

EAST-WEST UNITED BANK, S.A.

SCHEDULE OF FEES AND CHARGES – SERVICES FOR CORPORATE CLIENTS

FOR NEW CLIENTS VALID FROM MAY __, 2021

FOR EXISTING CLIENTS VALID FROM JULY __, 2021

PRINCIPAL PRODUCTS AND SERVICES		
AC1	SETUP/ONBOARDING FEE, PER LEGAL ENTITY	EUR 400
AC2	ADDITIONAL HANDLING FEE (FOR COMPLICATED ONBOARDING CASES), PER LEGAL ENTITY	EUR 1000
AC3	CURRENT ACCOUNT CLOSURE	EUR 100 PER ACCOUNT, MAX. EUR 300
AC4	MONTHLY ACCOUNT MAINTENANCE, PER CURRENT ACCOUNT	EUR 50 ¹
¹ PAYABLE STARTING FROM THE CALENDAR MONTH FOLLOWING THE MONTH OF THE OPENING OF THE ACCOUNT		
REMOTE BANKING SERVICE (E-BANKING)		
IB1	E-BANKING SETUP AND ACCESS	FREE OF CHARGE
ACCOUNT STATEMENTS		
ST1	STATEMENT VIA E-BANKING	FREE OF CHARGE
ST2	PRINTED/FAX/EMAIL QUARTERLY STATEMENT	FREE OF CHARGE ¹
ST3	EXTRA COPY OF ACCOUNT STATEMENT/TRANSACTION CONFIRMATION BY REQUEST (PRINTED /EMAIL), PER DOCUMENT	EUR 25 ^{1,2}
ST4	EXTRA COPY OF SWIFT TRANSACTION CONFIRMATION BY REQUEST (PRINTED /EMAIL), PER DOCUMENT	EUR 15 ^{1,2}
ST5	ISSUE OF AUDITOR'S LETTER, STANDARD BANK REFERENCE LETTER	EUR 150 ¹
¹ BASED ON DELIVERY METHOD SELECTED BY CLIENT, FOLLOWING POSTAGE AND HANDLING CHARGES MAY APPLY: REGISTERED MAIL PER MAILING – EUR 10 EXPRESS MAIL, PER MAILING – EUR 50 REGULAR MAIL, FAX, E-MAIL – FREE OF CHARGE		
² FOR DISCRETIONARY ASSET MANAGEMENT PORTFOLIO HOLDERS, THIS FEE IS WAIVED		
BANK TRANSFERS		
(EWUB RESERVES THE RIGHT TO BILL EFFECTIVE CORRESPONDENT FEES IF THEY ARE SUBSTANTIALLY HIGHER THAN THE FEES ALREADY CHARGED)		
T1	INCOMING PAYMENTS	FREE OF CHARGE
		VIA E-BANKING
		MANUAL (OTHER THAN E-BANKING)
T21 T22	EXTERNAL TRANSFERS, ³ BELOW EUR 1,000,000	0.1% , MIN EUR 25, MAX EUR 100
T31 T32	EQUAL TO OR ABOVE EUR 1,000,000	EUR 150
T41 T42	INTERNAL TRANSFERS ²	0.1%, MIN EUR 15, MAX EUR 50
T5	SURCHARGE FOR «OUR» TRANSFER INSTRUCTIONS	EUR 50 OR EQUIVALENT (SUBJECT TO AVAILABILITY)
T6	ADDITIONAL HANDLING FEE (FOR ASSESSMENT OF HIGH-COMPLEXITY TRANSACTIONS)	FROM EUR 300, PER TRANSACTION
T7	REGISTRATION OF STANDING ORDERS	FREE OF CHARGE
¹ A LIST OF AVAILABLE CURRENCIES IS AVAILABLE FROM YOUR ACCOUNT MANAGER		
² EXCEPT INTERNAL TRANSFERS BETWEEN ACCOUNTS OF THE SAME CLIENT WHICH ARE EXECUTED FREE OF CHARGE		
³ CUT-OFF TIMES FOR OUTGOING TRANSFERS ARE AS FOLLOWS (LUXEMBOURG TIME): EUR –15:00, USD – 16:00, RUB, GBP – 12:00, CHF – 11:00. FOR OTHER CURRENCIES, PLEASE CONSULT YOUR ACCOUNT MANAGER		
CUSTODY ¹		
C1	CUSTODY/ASSET MANAGEMENT PORTFOLIO OPENING	FREE OF CHARGE
	SECURITIES TRANSACTIONS (RECEIPT OR DELIVERY FREE OF OR AGAINST PAYMENT):	
C21	INTERNAL/BRIDGE SETTLEMENT AT EUROCLEAR OR CLEARSTREAM	EUR 25
C22	OTHER SETTLEMENT	EUR 75
C3	AMENDMENT / CANCELLATION OF SECURITIES TRANSACTION	EUR 25

