
KATHREIN PRIVATBANK

Growing wealth responsibly.

Fee and Commission Schedule

1. General information on Kathrein Privatbank

Kathrein Privatbank Aktiengesellschaft

Wipplingerstraße 25

1010 Vienna

Austria

Company registry No.:	FN 144838y
Company register:	Commercial Court Vienna
Supervisory authority:	FMA – Financial Market Authority (Vienna) Member of the deposit insurance of Banken & Bankiers
License:	Kathrein has been granted a license to perform banking services by the Austrian Federal Ministry of Finance

Kathreins General Terms and Conditions shall apply to the overall business relation between the customer and Kathrein. All fees and charges are subject to change according these General Terms and Provisions.

2. Kathrein PROSPERA (standard) pricelist

2.1. Account Management Fee

Account holding and maintenance

Private Account / Company Account	per quarter	EUR 380
Numbered – Account	per quarter	EUR 580
Surcharge for accounts with balance less than EUR 500,000	per quarter	EUR 280

Services included

- **Account holding and maintenance**
 - Private or company account, numbered account, sub-accounts, securities clearing account
 - Monthly statements
 - Postal delivery
 - Mail holding
 - Access to TIPAS (Presentation of asset development /general market information)
 - SEPA transfers
 - Incoming transfers
 - Incoming EUR cash transactions
 - Transfer of securities from other banks
 - Cash withdrawals in EUR
 - Phone/email/fax/in-person order of transactions
- **International relationship manager**
- **Strategic investment advisory**
- **VISA Gold credit card**
- **Market competitive deposit rates**

2.2. Transaction Fee Schedule

Transaction fees are based on the volume of the order.

Volume per Transaction	Volume		Fixed Income or	Equities or
	from	to	Bonds	Options
EUR	0	100,000	0.55%	0.90%
EUR	100,001	250,000	0.45%	0.75%
EUR	250,001	500,000	0.30%	0.60%
EUR	500,001		0.20%	0.45%

**The minimum transaction fee is EUR 50.*

2.3. Discretionary Asset Management Fee

Discretionary asset management fee: 0.8% p.a. plus VAT

Services included

- Asset management in accordance with the individual discretionary mandate, EUR 1 mln minimum volume for Kathrein fund based portfolio
- Continuous portfolio monitoring
- Periodic reporting

Assets of EUR 7 mln or more allow us to create individual investment funds for clients. Conditions and fees for such private funds are negotiated and agreed upon individually.

Discretionary asset management fees are deducted on a quarterly basis.

2.4. Custody Fees

Custody fees for locations within Western Europe, USA and Japan: 0.24% p.a. plus VAT

**Except for the invested volume in the Kathrein investment funds where the custody fee is reduced by 50%*

Custody fees for locations outside Western Europe, USA and Japan: 0.48% p.a. plus VAT

Services included

- Safe custody of securities and precious metals
- Booking of coupons, interest and dividend credits

- Booking of redemptions and final maturities

Custody fees are deducted on a quarterly basis.

2.5. Initial Load Fee for Mutual Funds

A load fee is charged both on the purchase of Kathrein as well as third-party investment funds. The amount of such fee is determined based on the type of the individual investment fund. Please note that charges may arise when redeeming third-party investment funds. Details are available upon request.

The purchase of Kathrein investment funds is subject to a load fee ranging between 0% and 5%.

2.6. International Transfers

Outgoing transfers	per transaction	0.2% (EUR 50 min)
Foreign currency cash deposit fee	per transaction	0.5% (EUR 80 min)
Foreign currency cash withdrawal handling fee	per transaction	0.5% (EUR 80 min)
Foreign currency exchange	per transaction	depends on market

2.7. Other Fees

Associated family private account	EUR 80 per quarter
Bank guarantees	2% p.a.
Gold account buy/sell	2% per transaction
Physical precious metals buy/sell	2.5% per transaction
Safe deposit box	EUR 300 to 600 p.a.
Lombard loan front end fee	1.5% (EUR 1,000 min)
Interest rates if over limit/overdrafts on accounts	min. 6% p.a. (depends on currency)
Other credit cards (AMEX, MasterCard, Diners Club)	Available upon request
Concierge services	Available upon request
Outgoing securities	EUR 100 per item
Change in depository	EUR 50 per item
Bank reference letter	EUR 50 per item
Balance confirmations	EUR 50 per item
Issuing of duplicates	EUR 50 per item
Visa support services	EUR 150 per person
Financial consultations (financial planning)	EUR 200 / hour
Creation of assets status / asset simulation	EUR 200 / hour
Special investigations / clarifications	EUR 200 / hour
Processing of transfer revocation after receipt of the transfer payment order	EUR 50
Account closing	EUR 200
Cancellation / Early termination of Term deposits	An early termination fee as well as any refinancing costs will be charged and the interest rate falls back to the prevailing interest rate on current accounts

All of the above charges and fees for the **Kathrein PROSPERA (standard) pricelist** do not include third-party fees, costs, charges (e.g. stock-exchange charges) or taxes, which are charged additionally.

