

FEE SCHEDULE

RATES APPLICABLE FROM 1 JANUARY 2023

Architects of Wealth

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INVESTING WEALTH

DIVERSIFIED CONTRACTS

DISCRETIONARY MANAGEMENT

DISCRETIONARY PORTFOLIO MANAGEMENT MANDATE

Minimal amount under mandate (USD, EUR, CHF)

- "Discover" Mandate 100'000
- "Explore" Mandate 1 million
- "Design" Mandate 5 million
- "Design Unlimited" Mandate 20 million

Discretionary portfolio management commission

- "Discover" Mandate:
See heading "Flat fee for Discover service" on page 5
- "Explore", "Design" and "Design Unlimited" Mandates:
Annual discretionary management commission, charged quarterly and calculated at the end of each month based on gross assets under mandate according to the cumulative fee schedule below:

ASSETS	MANDATE RISK PROFILES						THEMATIC STRATEGIES	
	Absolute Return	Income	Defensive	Balanced	Growth	Dynamic	People & Planet	World to Come
< EUR 5M (or other currency equivalent)	0.84%	0.95%	1.00%	1.05%	1.21%	1.37%	1.21%	1.37%
EUR 5M - 20M (or other currency equivalent)	0.68%	0.79%	0.84%	0.89%	1.05%	1.21%	1.05%	1.21%
> EUR 20M (or other currency equivalent)	0.53%	0.63%	0.68%	0.74%	0.89%	1.05%	0.89%	1.05%

Other fees

- Commission on stock market and investment fund transactions

EQUITIES	0.53%
BONDS (according to maturity)	%
> 10 years	0.53%
5-10 years	0.39%
3-5 years	0.26%
1-3 years	0.13%
< 1 year	0.00%

FONDS	SUBSCRIPTION / REDEMPTION	%
Group funds	Equities/Bonds/Monetary	0.00%
Funds offered by the Group	Equities	0.53%
Funds offered by the Group	Bonds	0.26%
Funds offered by the Group	Monetary	0.00%

- Commission on distribution/structuring of structured products 0.60% maximum p.a
- Securities administration see page 6

Flat commissions available on request

The flat fee includes the annual discretionary management commission as well as securities administration fees. Charged quarterly and calculated at the end of each month based on gross assets under mandate according to the cumulative fee schedule below:

ASSETS	INVESTMENT STRATEGY					
	Absolute Return	Income	Defensive	Balanced	Growth	Dynamic
< EUR 5M (or other currency equivalent)	1.16%	1.26%	1.31%	1.37%	1.52%	1.68%
EUR 5M - 20M (or other currency equivalent)	0.89%	1.00%	1.05%	1.10%	1.26%	1.42%
> EUR 20M (or other currency equivalent)	0.68%	0.79%	0.84%	0.89%	1.05%	1.21%

ADVISORY INVESTMENT SERVICES

ADVISORY INVESTMENT CONTRACT

Minimal amount under mandate (USD, EUR, CHF)

- "Discover" Contract 100'000
- "Explore" Contract 1 million
- "Design" Contract 5 million

Advisory commission

- "Discover" Contract:
see heading "Flat fee for Discover service" on page 5
- "Explore" and "Design" Contracts:
Annual advisory commission, charged quarterly and calculated at the end of each month based on gross asset under management according to the cumulative fee schedule below:

ASSETS	ANNUAL COMMISSION
< EUR 5M (or other currency equivalent)	1.05%
EUR 5M - 20M (or other currency equivalent)	0.89%
> EUR 20M (or other currency equivalent)	0.74%

Other fees

- Commission on stock market and investment fund transactions commission reduced by 50% from "Rates not included in the agreement"
- Commission on foreign exchange transactions preferential rate
- Securities administration see page 7
- Access to Spektra, your digital investment partner No charge

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Flat commissions available on request

The flat fee includes the annual discretionary management commission as well as securities administration fees. Charged quarterly and calculated at the end of each month based on gross asset under management according to the cumulative fee schedule below:

ASSETS	Annual COMMISSION
< EUR 5M (or other currency equivalent)	1.36%
EUR 5M - 20M (or other currency equivalent)	1.10%
> EUR 20M (or other currency equivalent)	0.89%

OTHER CONTRACTS AND SPECIFIC SERVICES

CURRENCIES AND PRECIOUS METALS

"DUAL CURRENCY INVESTMENTS" DISCRETIONARY MANAGEMENT MANDATE

- Minimum assets under mandate (USD, EUR, CHF or other currency equivalent in EUR) 50 million
- Annual discretionary management commission, charged quarterly and calculated at the end of each month based on gross assets under mandate.....
..... without leverage: 0.26% p.a.
..... with leverage: 0.37% p.a
- Commission on transactions ... between 0.27% and 0.53%
..... p.a according to market conditions

ADVISORY CONTRACT - DERIVATIVES STRATEGY

- Eligibility criteria
..... granting of a minimum exchange facility of EUR 1M
- Advisory fees case by case with a minimum of EUR 2'000 (VAT excluded) on an annual basis and charged quarterly
- Margin on foreign exchange and precious metals transactions
..... by type of transaction and volume, sliding scale
- Margin on OTC derivatives transactions.....
..... by type of transaction and volume, sliding scale
- Margin on stock market transaction preferential
- Margin on in house structured products 1.58% p.a.
with a minimum of 2% flat