	SECURITIES SAFEKEEPING, PER MONTH (EQUITIES, FIXED INCOME SECURITIES, DRs)	SAFEKEEPING FEES ARE CALCULATED BASED ON THE AVERAGE DAILY MARKET VALUE OF SECURITIES IN CUSTODY AND CHARGED TO THE CLIENT'S ACCOUNT MONTHLY, SUBJECT TO A MINIMUM FEE. IF THE DAILY MARKET VALUE OF A SECURITY IS NOT PUBLICALLY AVAILABLE OR IS LOWER THAN ITS NOMINAL VALUE, THE NOMINAL VALUE OF THE SECURITY IS CONSIDERED. A ZERO FEE IS CHARGED ON EMPTY PORTFOLIOS	
C41	UP TO EUR 500,000	0.05%	MONTHLY RATES IN ACCORDANCE WITH ASCENDING SCALE (PLEASE REFER TO SAFEKEEPING FEE CALCULATION EXAMPLE ²) MINIMUM MONTHLY COMMISSION EUR 100
C42	EUR 500,001 TO 5,000,000	0.045%	
C43	EUR 5,000,001 TO 10,000,000	0.03%	
C44	EUR 10,000,001 TO 15,000,000	0.025%	
C45	EUR 15,000,001 TO 20,000,000	0.015%	
C46	EUR 20,000,001 TO 25,000,000	0.005%	
C47	EUR 25,000,001 TO 100,000,000	0.002%	
C48	ABOVE EUR 100,000,000	0.001%	
C5	PROXY VOTING	EUR 150 PER MEETING	PLUS OTHER EXPENSES, INCLUDING, BUT NOT LIMITED TO TRANSLATION OF DOCUMENTS, REGISTRATION FEES, VAT, TRAVEL EXPENSES, TRANSPORTATION AND INSURANCE COSTS AND CHARGES INCURRED BY THE BANK IN RELATION TO THE SERVICE RENDERED
C6	TAX RECLAIM	EUR 150 PER RECLAIM	PAYABLE IN ADDITION TO TRANSFER CHARGES, WHEN APPLICABLE
C7	COUPON/DIVIDEND INCOME COLLECTION	0.5% OF THE SUM	MINIMUM EUR 5; MAXIMUM EUR 100 PER PAYMENT
¹ THESE FEES ARE WAIVED IN RESPECT OF DISCRETIONARY ASSET MANAGEMENT PORTFOLIOS AND ASSETS HELD THEREIN			
² EXAMPLE: SAFEKEEPING FEE CALCULATION			
TOTAL AVERAGE DAILY MARKET VALUE OF SECURITIES IN CUSTODY: EUR 12,000,000			
THE CHARGE APPLICABLE IS CALCULATED BY APPLYING THE APPROPRIATE SLIDING SCALE RATE UNTIL THE COMPLETE HOLDING IS ACCOUNTED FOR, AS FOLLOWS:			
1. THE FIRST EUR 500,000 PORTION OF THE PORTFOLIO IS CHARGED AT 0.05% (EUR 250)			
2. THE FOLLOWING EUR 4,500,000 PORTION OF THE PORTFOLIO IS CHARGED AT 0.045%, (EUR 2,025)			
3. THE FOLLOWING EUR 5,000,000 PORTION OF THE PORTFOLIO IS CHARGED AT 0.03% (EUR 1,500)			
4. THE FINAL EUR 2,000,000 PORTION OF THE PORTFOLIO IS CHARGED AT 0.025% (EUR 500)			
TOTAL MONTHLY SAFEKEEPING FEE: EUR 4,275			