Any business or mandate not mentioned or included in the pricelist will be charged separately.

3. Kathrein MAGNUS (advisory) pricelist

3.1. MAGNUS Fee

Services included

- Account holding and maintenance
- Initial load fee for Kathrein funds
- Custody fees
- 50% back payment from annual MAGNUS fee on volume invested into Kathrein funds
- Up to 12 security transactions annually
- Reduced discretionary asset management fee
- Strategic and tactical investment advisory in cooperation with portfolio managers
- International relationship manager
- VISA Platinum credit card
- Market competitive deposit rates

Fee based volume	from	to	Fee in % of volume
EUR	0	1,000,000	1.15% p.a.
EUR	1,000,001	2,000,000	0.95% p.a.
EUR	2,000,001	5,000,000	0.75% p.a.
EUR	5,000,001	10,000,000	0.65% p.a.
EUR	10,000,001		0.55% p.a.

*Term deposits do not count into volume.

Fee will be calculated upon applicable volume at the end of the quarter and deducted pro-rata on a quarterly basis.

Minimum quarterly fee is EUR 1,450 plus applicable VAT.

3.2. Transaction Fee Schedule

Transaction fees when exceeding 12 transactions annually included in package.

Volume per Transaction	from	to	Fixed Income or Bonds	Equities or Options
EUR	0	100,000	0.50%	0.80%
EUR	100,001	250,000	0.35%	0.65%
EUR	250,001	500,000	0.25%	0.55%
EUR	500,001		0.15%	0.40%

*The minimum transaction fee is EUR 50.

3.3. Discretionary Asset Management Fee

Discretionary asset management fee: 0.2% p.a. plus VAT.

Services included

- Asset management in accordance with the individual discretionary mandate, EUR 1 mln minimum volume for Kathrein fund based portfolio
- Continuous portfolio monitoring
- Proprietary Research
- Periodic reporting

Assets of EUR 7 mln or more allow us to create individual investment funds for clients. Conditions and fees for such private funds are negotiated and agreed upon individually.

3.4. Custody Fees

Custody fees: 0.0 % p.a.

*Except for the Kathrein Gold account and locations outside Western Europe, USA and Japan where the custody fee is 0.24% p.a. plus VAT

Services included

- Safe custody of securities and precious metals
- Booking of coupons, interest and dividend credits
- Booking of redemptions and final maturities

3.5. Initial Load Fee for Mutual Funds

A load fee is charged both on the purchase of Kathrein as well as third-party investment funds. The amount of such fee is determined based on the type of the individual investment fund. Please note that charges may arise when redeeming third-party investment funds. Details are available upon request.

The purchase of Kathrein investment funds is subject to load fee of 0%

3.6. International Transfers

Outgoing transfers	per transaction	0.15% (EUR 50 min)
Foreign currency cash deposit fee	per transaction	0.35% (EUR 80 min)
Foreign currency cash withdrawal handling fee	per transaction	0.35% (EUR 80 min)
Foreign currency exchange	per transaction	depends on market

3.7 Account Holding and Maintenance

Services included

- Private or company account, numbered account, sub-accounts, securities clearing account
- Monthly statements
- Postal delivery
- Mail holding
- Access to TIPAS (Presentation of asset development /general market information)
- SEPA transfers
- Incoming transfers
- Incoming EUR cash transactions
- Transfer of securities from other banks
- Cash withdrawals in EUR
- Phone/email/fax/in-person order of transactions
- DHL letters (outgoing from Kathrein to Client)

3.8. Other Fees

Associated family private account	EUR 40 per quarter
Bank guarantees	2% p.a.
Gold account buy/sell	1.8% per transaction
Physical precious metals buy/sell	2.5% per transaction
Safe deposit box	EUR 200 to 500 p.a.
Lombard loan front end fee	0.75% (EUR 1,000 min)
Interest rates if over limit/overdrafts on accounts	min. 6% p.a. (depends on currency)
Other credit cards (AMEX, MasterCard, Diners Club)	Available upon request
Concierge services	Available upon request
Outgoing securities	EUR 100 per item
Change in depositary	EUR 50 per item
Bank reference letter	EUR 50 per item
Balance confirmations	EUR 50 per item
Issuing of duplicates	EUR 50 per item
Visa support services	Free of charge
Financial consultations (financial planning)	Free of charge
Creation of assets status / asset simulation	EUR 150 / hour
Special investigations / clarifications	EUR 150 / hour
Processing of transfer revocation after receipt of the transfer payment order	EUR 50
Account closing	EUR 200
Cancellation / Early termination of Term deposits	An early termination fee as well as any refinancing costs will be charged and the interest rate falls back to the prevailing interest rate on current accounts

All of the above charges and fees for the **Kathrein MAGNUS (advisory) pricelist** do not include third-party fees, costs, charges (e.g. stock-exchange charges, developing countries third party custody charges) or taxes, which are charged additionally.

Any business or mandate not mentioned or included in the pricelist will be charged separately.