

SCHEDULE OF CHARGES

This brochure shows the various charges applied to the main banking products and services on an indicative basis. It is not exhaustive. Please contact your adviser for any additional information.

Accounts

Annual account maintenance charges

Flat all-in rate 500,00 EUR per annum

Free services (included in the all-in charge)

Hold/forward mail service
Income statements for the current financial year

Other services not included

| | | | |
|--------------------------------------------------------------------------|--------|-----|------------------------------------------------|
| Account closing charges | 250,00 | EUR | |
| Charge for reprinting statements | 75,00 | EUR | per full year elapsed |
| Search and print charges for previous financial years' income statements | 125,00 | EUR | per financial year concerned and per portfolio |

Safe deposit box rental

| Size (in cm) | | | Annual charge | | Size (in cm) | | | Annual charge | |
|--------------|---|----|---------------|-----|--------------|---|----|---------------|-----|
| 5 | x | 30 | 120,00 | EUR | 20 | x | 30 | 210,00 | EUR |
| 7,5 | x | 30 | 130,00 | EUR | 30 | x | 30 | 260,00 | EUR |
| 10 | X | 30 | 160,00 | EUR | 60 | x | 30 | 360,00 | EUR |
| 15 | x | 30 | 180,00 | EUR | 40 | x | 60 | 510,00 | EUR |
| 60 | x | 63 | 560,00 | EUR | | | | | |

Safe deposit box keys under seal: €30.00 per delivery

Credit and debit interest ⁽¹⁾

Interest on credit balances

| | | | | | | |
|------|---|-----|----|-----------|-----|-------------------------------------------------------------------------|
| from | 1 | EUR | to | 12.500,00 | EUR | No remuneration is payable |
| from | | | | 12.500,01 | EUR | ECB deposit facility rate (or equivalent for other currencies) – 0.625% |

or equivalent in foreign currency

Interest on debit balances

ECB refinancing rate (or equivalent for other currencies) + 5.00%

Time deposits

| Amounts | | | Interbank rate less a margin of | | | |
|---------|---|-----|---------------------------------|------------|-----|---------|
| from | 1 | EUR | to | 250.000,00 | EUR | -0,375% |
| from | | | | 250.000,01 | EUR | -0,125% |

or equivalent in foreign currency

Foreign exchange (spot and forward)

| Amounts | | | Market rate + Bank charge of | | | |
|---------|---|-----|------------------------------|-----------|-----|-------|
| from | 1 | EUR | to | 25.000,00 | EUR | 1,00% |
| from | | | | 25.000,01 | EUR | 0,65% |

or equivalent in foreign currency

Securities administration charges

The following charges do not include external charges applied by third parties, custodians or other intermediaries, such as brokerage fees, or any applicable taxes or charges of the various stock markets (taxes on stock exchange transactions, stamp duty); all such charges will be deducted separately.

Payment of coupons

| Type | Value date ⁽²⁾ | Charge |
|---------------------------|---------------------------|--------|
| Presented at our counters | compensated value date | 1% |
| From deposit | compensated value date | 1% |

Payment of dividends

| Type | Value date ⁽²⁾ | Charge |
|---------------------------|---------------------------|--------|
| Presented at our counters | compensated value date | 1% |
| From deposit | compensated value date | 1% |

Redemption of securities

| Type | Value date ⁽²⁾ | Charge |
|---------------------------|---------------------------|-------------------------------|
| Presented at our counters | compensated value date | free of charge ^(*) |
| From deposit | compensated value date | free of charge ^(*) |

(*) except for US securities as regards the QI tax

| | | | | | | | |
|------|---|-----|----|-------|-----|-----|----------------------------|
| From | 0 | USD | to | 30,00 | USD | 10% | with a minimum of 3,00 USD |
| from | | | | 30,00 | USD | 1% | |

Securities transactions

The following charges do not include external charges applied by third parties, custodians or other intermediaries, such as brokerage fees, or any applicable taxes or charges of the various stock markets (taxes on stock exchange transactions, stamp duty); all such charges will be deducted separately.

Contributions of securities (handling fees)

| Delivery | Charge |
|-----------------|----------------|
| At our counters | Free of charge |
| Custodian | Free of charge |

Delivery of securities (handling charge)

| Delivery | Charge |
|--------------------------------------------------------------|----------------------|
| Physical delivery of securities deposited in our vaults | €125,00 EUR per line |
| Delivery between custodians | |
| transfer outside the Degroof Petercam group (shares, others) | €30,00 EUR per line |
| transfer outside the Degroof Petercam group (bonds) | €15,00 EUR per line |
| transfer within the Degroof Petercam group (shares, others) | €15,00 EUR per line |
| transfer within the Degroof Petercam group (bonds) | €7,50 EUR per line |

Purchases/sales of Degroof Petercam group bonds/UCIs and External bonds-spot

0,40% with a minimum of 100,00 EUR per ticket and 15,00 EUR delivery charge

Purchases/sales of Degroof Petercam group shares/UCIs and External equities-spot

0,85% with a minimum of 100,00 EUR per ticket and 15,00 EUR delivery charge

Purchases/sales of options/futures-spot

| Value date applied | Charge (commission) |
|------------------------|--------------------------------------------------------------------------------------------------|
| compensated value date | twice the amount of fees applied by the stock market concerned (details available on request) |

Incoming and outgoing funds

Incoming fund transfers

Free of charge

Value date : Date on which funds are received by the Bank

Outward fund transfers (payment execution commission)

| Amounts | | | | Charge | | | | |
|---------|-----------|-----|----|------------|-----|--------|-----|--------------|
| from | 1 | EUR | to | 50.000,00 | EUR | 50,00 | EUR | per transfer |
| from | 25.000,01 | EUR | to | 250.000,00 | EUR | 75,00 | EUR | per transfer |
| | above | | | 250.000,00 | EUR | 100,00 | EUR | per transfer |

or equivalent in foreign currency

Maximum execution times : See General Terms and Conditions of the bank

Cheques

Cheque collections (Credited after collection)

| Country | Value date ⁽²⁾ | Charge |
|--------------------------------------------|---------------------------|-----------------------|
| Belgium/Luxembourg | +2 | 200,00 EUR per cheque |
| currently traded currencies ⁽⁵⁾ | +5 | 200,00 EUR per cheque |
| other currencies | +8 | 200,00 EUR per cheque |

Return of unpaid cheque

25,00 EUR per cheque

Issue of cheques

| Country | Value date ⁽⁴⁾ | Charge |
|---------------|---------------------------|-----------------------|
| All countries | +8 | 200,00 EUR per cheque |

Important observations

- Unless expressly provided otherwise, the foregoing charges do not include VAT. Where VAT is applicable by virtue of the laws and regulations, it will be applied at the rate in force.
- Fees for services not shown in this document are the subject of specific contracts.
- Subject to imperative legal provisions, the Bank reserves the right to adapt and change these charges at any time, informing the Client in accordance with the Bank's General Conditions.

- (1) The rates are based on the European Central Bank's rates
(2) Reference date: Date on which funds are received by the Bank
(3) Reference date: Date of transfer/availability of funds
(4) Reference date: Cheque issue date
(5) Currently traded currencies: USD, CAD, JPY
(6) EEA: European Economic Area