SUPPLEMENTARY TRANSACTION CHARGES			
S1	PRE-PAYMENT AMENDMENT, MANUAL REPAIR, UNABLE TO EXECUTE TRANSFER INSTRUCTION	EUR 25	
S2	POST-PAYMENT AMENDMENT OR CANCELLATION OF TRANSFER INSTRUCTION	EUR 100	PLUS CORRESPONDENT CHARGES, IF ANY
S3	OUTGOING PAYMENT EXECUTION AFTER CUT-OFF TIME (SUBJECT TO BANK'S DISCRETION)	EUR 100	PLUS CORRESPONDENT CHARGES, IF ANY
	INVESTIGATIONS, RELATED TO:		PLUS CORRESPONDENT CHARGES, IF ANY
S41	CURRENT QUARTER	EUR 50	
S42	EARLIER PERIODS	EUR 100	

CARD ISSUANCE AND PROCESSING		
CD1	BUSINESS CARD ISSUANCE	FREE OF CHARGE ¹
CD2	MONTHLY CARD MAINTENANCE, PER CARD	EUR 25
CD3	CASH WITHDRAWAL FEE	2.50% (MIN. EUR 5)
CD4	SETTLEMENT OF TRANSACTIONS IN CURRENCIES OTHER THAN THE CURRENCY OF THE CARD ACCOUNT (FX RATE DETERMINED BY PAYMENT SYSTEM)	3%
CD5	REPLACEMENT OF DEFECTIVE CARD	FREE OF CHARGE ¹
CD6	BLOCKING AND REPLACEMENT OF LOST/STOLEN CARD	EUR 100 ¹
CD7	REQUEST TO CHANGE CARD LIMIT	EUR 50
¹ UNLESS COLLECTED BY CLIENT, CARD SHALL BE SENT BY EXPRESS MAIL, COST PER MAILING – EUR 50		

TRADING
SUPPLEMENTARY TRANSACTION COSTS NOT COVERED BY THESE CHARGES, INCLUDING, BUT NOT LIMITED TO, REGISTRATION FEES, EXCHANGE FEES, TRANSFER COSTS AND ANY APPLICABLE LEVIES AND TAXES, BUT EXCLUDING THIRD PARTY BROKER EXECUTION FEES ¹ , ARE PAYABLE BY THE CLIENT

FOREIGN EXCHANGE
NO COMMISSION CHARGED FOR FOREIGN EXCHANGE TRANSACTIONS OVER ACCOUNTS WITH EWUB EXCHANGE RATE DETERMINED BY EWUB BASED ON THE PREVAILING MARKET RATES AT THE TIME OF EXECUTION

DEBT/FIXED INCOME SECURITIES, SHARES/EQUITIES/ETFs			
PURCHASE AND SALE COMMISSION ²			
	SIZE OF ORDER IN CASH TERMS	FEE	A FEE SHALL BE CHARGED SEPARATELY FOR EACH INDIVIDUAL CUSTOMER ORDER TO PURCHASE/SELL A SECURITY. THE FEE RATE SHALL BE DETERMINED IN ACCORDANCE WITH THE CASH VALUE OF THE ORDER, BUT SHALL BE APPLY TO THE ACTUAL CASH
B11	UP TO USD 499,999.99 OR EQUIVALENT	0.50%	
B12	USD 500,000 – 1,999,999.99 OR EQUIVALENT	0.25%	

SUBJECT TO CHANGE WITHOUT NOTICE. FEES AND CHARGES DO NOT INCLUDE VAT (WHERE APPLICABLE)

