



**Charges conditions**

**Banque Degroof Petercam Luxembourg S.A.**

as of October 1, 2020



This brochure presents the various charges applied to the main banking products and services on an indicative basis. It covers the following investment services:

- Portfolio Management
- Portfolio Advice
- Ad Hoc Advice
- Execution Only

Certain elements are specific to Ad Hoc Advice and Execution Only services, and others to Portfolio Management and Portfolio Advice services. Differences are notified in the dedicated sections.

This document is not exhaustive. Therefore, please contact your advisor for any additional information.

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## Accounts

### ANNUAL ACCOUNT MAINTENANCE CHARGES

Flat all-in charges	EUR 500.00
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### SERVICES INCLUDED IN THE ALL-IN CHARGE

Access to My Degroof Petercam Luxembourg
Income statements for the current financial year

### OTHER SERVICES NOT INCLUDED

Document delivery fees (on paper)	EUR 125.00 per quarter
Account closing charges	EUR 250.00
Charge for reprinting statements	EUR 250.00 per full year elapsed and per portfolio
Search and print charges for previous financial years' income statements	EUR 250.00 per financial year concerned and per portfolio

## Term deposits

AMOUNTS	Interbank rate less a margin of
From EUR 1 to EUR 250,000.00	-0.375%
From EUR 250,000.01	-0.125%
Or equivalent in foreign currency	

## Foreign exchange (spot and forward)

AMOUNTS	Market rate less a margin of
From EUR 1 to EUR 25,000.00	-1.00%
From EUR 25,000.01	-0.65%
Or equivalent in foreign currency	

## Safe deposit box rental

Size (in cm)	Annual charge
5 x 30	EUR 120.00
7.5 x 30	EUR 130.00
10 X 30	EUR 160.00
15 x 30	EUR 180.00
60 x 63	EUR 560.00

Size (in cm)	Annual charge
20 x 30	EUR 210.00
30 x 30	EUR 260.00
60 x 30	EUR 360.00
40 x 60	EUR 510.00

**Safe deposit box keys under seal:** EUR 150.00 per seal per year.

## Incoming and outgoing cash transfers

### INCOMING CASH BY BANK TRANSFER

Free of charge

Value date Date on which funds are received by the Bank

### OUTWARD CASH BY BANK TRANSFER

Amounts	Charge per transfer
From EUR 1 to EUR 50,000.00	EUR 50.00
From EUR 50,000.01 to EUR 250,000.00	EUR 75.00
From EUR 250,000.01	EUR 100.00
Or equivalent in foreign currency	

Maximum execution time: see General Terms and Conditions of the Bank.

## Cheques

### CHEQUE COLLECTIONS (CREDITED AFTER COLLECTION)

Country	Value date <sup>1</sup>	Charge per cheque
Euro Zone	+2	EUR 250.00
Currently traded currencies (USD, CAD, JPY)	+5	EUR 250.00
Other currencies	+8	EUR 250.00

### ISSUE OF CHEQUES

	Value date <sup>2</sup>	Charge per cheque
	+8	EUR 250.00

### RETURN OF UNPAID CHEQUE

	Charge per cheque
	EUR 50.00

(1) Reference date: Date on which funds are received by the Bank.

(2) Reference date: Cheque issue date.

## Operations on 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.

PHYSICAL GOLD (INGOTS AND COINS)	
Purchases/Sales	1.50%

SCRIPTURAL GOLD	Market rate less a margin of
Purchases/Sales	
From EUR 1 to EUR 25,000.00	-1.00%
From EUR 25,000.01	-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 INTERESTS/DIVIDENDS		
Type	Value date <sup>3</sup>	Charge
From deposit	compensated value date	2.00%

FINAL MATURITY	Charge per transaction
	EUR 25.00

(3) Reference date: Date on which funds are received by the Bank.



