



This document aims to provide you with information on the applicable costs and fees when you carry out transactions in financial instruments. This information is provided to you in accordance with European laws on financial markets (MiFID2). It is not legally binding and does not constitute advice or an offer from the Bank. The calculations below are based on the Bank's current General Fee Schedule, which is available on the Bank's website.

## TYPE OF PRODUCT: ALTERNATIVE FUNDS, GROUP

### 1. INVESTMENT ASSUMPTIONS

|   |                             |
|---|-----------------------------|
| CUSTOMER  | EXECUTION ONLY - GOLD       |
| AMOUNT INVESTED   | € 10,000                    |
| TRANSACTION FEES <sup>1</sup>   | 1.500% (MIN. €100)          |
| CUSTODY FEES <sup>1</sup>   | 0.40% PER ANNUM (MIN. €500) |
| THIRD-PARTY FEES - BROKERAGE FEES ON SECURITIES TRANSACTIONS <sup>1</sup> | 0.10% (MIN. €25)            |
| MANAGEMENT FEE <sup>1</sup>   | 1.70% PER ANNUM             |

### 2. IMPACT OF ALL COSTS AND CHARGES ON THE RETURN ON THIS INVESTMENT HELD FOR 1 YEAR

The costs and charges related to the subscription, holding and sale of the instrument have an impact on the return on investment that the customer can obtain.

|  | SUBSCRIPTION COSTS AND CHARGES |                        | RECURRENT COSTS AND CHARGES |                        | SALE COSTS AND CHARGES |                        | TOTAL           |                        |
|--|--------------------------------|------------------------|-----------------------------|------------------------|------------------------|------------------------|-----------------|------------------------|
|  | IN €                           | AS % OF NOMINAL AMOUNT | IN €                        | AS % OF NOMINAL AMOUNT | IN €                   | AS % OF NOMINAL AMOUNT | IN €            | AS % OF NOMINAL AMOUNT |
| COSTS AND CHARGES RELATED TO INVESTMENT SERVICES <sup>1</sup>      | 200,00 €                       | 2,00%                  | 40,00 €                     | 0,40%                  | 200,00 €               | 2,00%                  | 440,00 €        | 4,40%                  |
| COSTS AND CHARGES RELATED TO THE FINANCIAL INSTRUMENT <sup>1</sup> | 0,00 €                         | 0,00%                  | 170,00 €                    | 1,70%                  | 0,00 €                 | 0,00%                  | 170,00 €        | 1,70%                  |
| <b>TOTAL RELATED COSTS AND CHARGES</b>                             | <b>200,00 €</b>                | <b>2,00%</b>           | <b>210,00 €</b>             | <b>2,10%</b>           | <b>200,00 €</b>        | <b>2,00%</b>           | <b>610,00 €</b> | <b>6,10%</b>           |

The calculation is based on an assumption of a 1-year holding period for the financial instrument. The figures presented above are estimates likely to vary in the future and cannot commit the bank.

### 3. SUMMARY OF THE IMPACT OF COSTS AND CHARGES ON THE RETURN

This illustration merely indicates the impact of costs and charges, but cannot provide the net return on the instrument, as the gross return (excluding the impact of costs and charges) cannot be predicted.

|  | HOLDING PERIOD: 1 YEAR |                        | HOLDING PERIOD: 3 YEARS |                        | HOLDING PERIOD: 5 YEARS |                        |
|--|------------------------|------------------------|-------------------------|------------------------|-------------------------|------------------------|
|  | IN €                   | AS % OF NOMINAL AMOUNT | IN €                    | AS % OF NOMINAL AMOUNT | IN €                    | AS % OF NOMINAL AMOUNT |
| COSTS AND CHARGES RELATED TO INVESTMENT SERVICES <sup>1</sup>      | 440,00 €               | 4,40%                  | 520,00 €                | 5,20%                  | 600,00 €                | 6,00%                  |
| COSTS AND CHARGES RELATED TO THE FINANCIAL INSTRUMENT <sup>1</sup> | 170,00 €               | 1,70%                  | 510,00 €                | 5,10%                  | 850,00 €                | 8,50%                  |
| <b>TOTAL RELATED COSTS AND CHARGES</b>                             | <b>610,00 €</b>        | <b>6,10%</b>           | <b>1.030,00 €</b>       | <b>10,30%</b>          | <b>1.450,00 €</b>       | <b>14,50%</b>          |
| <b>% IMPACT ON YIELD (RIY)</b>                                     | <b>-5,98%</b>          |                        | <b>-3,48%</b>           |                        | <b>-3,02%</b>           |                        |

The table above aims to show, for three different holding periods (one, three and five years), the impacts of costs and charges and the length of the holding period on the return on the financial instrument.

<sup>1</sup> For the ex-ante illustration of related costs and charges, financial market regulations make a distinction between:

- **Costs and charges related to investment services:** these include all costs and charges invoiced by the bank or third parties, when the customer has used the services of these third parties, for the investment service(s) and/or additional service(s) provided to the customer. Examples: brokerage fees, transaction fees, custody fees, etc.
- **Costs and charges related to the financial instrument:** these include all costs and related charges associated with the production and management of financial instruments. Examples: production costs, management fees, etc.
- **Payments from third parties received by the bank:** these include fees, commissions and other monetary advantages that the bank receives from third parties in connection with the provision of investment services. Example: retrocessions

Costs charged by the manufacturer of the financial product are excluded from the scope; only CBP Quilvest's costs and charges are taken into account in the calculation of the impact of costs and charges on the performance of the financial instrument.