

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
First 24 money transfers of less than €25,000.00 (or equivalent in foreign currency)

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 ⁽¹⁾ (or equivalent for other currencies) – 0.625%

or equivalent in foreign currency

Interest on debit balances

ECB refinancing rate ⁽¹⁾ (or equivalent for other currencies) + 5.00%

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 dates⁽²⁾: EUR and other EU member states' currencies + NOK + ISK + CHF: date of receipt of funds
Other currencies: +5 business days for commonly traded currencies⁽⁵⁾ and +8 business days for other currencies

Outward fund transfers (payment execution commission)

Amounts				Charge			
from	1	EUR	to	25.000,00	EUR	25,00	EUR
from	25.000,01	EUR	to	125.000,00	EUR	60,00	EUR
from	125.000,01	EUR	to	1.250.000,00	EUR	120,00	EUR
	from			1.250.000,01	EUR	150,00	EUR

or equivalent in foreign currency

the first 24 outward fund transfers of less than €25,000.00 are free of charge

Maximum execution times:

Transfers in EUR (from an account in EUR) within the EEA⁽²⁾: 1 business day

Transfers in other EEA currencies within the EEA⁽²⁾: 4 business days

One business day may be added to these times in the case of orders on paper (notably fax and e-mail)

Cheques

Cheque collections (Credited after collection)

Country	Value date ⁽²⁾	Charge	Min.	Max
Belgium/Luxembourg	+2	Free		
currently traded currencies ⁽⁵⁾	+5	0,2%	15,00 EUR	50,00 EUR
other currencies	+8	0,2%	15,00 EUR	50,00 EUR

Return of unpaid cheque

€25.00 per cheque

Issue of cheques

Country	Value date ⁽⁴⁾	Charge
Belgium/Luxembourg	-2	Free
other countries	-2	€25,00 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