# Portfolio Management and Portfolio Advice: specific charges

## 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)

	Charge
Delivery at our counters	Free of charge

### DELIVERY OF SECURITIES (EXIT OF SECURITIES)

	Charge per line
Delivery between custodians	EUR 150.00

### PURCHASES/SALES OF DEGROOF PETERCAM GROUP BONDS/UCIS AND EXTERNAL BONDS-SPOT

**0.40%** with a minimum of EUR 100.00 per ticket and EUR 15.00 fixed fees

### PURCHASES/SALES OF DEGROOF PETERCAM GROUP SHARES/UCIS AND EXTERNAL EQUITIES-SPOT

**0.85%** with a minimum of EUR 100.00 per ticket and EUR 15.00 fixed fees

### PURCHASES/SALES OF OPTIONS/FUTURES-SPOT

Value date	Charge (commission)
+1	fixed fees per contract depending on the market and the underlying (details available on request)

## Credit and debit interest<sup>4</sup>

### INTEREST ON CREDIT BALANCES

From EUR 1 to EUR 12,500.00	No remuneration is payable
From EUR 12,500.01	Current Account Rate - 0.625%
Or equivalent in foreign currency	

### INTEREST ON DEBIT BALANCES

	Current Account Rate + 5.00%
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<sup>4</sup> Current Account Rate:

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 Current Account Rate debtor rate,  
for all other currencies: creditor flat rate 0% and debtor flat rate 25%.



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## Management / Advice fees

Type of contract	Basic yearly tariff
Portfolio Management	<b>0.70%</b> (minimum EUR 580 per month)
Portfolio Advice	<b>0.90%</b> (minimum EUR 750 per month)

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## 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.



# Ad Hoc Advice and Execution Only: specific charges

## 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)

	Charge
Delivery at our counters	Free of charge

### DELIVERY OF SECURITIES (EXIT OF SECURITIES)

	Charge per line
Delivery between custodians	EUR 150.00

### CASH PURCHASES/SALES OF BONDS/EXTERNAL UCITS BONDS-SPOT

Transaction amount	Tariff	Minimum per transaction	Fixed fees
From EUR 0 to EUR 50,000.00	0.50%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.35%	-	EUR 15.00
From EUR 100,000.01	0.25%	-	EUR 15.00

### CASH PURCHASES/SALES OF GROUP UCITS BONDS-SPOT

Transaction amount	Tariff	Minimum per transaction	Fixed fees
From EUR 0 to EUR 50,000.00	0.40%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.25%	-	EUR 15.00
From EUR 100,000.01	0.15%	-	EUR 15.00

### CASH PURCHASES/SALES OF SHARES-SPOT/EXTERNAL UCITS SHARES-SPOT

Transaction amount	Tariff	Minimum per transaction	Fixed fees
From EUR 0 to EUR 50,000.00	1.00%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.70%	-	EUR 15.00
From EUR 100,000.01	0.50%	-	EUR 15.00

### CASH PURCHASES/SALES OF GROUP UCITS SHARES-SPOT

Transaction amount	Tariff	Minimum per transaction	Fixed fees
From EUR 0 to EUR 50,000.00	0.85%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.65%	-	EUR 15.00
From EUR 100,000.01	0.40%	-	EUR 15.00

### CASH PURCHASES/SALES OF OPTIONS/FUTURES-SPOT

Value date	Charge (commission)
+1	fixed fees per contract depending on the market and the underlying (details available on request)

## Assets safekeeping fees

Basic yearly tarif	0,20% on all assets
<b>SPECIFIC TARIFFS</b>	
Sealed envelope	EUR 250.00 per sealed envelope per year

## Credit and debit interest<sup>5</sup>

<b>INTEREST ON CREDIT BALANCES</b>	
From EUR 1 to EUR 12,500.00	No remuneration is payable
From EUR 12,500.01	Current Account Rate - 0.625%
Or equivalent in foreign currency	
<b>INTEREST ON DEBIT BALANCES</b>	
	Current Account Rate + 8.00%

## Service fees

Type of contrat	Basic yearly tarif
Ad Hoc Advice	<b>0.15%</b>

## 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.

(5) Current Account Rate:

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 Current Account Rate debtor rate,  
for all other currencies: creditor flat rate 0% and debtor flat rate 25%.

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