



GENERAL BANKING FEES

1. Account administration fee

Private account

| | |
|---------------------------------|---------------------|
| Initial fee for account opening | EUR 500 |
| Account administration fee | EUR 150 per quarter |

Company account (including foundations, trusts)

| | |
|---------------------------------|---------------------|
| Initial fee for account opening | EUR 2.000 |
| Account administration fee | EUR 250 per quarter |

Services included (for both account types)

- Account holding and maintenance including two sub-accounts and one custody account
- Mailing of quarterly statements
- Access to Valartis Internet Portfolio (online viewing platform)
- Five Single Euro Payments Area transfers per quarter
- Incoming money transfers and incoming security transfers

Additional services:

- Sub-accounts including quarterly statements EUR 50 per quarter
- Single Euro Payments Area transfers EUR 50 per transaction

2. Securities and mutual funds *)

2.1. Transaction fees - purchase and sale commission

| | |
|------------------------------------------|-------------------------------------------------------------|
| Equities / Warrants / ETFs / Derivatives | 1,25% per transaction, min. EUR 70 |
| Bonds / Fixed income | 0,75% per transaction, min. EUR 70 |
| Valartis investment funds | front load between 0,25% and 1% redemption EUR 70 |
| Third Party investment funds | front load as disclosed by Third Party redemption EUR 70 |

2.2. Custody fees

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|-------------------------------------------|---------------------------------------------------------------|
| Custody fees for Austrian securities | 0,2% per annum, debited quarterly min. EUR 100 per quarter |
| Custody fees for international securities | 0,5% per annum, debited quarterly min. EUR 200 per quarter |

Custody fees for certain minor markets** can be made available upon request and can amount up to but are not limited to

0,8% per annum, debited quarterly
min. EUR 200 per quarter

2.3. Delivery fees

| | |
|----------------------|-----------------|
| Austrian securities | EUR 50 per item |
| All other securities | EUR 80 per item |

3. Commodities *)

3.1. Transaction fees - purchase and sale commission

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|-----------------|------------------------------------|
| Precious metals | 1,5% per transaction, min. EUR 100 |
|-----------------|------------------------------------|

3.2. Custody fees

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|----------------------------------------------------------------------|-------------------------------------------------------------|
| Standard custody fees | 1% per annum, debited quarterly min. EUR 250 per quarter |
| Custody fees for segregated deposits with Valartis Bank (Austria) AG | 2% per annum, debited quarterly min. EUR 400 per quarter |

3.3. Delivery fees

| | |
|----------------|-------------------------------------|
| Within Austria | 0,75% per transaction, min. EUR 500 |
| International | 1% per transaction, min. EUR 1.000 |

*) These charges and fees do not include third-party fees, costs, charges (e.g. stock-exchange charges, stamp duties) or taxes, which will be charged additionally.

**) e.g. Albania, Belarus, Bosnia Herzegovina, Bulgaria, Croatia, Egypt, Estonia, Israel, Kazakhstan, Lithuania, Macedonia, Montenegro, Romania, Slovakia, Slovenia, Thailand, Turkey.

4. Investment management agreement

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|-----------------------------------------------|------------------------|
| Management fee | Individual arrangement |
| Preparation of individual investment proposal | min. EUR 500 |

5. Loans

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|------------------------|----------------------|
| Initial fee for set up | 1,5%, min. EUR 1.000 |
| Overdraft facility fee | 0,25% per quarter |

6. Interest rates on cash account balances

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|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| Credit interest rate | 0% per annum on EUR according to current market situation. |
| | Other currencies upon request |
| Debit interest rate | 8% plus 3-Months-EURIBOR per annum, rounded up or down to the next full 1/8% (3-Months-EURIBOR as per March 31, June 30, September 30, December 31) |

7. Additional services**Commission for transactions**

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|---------------------------------------|------------------------------------------------------|
| Money transfers | 0,5% per transaction min. EUR 100, max. EUR 3.000 |
| Foreign currency exchange commission | 0,25% per transaction, min. EUR 50 |
| Coupon/dividend collection fees | 0,375% per transaction, min. EUR 25 |
| Capital redemption fees | 0,375% per transaction, min. EUR 25 |
| Cash withdrawal and cash deposit fees | 1% per transaction, min. EUR 100 |

Term deposits

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|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Initial fee for set up | EUR 100 min. size EUR 50.000 or equivalent |
| Early termination of term deposits | EUR 100, in addition refinancing costs will be charged and the interest rate reverts to the prevailing interest rate on current accounts |

Fiduciary deposits

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|----------------------------------------|------------------------------|
| Fiduciary deposits with selected banks | 0,5% per annum, min. EUR 500 |
|----------------------------------------|------------------------------|

Bank guarantees

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|------------------------|--------------------------------|
| Initial fee for set up | 1%, min. EUR 200 |
| Handling fees | 0,5% per quarter, min. EUR 200 |

Credit cards

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|---------------------------------------|--------------------------------------|
| Initial fee for set up | EUR 200 |
| Guarantee for issuing the credit card | EUR 400 per annum, debited quarterly |
| Mailing and insurance | at cost |

Hold mail

| | |
|-----------------|---------------------|
| Private account | EUR 150 per quarter |
| Company account | EUR 250 per quarter |

Miscellaneous

| | |
|----------------------------------------------------|--------------------|
| Bank reference letter | EUR 100 per item |
| Individual annual income report | EUR 100 per item |
| Issuing of duplicates/Balance confirmation | EUR 100 per item |
| Special investigations/clarifications | EUR 100 per item |
| Standing order set up | EUR 20 per item |
| Standard mail | EUR 5 per item |
| Registered mail | EUR 10 per item |
| Deposits by bank cheques | EUR 10 per item |
| Issuing of bank cheques | 0,5%, min. EUR 100 |
| Account closings | min. EUR 200 |
| Estate administration | EUR 100 per month |
| Placement or amendment of limit orders | EUR 70 |
| Legal Entity Identifier (LEI) reporting under EMIR | EUR 50 |

Fees are debited quarterly in advance unless stated otherwise. Any applicable Value Added Tax will be charged in addition, e.g. for custody fees and for delivery of securities.

Valartis Bank (Austria) AG reserves the right to charge additional fees for extraordinary work, expenses and special services.