

## FEE SCHEDULE (SILVER/PLATINUM)

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*Applicable from 1<sup>st</sup> March 2022 under an Investment Advisory Agreement*

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Standard fees and charges currently charged by Compagnie de Banque Privée Quilvest S.A. ('CBP QUILVEST S.A.'). Please contact your usual advisor for information on fees and charges for any transaction or service not referred to in this document.

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## ADVISORY MANAGEMENT, CUSTODY FEES AND TRANSACTIONS FEES

	ASSETS < €2 MILLION (SILVER) <sup>1</sup>	ASSETS > €2 MILLION (PLATINUM) <sup>1</sup>
MANAGEMENT FEE	<ul style="list-style-type: none"> <li>1% per annum (charged quarterly) minimum € 7 500.-</li> </ul>	<ul style="list-style-type: none"> <li>1% per annum (charged quarterly) minimum € 7 500.-</li> </ul>
CUSTODY FEE FOR FINANCIAL INSTRUMENTS	<ul style="list-style-type: none"> <li>0.40% (charged quarterly) minimum € 500.- per annum</li> </ul>	<ul style="list-style-type: none"> <li>0.40% (charged quarterly) minimum € 500.- per annum</li> </ul>
CUSTODY FEE FOR PRECIOUS METALS (PHYSICAL)	<ul style="list-style-type: none"> <li>0.50% minimum € 500.- per annum</li> </ul>	<ul style="list-style-type: none"> <li>0.50% minimum € 500.- per annum</li> </ul>
TRANSACTION FEES (PURCHASE, SALE, REDEMPTION, ETC.)	<ul style="list-style-type: none"> <li>Equities: 1.50 %</li> <li>Bonds: 1.25 %</li> <li>Third-party equity funds, third-party balanced funds : 2.50 %</li> <li>Group equity funds, group balanced funds, Real estate funds, commodity funds: 2.00 %</li> <li>Money market funds: 1.00 %</li> <li>Third-party bond funds: 2.00 %</li> <li>Group bond funds: 1.75 %</li> <li>Third-party alternative investment funds: 5.00 %</li> <li>Group alternative investment funds: 3.50 %</li> <li>Structured products: 3.50 %</li> <li>Precious metals 2.25 % minimum / €100 per transaction <sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Equities: 1.25 %</li> <li>Bonds: 1.00 %</li> <li>Third-party equity funds, third-party balanced funds : 2.00 %</li> <li>Group equity funds, group balanced funds, Real estate funds, commodity funds: 1.50 %</li> <li>Money market funds: 1.00 %</li> <li>Third-party bond funds: 1.50 %</li> <li>Group bond funds: 1.25 %</li> <li>Third-party alternative investment funds: 4.50 %</li> <li>Group alternative investment funds: 3.00 %</li> <li>Structured products: 3.00 %</li> <li>Precious metals: 2.00 % minimum / €100 per transaction <sup>2</sup></li> </ul>
	Direct subscription in illiquid securities (securities not admitted through a Security Settlement System and which are held by the Bank, on behalf of the Client, directly with the issuer –e.g. Private Equity Funds) :	
	<ul style="list-style-type: none"> <li>Minimum per transaction: € 2.500 (above listed transaction fees applies should they exceed this minimum)</li> </ul>	

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<sup>2</sup> or the equivalent in another currency

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DISTRIBUTION FEES	
STRUCTURED PRODUCTS SUBSCRIBED ON THE PRIMARY MARKET	<ul style="list-style-type: none"> <li>1.00 % of the nominal multiplied by the number of years until the maturity date of the product (pro rata <i>temporis</i> calculation), with a minimum of 1% of the nominal amount.</li> </ul>
REPORTING FEE	
EMIR REPORTING (MANDATORY REPORTING APPLICABLE TO TRANSACTIONS IN DERIVATIVES)	<ul style="list-style-type: none"> <li>EUR 75 per relevant transaction (charged monthly)</li> </ul>

## ACCOUNT ADMINISTRATION CHARGES

STANDARD ANNUAL FEE	<ul style="list-style-type: none"> <li>€ 1,000<sup>1</sup> per annum natural person (charged quarterly)</li> <li>€ 2,500<sup>1</sup> per annum legal entity (charged quarterly)</li> </ul>
ACCOUNT CLOSING FEE	<ul style="list-style-type: none"> <li>€ 500<sup>1</sup> (except for payment accounts under the terms set out in the Special Terms and Conditions – Payment Services)</li> </ul>
SAFETY DEPOSIT BOX FEE PROCEDURES INITIATED AT THE CLIENT'S REQUEST AND NOT INCLUDED IN THE STANDARD ANNUAL FEE <i>(such as transaction confirmations, information searches and other procedures initiated at the client's request, ...)</i>	<ul style="list-style-type: none"> <li>Fee available on request</li> </ul>