STRUCTURED PRODUCTS

STRUCTURED PRODUCTS DISCRETIONARY MANAGEMENT MANDATE

- Minimum assets under mandate EUR 2 million
- Management fee 1.05%
- Transaction fee
..... 1.58% p.a of product

PRIVATE EQUITY

DISCRETIONARY MANAGEMENT PRIVATE EQUITY MANDATE

- Minimum assets under mandate (USD, EUR, CHF or other currency equivalent in EUR) 1 million
- Commission on subscriptions, calculated based on amount of commitment max. of 1.10%
- Annual discretionary management commission, charged quarterly and calculated based on gross assets under mandate plus residual commitments of the funds held
..... max. of 1.05%
- Annual flat commission, charged in full at beginning of the year or on entry into force of contract, no prorata temporis, during the investment period EUR 2'100

EXTERNAL FEES - CA INDOSUEZ WEALTH (ASSET MANAGEMENT)

- Tiera Capital Fund annual management fee, charged and calculated at the start of each quarter based on the latest net asset value of fund plus residual commitment - See Fund Prospectus (Clean Shares)

ADVISORY PRIVATE EQUITY CONTRACT

- Minimum assets under mandate (USD, EUR, CHF or other currency equivalent in EUR) 3 million
- Commission on subscriptions, calculated based on amount of commitment max. of 3.15%
- Administrative transfer fees (per item) EUR 2'625
- External Fund - commission, fee excluding VAT - charged and calculated at the start of each quarter based on the latest net asset value of fund plus residual commitment ...
..... 0.89% p.a.

EXTERNAL FEES - CA INDOSUEZ WEALTH (ASSET MANAGEMENT)

- Tiera Capital Fund annual management fee, charged and calculated at the start of each quarter based on the latest net asset value of fund plus residual commitment - See fund Prospectus

DIRECT ACCESS

- All types of products 0.21%

FLAT FEE FOR "DISCOVER" SERVICE

FLAT COMMISSION

- Charged quarterly and calculated at the end of each month based on gross assets 1.68% p.a
This fee includes the charges and commissions mentioned under the headings "Account and deposit management" on page 8, "Rates not included in the agreement" on page 6, and, subject to the signature of the applicable documents, the commissions related to the "Discover" discretionary management mandate and/or the

"Discover" advisory contract. Correspondent and brokerage fees, taxes on financial transactions or other optional or compulsory tax levies or any other fees owed to third parties, will be charged (including in the case of a discretionary management mandate or an advisory contract) if applicable.

- Minimum quarterly flat fee (as specified above).....
..... EUR 1'260

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BANKING & OTHER FINANCIAL SERVICES

RATES NOT INCLUDED IN THE AGREEMENT

EQUITES, BONDS

The below commissions are based on the total assets entrusted by the client to the bank, excluding broker fees and with a minimum of EUR 135 per transaction.

	< EUR 1M	EUR 1-5M	EUR 5-20M	> EUR 20M
Equities	1.58%	1.31%	1.05%	0.89%

BONDS (according to maturity)	< EUR 1M	EUR 1-5M	EUR 5-20M	> EUR 20M
>10 years	1.58%	1.31%	1.05%	0.89%
3 - 10 years	1.37%	1.11%	0.84%	0.68%
1 - 3 years	1.05%	0.79%	0.53%	0.37%
< 1 year	0.84%	0.58%	0.32%	0.16%

STRUCTURED PRODUCTS

Commission on distribution/structuring of 1.50% maximum per year of maturity; sliding scale according to the type of transaction and the nominal invested.

CURRENCY AND PRECIOUS METALS

	STANDARD PRICING - CHANGE SPOT	
Amount (€)	Basket 1* + Gold	Basket 2** + Other Precious metals
0 - 50k	2.10%	3.15%
50k - 100k	1.05%	2.10%
100k - 200k	0.53%	1.31%

* Basket 1 : USD, CAD, AUD, GBP, JPY, CHF, EUR, SEK, NOK, DKK, NZD, SGD

** Basket 2 : All other convertible currencies. NDF could also be executed.

	FX OTC VANILLA OPTIONS	FX OTC COMPLEX OPTIONS
Amount (€)	Commission in % per year	
100k - 150k	2.10%	N. A
150k - 250k	2.10%	N. A
250k - 500k	1.58%	N. A
500k - 1m	1.58%	1.58%
1m - 5m	1.32%	1.32%
> 5m	1.05%	1.05%

STANDARD PRICING - FX DERIVATIVES*

Amount (€)	FX Forward	FX Swap de change
100k - 150k	0.032%	0.016%
150k - 250k	0.021%	0.011%
250k - 500k	0.011%	0.005%
500k - 1m	0.011%	0.0032%
1m - 5m	0.011%	0.0021%
> 5m	0.011%	0.00105%

