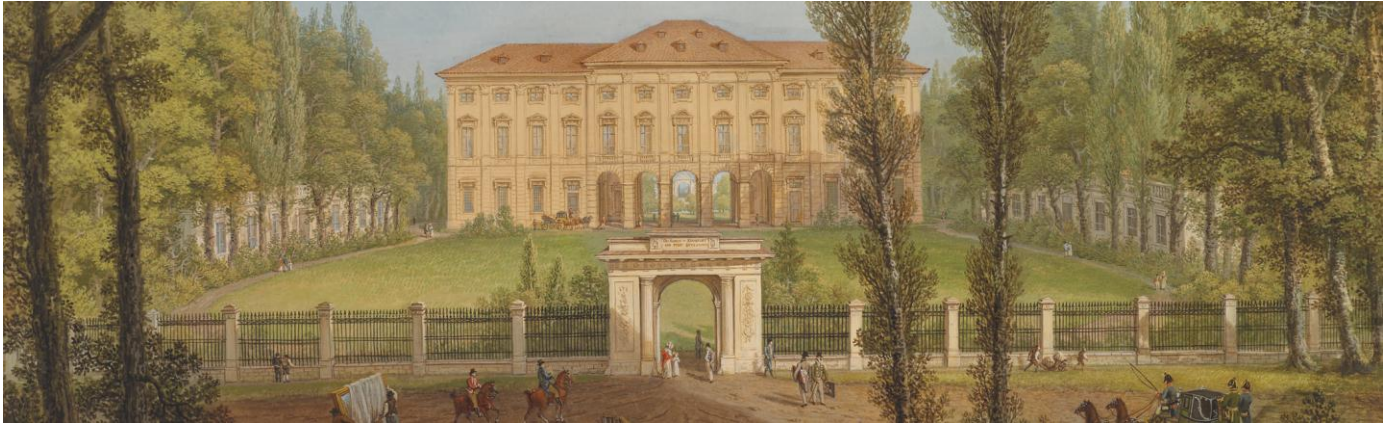




Services and Fees Business Model



Our client advisory services

Long-term and trusting relationships with our clients are an absolute priority for us. We attach a great deal of importance to providing advice that is tailored precisely to your needs. The fees for our services reflect your own individual requirements as to the scope of our advice.

Your relationship manager will be happy to help you in selecting the appropriate pricing model for your circumstances. Should your requirements or your investment situation change over the course of time, you may switch to another pricing model at the beginning of the next quarter.

Custody and portfolio management services

Administration fee

Service in EUR	Fee
	per quarter
Fee	60
Postal deliveries/courier services	at cost

The administration fee includes the following services:

- Account maintenance and balancing fees
- Own fees for payment services and IT network
- Internet access (passive)
- Metal account
- Retained mail

Custody account fee¹

Service in percent	Fee
	per quarter
Fee	0.125
Minimum fee EUR 300	

The fee for LGT products is calculated on the basis of half the market value and the GIM product family is exempted from the custody account fee.

The custody account fee includes the following services:

- Coupon collection
- Fees on redemptions
- Third-party custody account fees
- Administration activities
- IT support costs
- Statement of income

Fees for payment transactions

Service in EUR	Fee
	per transaction
Incoming payments	free of charge
Internal transfer from personal account	free of charge
Internal transfer from business accounts	50
Outgoing payment orders	
– from personal accounts	100
– from business accounts up to EUR 100 000	100
– from business accounts up to EUR 1 million	500
– from business accounts up to EUR 5 million	750
– from business accounts from EUR 5 million	1500
SWIFT confirmation (on request)	per confirmation 50
Setting up and amendment of standing order (within Austria, EUR only)	setting up/amendment order 100

Securities transaction fees^{2,3}

Service in percent	Fee
	per transaction
Purchase or sale of bonds, money market and bond funds	0.60
Equities, equity funds, mixed funds, precious metals	1.10 at least EUR 250
LGT investment funds	free of charge
Securities transfers	EUR 100 per identification number
Forex business (currency trade, swaps, forwards, etc.)	0.60 at least EUR 250

For further information concerning purchase/sale costs and fees pertaining to other investment vehicles not listed here please contact your relationship manager.

Account opening fee

Service in EUR	Fee
	per account
Account opening	200

The account opening fee includes the following services:

- All expenses for verifying documents
- Approval during the opening procedure
- Approval for sub-accounts held in different currencies

¹ Plus taxes.

² Plus third-party charges, taxes and government taxes.

³ Please contact your investment advisor concerning all investment instruments not explicitly listed here (e.g. derivatives).

Other fees and services

Portfolio advisory and management fees

Please contact your relationship manager

Personal safe deposit box¹

Rental charges in Vienna in EUR		per year
Category I	(61x300x480)	650
Category II	(91x300x480)	750
Category III	(122x300x480)	1 000
Category IV	(213x300x480)	1 500
Category V	(365x300x480)	1 800
Key deposit		500
Replacement key and opening of deposit box		at cost
Rental charges plus taxes and contract billing depending on availability		

Credit Cards²

Service in EUR	Fee
	per card
Costs for initial application and issuing of a credit card	100
Quarterly card fee	50

Cash transactions/issue of cheques

Service in percent	Fee
	per transaction
Cash transaction	1
Cheque issue	1
Minimum fee EUR 100	

All cash transactions must be notified to your relationship manager for approval at least 48 hours in advance.

Third-party expenses and duties are passed on to the client irrespective of our fees and conditions. Should taxes be incurred in the aforementioned areas, these are additionally charged wherever they are applicable.

Interest

Interest	per year
Credit interest EUR: ³ ECB deposit facility rate -	1%
Debit interest EUR: ³ ECB deposit facility rate +	7%

The bank can refrain partially or completely from a justified adjustment in its favour of interest rates on account credit balances and overdrafts; however, this shall not prevent it from carrying out the adjustment to its full extent at a later date. The bank is therefore entitled at one of the subsequent adjustment dates to set the interest rate for the future in such a way as it would be calculated on the basis of the indexation clause without taking account of the omission.

Special fees

Service in EUR	Fee
Account closure fee	200
Hourly rate for additional services ¹	200

Third-party expenses and duties are passed on irrespective of our fees and conditions.

¹ Plus taxes.

² Plus third-party charges, taxes and government taxes.

³ <http://www.ecb.int/stats/monetary/rates/html/index.en.html>

Ferdinand Runk, detail from "The Garden Palace in Vienna, south facade", c. 1816
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