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## FUND TRANSFERS

INCOMING TRANSFERS		<ul style="list-style-type: none"> <li>Free of charge</li> </ul>
OUTGOING TRANSFERS		<ul style="list-style-type: none"> <li>0.10% applicable to amounts above €10,000 minimum €10<sup>1</sup> maximum €250<sup>1</sup> + Correspondent bank charges + €50<sup>1</sup></li> </ul>
<i>(additional fee applicable to urgent outgoing transfers)</i>		
INTERNAL TRANSFERS (TO A CBP QUILVEST S.A. ACCOUNT)		<ul style="list-style-type: none"> <li>Free of charge</li> </ul>
PRE-ADVISED CASH WITHDRAWAL IN EUROS	(48H)	<ul style="list-style-type: none"> <li>Free of charge</li> </ul>
PRE-ADVISED CASH WITHDRAWAL IN FOREIGN CURRENCY	(48H)	<ul style="list-style-type: none"> <li>Correspondent bank charges</li> </ul>
CASH WITHDRAWAL NOT PRE-ADVISED (REQUIRING SEPARATE DELIVERY OF FUNDS)		<ul style="list-style-type: none"> <li>€ 150<sup>1</sup></li> </ul>
EARLY TERMINATION OF TIME DEPOSIT		<ul style="list-style-type: none"> <li>Available upon request with one month's notice € 100<sup>1</sup> minimum</li> </ul>

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## FOREIGN EXCHANGE COMMISSION

FOREIGN EXCHANGE – SLIDING SCALE PER TRANSACTION AMOUNT		ASSETS < €2 MILLION (SILVER) <sup>1</sup>	ASSETS > €2 MILLION (PLATINUM)
SPOT	< € 50,000 <sup>2</sup>	● 3,00 % maximum	● 3,00 % maximum
	€ 50,000 TO € 250,000 <sup>2</sup>		
	> € 250,000 <sup>2</sup>		
FORWARD	< € 50,000 <sup>2</sup>	● 3,00 % maximum	● 3,00 % maximum
	€ 50,000 TO € 250,000 <sup>2</sup>		
	> € 250,000 <sup>2</sup>		

## SECURITIES TRANSACTION FEES

DEPOSIT OF SECURITIES	● Free of charge
WITHDRAWAL OF SECURITIES	● € 75 <sup>2</sup> / position
VARIOUS INTERVENTIONS OF THE DEALING ROOM MADE AT CLIENT'S REQUEST AND NOT INCLUDED IN THE ANNUAL FEES, IN PARTICULAR, PRICE CHANGES RELATED TO LIMIT ORDERS :	● € 25 <sup>2</sup> / position

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## THIRD PARTY FEES

BROKERAGE FEE FOR SECURITIES TRANSACTIONS	
STANDARD MARKETS <sup>1</sup>	<ul style="list-style-type: none"> <li>0.10%</li> <li>€ 25<sup>2</sup> minimum</li> </ul>
MARKETS OTHER THAN STANDARD <sup>3</sup>	<ul style="list-style-type: none"> <li>Fee available on request</li> </ul>
SETTLEMENT CHARGE	
	<ul style="list-style-type: none"> <li>€ 25 maximum</li> </ul>

## ANNUAL INTEREST RATES

	IN EUROS
INTEREST DEPOSIT RATE <sup>4</sup> (THE RATE MAY BE NEGATIVE)	Key European Central Bank interest rate
DEBIT RATE <sup>5</sup> (OVERDRAFT NOT AUTHORIZED)	Key European Central Bank interest rate +9.5%
	IN OTHER CURRENCY
INTEREST DEPOSIT RATE <sup>6</sup>	On request
DEBIT RATE (OVERDRAFT NOT AUTHORIZED)	Reference rate <sup>7</sup> + 9.5%

<sup>1</sup> Standard Markets : Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Swiss, UK, US, and Canada.

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<sup>3</sup> Markets other than standard : Australia, Brazil, Czech Republic, Estonia, Hong Kong, Hungary, India, Indonesia, Japan, Malaysia, Mexico, New Zealand, Philippines, Poland, Singapore, South Africa, South Korea, Taiwan, Thailand and Turkey.

<sup>4</sup> **Deposits in euro may be subject to interest at a negative rate** and result in debits to your account at the Key European Central Bank interest rate (interest deposit rate). Accordingly, if the Key European Central Bank interest rate is - (minus) 0.50%, the interest rate applied to deposits in euro will also be - (minus) 0.50%.

<sup>5</sup> Interest rate floor: **the minimum debit rate shall be 9.5%, even if the Key European Central Bank interest rate is negative.**

<sup>6</sup> The rate applied to deposits in euro may be negative (resulting in debits to your account), depending on interest rate conditions in the relevant market.

<sup>7</sup> The reference rate that applies to other currencies shall be set by the bank depending on the rates observed on the interbank market

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