

# GENERAL FEES AND CONDITIONS

## General

The following Fees replace all previously established Fees and Conditions and are applicable as from 15 February 2012.

Fees are in € but will be charged in underlying transaction currency. All costs incurred from other Banks or 3<sup>rd</sup> party are not included in these General Fees and Conditions.

VAT will be applied where applicable.

Any additional cost incurred due to special tasks, transactions etc., not mentioned here, are not included.

## Account Fee

Instrument	Fee	Details
Account maintenance If the assets are less than € 250,000	150	Semi-annually

## Transaction Fees

Instrument	Fee	Details
Equities	1.00%	
Bonds	1.00%	
Futures on equities and stock indices	1.00%	
Futures on bonds	1.00%	
Options	2.00%	Based on premium
Precious Metals	1.00%	
Investment Funds	1.00%	

For all transactions a minimum of €100 (or equivalent) is applicable. Third party charges are added to all transactions where applicable.

## Custody Fees

Instrument	Fee	Details
Bonds	0.25%	Semi-annual, based on nominal value
Equities	0.25%	Semi-annual
Investment Funds	0.25%	Semi-annual
Other securities	0.25%	Semi-annual
Physical certificates in Custody	€100	Where Banque Invik is not able to receive independent certification, the physical certificate will be booked with no value.

## Transaction Fees

Instrument	Fee	Details
<b>Incoming</b>		
Swift Transfers	No charge	
Cheques	€100 + 3rd party charges	
Securities	Free other than 3 <sup>rd</sup> party charges	
<b>Cash Operations</b>		
Deposit	Free, other than 3 <sup>rd</sup> party charges	Deposit in all currencies
Withdrawals	€30 + extraordinary handling cost	Withdrawal in €
	0,50% of the amount + transportation if needed	Withdrawal in all other currencies
<b>Outgoing</b>		
Swift Transfers <€50,000.00	€30	
Swift Transfers >€50,000.00	€60	
Swift Transfers OUR	€60	
Cheque issuance	€100	
Securities	€75	Per security line
Swift copies	€15	

## Additional Services

Instrument	Fee	Details
Loans & Credits	0.15%	Minimum €250 Maximum €5,000
Guarantee commission	1.5%	Minimum €100 Charged annually
Hold mail	€50	Semi-annually per portfolio number
Additional output per address	€250	Semi-annually
Special tasks	€200	Per hour
Handling fee	€150	Per portfolio number
Audit confirmations	€200	Per hour
Outgoing Payments: Investigation/Correction Rejection/ Cancellation	3rd party charges	