B13	USD 2,000,000 AND ABOVE OR EQUIVALENT	0.125%	AMOUNT OF THE TRADE(S) EXECUTED PURSUANT TO THE ORDER. FOR ORDERS WHERE THE CASH VALUE IS NOT SPECIFIED, THE FEE RATE SHALL BE DETERMINED BASED ON THE ESTIMATED CASH VALUE OF THE ORDER AT TIME OF RECEIPT AS DETERMINED BY THE BANK. FOR EXECUTION OF ORDERS TO PURCHASE/SELL ILLIQUID SECURITIES, STRUCTURED OR FAR OUT-OF-THE-MARKET ORDERS THE BANK RESERVES THE RIGHT TO CHARGE HIGHER FEES THAT SHALL BE DETERMINED BY THE BANK ON A CASE-BY-CASE BASIS AND CONFIRMED WITH THE CLIENT PRIOR TO ORDER EXECUTION.
¹ EXCLUSION DOES NOT APPLY TO TRADES TO OR FROM DISCRETIONARY ASSET MANAGEMENT PORTFOLIOS			
² THESE FEES ARE WAIVED IN RESPECT OF DISCRETIONARY ASSET MANAGEMENT PORTFOLIOS AND ASSETS HELD THEREIN			

INTEREST RATES

TERM DEPOSITS	PLEASE REFER TO WWW.EWUB.LU OR YOUR ACCOUNT MANAGER FOR INFORMATION
CURRENT ACCOUNTS	A ZERO OR NEGATIVE INTEREST RATE MAY APPLY TO CURRENT ACCOUNT BALANCES. PLEASE REFER TO WWW.EWUB.LU OR YOUR ACCOUNT MANAGER FOR INFORMATION DEBIT BALANCES ARE NOT AUTHORIZED AND SUBJECT TO PENALTY INTEREST.

SAFE DEPOSIT BOX RENTAL

	SAFE DEPOSIT BOX RENTAL, ANNUAL FEE	
X11	SMALL (9.5 - 12 x 26 x 39 CM)	EUR 100
X12	MEDIUM (17 x 26 x 39 CM)	EUR 140
X13	LARGE (29.5 x 26 x 39 CM)	EUR 160
X14	VERTICAL STORAGE BOX (H190xD210 CM, WITH TWO-SIDED HANGING SURFACE)	EUR 300
X2	FORCED OPENING OF SAFE DEPOSIT BOX / REPLACEMENT OF LOST KEY	EUR 200

DISCRETIONARY PORTFOLIO MANAGEMENT

	PROFILE	MANAGEMENT FEE ¹	PERFORMANCE FEE
P11	FIXED INCOME CONSERVATIVE (FIXED INCOME ONLY – INVESTMENT GRADE)	0.75%	15% OF THE POSITIVE DIFFERENCE BETWEEN THE AMOUNT REPRESENTING THE PERFORMANCE OF THE PORTFOLIO AND THE AMOUNT REPRESENTING THE PERFORMANCE OF THE AGREED BENCHMARK. CHARGED TO THE ASSETS UNDER MANAGEMENT ON AN ANNUAL BASIS.
P12	FIXED INCOME DYNAMIC (FIXED INCOME – HIGH YIELD)	1%	
P13	MIXED DEFENSIVE (INVESTMENT GRADE BONDS + UP TO 25% EQUITIES)	1%	
P14	MIXED MODERATE (HIGH YIELD BONDS + UP TO 25% EQUITIES)	1.15%	
P15	MIXED BALANCED (FIXED INCOME + UP TO 50% EQUITIES)	1.25%	
P16	MIXED DYNAMIC (FIXED INCOME + UP TO 75% EQUITIES)	1.35%	
P17	EQUITY AGGRESSIVE (FIXED INCOME + UP TO 100% EQUITIES)	1.45%	

¹THE MANAGEMENT FEE IS CALCULATED AS A PERCENTAGE PER ANNUM BASED ON THE AVERAGE DAILY MARKET VALUE OF THE PORTFOLIO OF ASSETS UNDER MANAGEMENT AND CHARGED TO THE ASSETS UNDER MANAGEMENT ON A MONTHLY BASIS

