEMO Europe	62,77	EUR
Correspondent Bank Commission	37,23	EUR
Total Commission Paid by the Client	100,—	EUR

Financial Transaction Tax	0.40%	
Total Financial Transaction Tax	29,75	EUR
<b>Total Commissions and Taxes Paid by the client</b>	<b>129,75</b>	<b>EUR</b>

#### Fixed Income Transaction

Purchase of Coca Cola 5.4% 13/11/2063

Nominal Amount	50.000	USD
Execution Price	96.617%	USD
<b>Total Amount</b>	<b>48.308,50</b>	<b>USD</b>

BEMO Europe Commission (Brokerage Fee Included)	0.65%	
Net Commission BEMO Europe	255,69	USD
Correspondent Bank Commission	58,32	USD
<b>Total Commission Paid by the Client</b>	<b>314,01</b>	<b>USD</b>

Accrued Interest	780,—	USD
<b>Total Amount including accrued and commission</b>	<b>49.402,51</b>	<b>USD</b>

## Fees & Commissions

### 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 monthly in arrears.

##### Annual fee

Investment amounts in EUR or equivalent		
Amount < 2.5M	0,30%	Min EUR 10
Alternative Investments (Illiquid Instruments)	0,50%	
Custody of physical precious metals	0,50%	
Minimum Quarterly fee	EUR 75	

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

Place, Date

Signature