

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: EUR 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	1.00%
From deposit	compensated value date	1.00%

Payment of dividends

Type	Value date ⁽²⁾	Charge
Presented at our counters	compensated value date	1.00%
From deposit	compensated value date	1.00%

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	10.00%	with a minimum of 3.00 USD
from				30.00	USD	1.00%	

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	
shares, others	30.00 EUR per line
bonds	15.00 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)

Incoming and outgoing funds

Cash withdrawal

Free of charge

Value date ⁽³⁾: date of withdrawal

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

Checks

Check collections (Credited after collection)

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

Return of unpaid check

25.00 EUR per check

Issue of check

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

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: Check issue date
(5) Currently traded currencies: USD, CAD, JPY
(6) EEA: European Economic Area