

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)

Access to MyDP
Income statements for the current financial year

Other services not included

Account closing charges	250,00	EUR	
Charge for reprinting statements	250,00	EUR	per full year elapsed and per portfolio
Search and print charges for previous financial years' income statements	250,00	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: 150.00 EUR per seal per year

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 TCC – 0.625%
or equivalent in foreign currency

Interest on debit balances

TCC + 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, 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
From deposit	compensated value date	1%

Payment of dividends

Type	Value date ⁽²⁾	Charge
From deposit	compensated value date	1%

for US securities, regarding the QI tax, following charges will be added

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

Redemption of securities

Type	Value date ⁽²⁾	Charge
From deposit	compensated value date	free of charge

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

Delivery of securities (handling charge)

Delivery	Charge
Physical delivery of securities deposited in our vaults	125,00 EUR per line
Delivery between custodians	75,00 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)

Operations on physical gold (ingots and coins)

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.

Purchases/sales 1,50%

Operations on scriptural gold

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.

Purchases/sales see tariff for foreign exchange (spot and forward) operations on page 1

Incoming and outgoing cash

Cash withdrawal

Free of charge
value date ⁽³⁾ : date of withdrawal

Incoming cash transfers

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

Outward cash 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	250,00 EUR per cheque
currently traded currencies ⁽⁵⁾	+5	250,00 EUR per cheque
other currencies	+8	250,00 EUR per cheque

Return of unpaid cheque

50,00 EUR per cheque

Issue of cheques

Country	Value date ⁽⁴⁾	Charge
All countries	+8	250,00 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) TCC ('Taux Compte Courant' being interest on current account)
for currencies belonging to group A (EUR, USD, CHF, GBP, JPY, NOK, DKK and SEK) ; ECB reference rate +/- (debtor/creditor) 0,15%
for currencies belonging to group B (AUD, CAD, CZK, PLN, NZD, ZAR and HUF) ECB reference rate +/- (debtor/creditor) 0,25%
for all the currencies belonging to group A and B : if the ECB reference rate is negative, the Bank will apply a zero rate for the calculation of the TCC debtor rate
for all other currencies : creditor flat rate 0% and debtor flat rate 25%
- (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