DOCUMENTARY OPERATIONS

IMPORT LETTER OF CREDIT (EWUB CUSTOMER IS A BUYER)		
THE LETTER OF CREDIT COMMITMENT FEE (IN PER CENT PER ANNUM) IS DETERMINED FOR EACH TRANSACTION INDIVIDUALLY		
DI1	PROCESSING OF APPLICATION	EUR 150
DI2	ISSUE OF LETTER OF CREDIT	0.2%, MIN EUR 200
DI3	AMENDMENT OF LETTER OF CREDIT	EUR 150
DI4	INCREASE OF LETTER OF CREDIT AMOUNT/	EUR 150 + 0.2% FROM THE AMOUNT OF INCREASE
DI5	CANCELLATION OF LETTER OF CREDIT	EUR 150
DI6	DOCUMENTARY COMMISSION	0.2%, MIN EUR 200
DI7	DISCREPANCY FEE	EUR 100
DI8	MATURITY DATE MONITORING (FOR LETTERS OF CREDIT WITH DEFERRED PAYMENT)	0.1 %, MIN 200 EUR PER QUARTER
EXPORT LETTER OF CREDIT (EWUB CUSTOMER IS A SELLER)		
DE1	PRE-ADVICE OF LETTER OF CREDIT	EUR 150
DE2	ADVISING OF LETTER OF CREDIT	0.1%, MIN. EUR 200, MAX. EUR 5,000
DE3	ADVISING OF AMENDMENT TO LETTER OF CREDIT	EUR 150

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DE4	ADVISING OF LETTER OF CREDIT AMOUNT INCREASE	0.1% FROM THE AMOUNT OF INCREASE, MIN. EUR 150, MAX. EUR 5,000
DE5	DOCUMENTARY COMMISSION	0.2%, MIN. EUR 200
DE6	LETTER OF CREDIT CONFIRMATION	BY AGREEMENT
DE7	MATURITY DATE MONITORING (FOR LETTERS OF CREDIT WITH DEFERRED PAYMENT)	0.1 %, MIN. 200 EUR PER QUARTER
DE8	TRANSFER OF LETTER OF CREDIT	0.15%, MIN. 200 EUR
DE9	ASSIGNMENT OF PROCEEDS UNDER EXPORT LETTER OF CREDIT	EUR 250
IMPORT GUARANTEE		
THE GUARANTEE COMMITMENT FEE (IN PER CENT PER ANNUM) IS DETERMINED FOR EACH TRANSACTION INDIVIDUALLY		
G11	PROCESSING OF APPLICATION	EUR 150
G12	ISSUE OF GUARANTEE	0.2%, MIN. EUR 200
G13	ISSUE OF GUARANTEE AMENDMENT	EUR 150
G14	INCREASE OF GUARANTEE AMOUNT	EUR 150 + 0.2% FROM THE AMOUNT OF INCREASE
G15	CANCELLATION OF GUARANTEE	EUR 150
G16	HANDLING AND PAYMENT OF A DEMAND FOR PAYMENT	0.2%, MIN. EUR 200
EXPORT GUARANTEE		
GE1	ADVISING OF GUARANTEE	0.2%, MIN. EUR 200, MAX. EUR 5,000
GE2	ADVISING OF GUARANTEE AMENDMENT	EUR 150
GE3	ADVISING OF GUARANTEE AMOUNT INCREASE	0.1% FROM THE AMOUNT OF INCREASE, MIN. EUR 150, MAX. EUR 5,000
GE4	CANCELLATION OF GUARANTEE	EUR 150
GE5	FORWARDING A DEMAND FOR PAYMENT ON THE CUSTOMER'S REQUEST	0.2%, MIN. EUR 200
IMPORT DOCUMENTARY COLLECTION (EWUB CUSTOMER IS A BUYER)		
CI1	ADVISING OF DOCUMENTARY COLLECTION	EUR 100
CI2	DELIVERY OF DOCUMENTS IN ACCORDANCE WITH DOCUMENTARY COLLECTION'S INSTRUCTIONS	0.15%, MIN. EUR 125
CI3	AMENDMENT TO DOCUMENTARY COLLECTION INSTRUCTION	EUR 100
CI4	RETURN OF UNPAID DOCUMENTS	EUR 100
EXPORT DOCUMENTARY COLLECTION (EWUB CUSTOMER IS A SELLER)		
CE1	ISSUE OF DOCUMENTARY COLLECTION	0.15%, MIN. EUR 125
CE2	AMENDMENT TO DOCUMENTARY COLLECTION ORDER	EUR 100
CE3	RETURN OF UNPAID DOCUMENTS	EUR 100
OTHER FEES RELATED TO DOCUMENTARY OPERATIONS		
DS1	ADDITIONAL SWIFT MESSAGE	EUR 35