* in addition to spot change commissions

OTC EQUITY DERIVATIVES STANDARD RATE

Amount (€)	Annual commission in %
SLICE 1	2.53%
SLICE 2	2.10%

* Minimal amount

SECURITIES ADMINISTRATION

The annual commission is charged quarterly and calculated at the end of each month based on the amount of securities on deposit in the account, according to the cumulative fee schedule below:

- Group Crédit Agricole securities Franco
- Other securities based on the value of the portfolio

< EUR 1M	EUR 1-5M	EUR 5-20M	> EUR 20M
0.35%	0.30%	0.20%	0.15%

- Minimum per line EUR 53
- Minimum per file EUR 525

FUNDS: SUBSCRIPTIONS AND REDEMPTIONS

These commissions are based on the total assets entrusted by the client to the bank, excluding broker fees and with a minimum of EUR 125 per transaction.

			< EUR 1M	EUR 1-5M	EUR 5-20M	> EUR > 20M
Equity fund	Group funds ¹ or funds proposed by the Group ²	Subscription/ Redemption	1.84%	1.58%	1.32%	1.05%
	Standard funds ³	Subscription *	2.36%	2.10%	1.84%	1.58%
	Exotic funds ³	Subscription *	2.89%	2.63%	2.37%	2.10%
Bond fund	Group funds ¹ or funds proposed by the Group ²	Subscription/ Redemption	1.58%	1.31%	1.05%	0.89%
	Standard funds ³	Subscription *	2.10%	1.84%	1.58%	1.42%
	Exotic funds ³	Subscription *	2.63%	2.36%	2.10%	1.94%
Money market fund	All funds	Subscription/ Redemption	0.32%	0.26%	0.16%	0.11%

* Redemption at the same rate as for the Group Funds or Funds proposed by the Group

¹ Group Fund

Funds managed by the subsidiaries of the Crédit Agricole group (this includes the Indo-suez Wealth Management and Amundi Asset Management funds)

² Funds proposed by the Group

Investment funds of third parties selected and monitored within the Crédit Agricole group

³ Standard Funds & Exotic Funds

Funds registered in a country of the European Union or in Switzerland and in this case meeting the UCITS standards. In all other cases, the funds are considered "Exotic Funds"

OTHER FEES*

ACCOUNT CHARGES

- Account maintenance fees EUR 800
- Paper mailing EUR 50 per trimester

* Not applicable for "Discover" all-in

BANK TRANSFER

- Transfer commissions* 0.25%
..... Min EUR 30 / Max EUR 270
- Cheque issuance 0.25%
..... Min EUR 50 / Max EUR 370
- Cheque issuance / DHL delivery 0.25%
..... 0.25% - Min EUR 60 / Max EUR 370
- From/to Indosuez accounts Franco

* + possible operational fees and messages transmission fees (eurozone: EUR 5 - other areas: EUR 20)

TRANSFER AND DELIVERY OF SECURITIES

- Transfer from one bank to another EUR 75
(per line of securities, correspondent bank fee included)

E-BANKING / MY INDOSUEZ

- Annual fee No charge
- Wire transfer via online banking:
 - Up to EUR 6.000 No charge
 - From EUR 6.000 EUR 15
- Digitalization of banking services, portfolio valuation, payment orders No charge
- Brokerage for equities 0.80% min EUR 50
- Brokerage for bonds and funds
see heading "Rates not included in the agreement" on page 6

SAFE DEPOSIT HIRE (PER ANNUM)

For Luxembourg residents only.

MODEL	PRICE	MODEL	PRICE	MODEL	PRICE
1	100 EUR	4	190 EUR	7	380 EUR
2	125 EUR	5	250 EUR	8	450 EUR
3	150 EUR	6	320 EUR	9	500 EUR
Refundable deposit					EUR 500

ADMINISTRATIVE TASKS OR OPERATIONS

DOCUMENT SEARCHES

- Per hour EUR 150
- Per search Minimum EUR 315
- Special monitoring EUR 210
- On closed account EUR 525

ACCOUNT IRREGULARITY

- Per hour EUR 210

APPLICATION OF TAX CONVENTIONS

- Before income received EUR 160
(VAT excluded) p.a. and by eligible country

OR

- Clawback 8.4%
..... of the minimum amount received, min EUR100 (VAT excluded) and max EUR 4'000 (VAT excluded)

Blocking Certificate EUR 53

Balance confirmation EUR 53

These charges and conditions apply from 1 January 2023, may be changed at any time and are subject to the current VAT rate. Free transactions are not subject to the minimum charges. This document is intended as an overview of the charges currently in application, but does not give a detailed account of all the charges. CA Indosuez Wealth (Europe) reserves the right to charge the client any additional costs incurred in a transaction that are not specified in this document. For more information on our charges and terms and conditions, please contact your Wealth Manager.

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ADDITIONAL INFORMATION

REMUNERATION AND OTHER BENEFITS THAT THE BANK MAY RECEIVE FROM THIRD PARTIES

You have already been informed that the Bank may receive commissions from third parties for services that it provides under agreements that are independent and autonomous of relations with its clients, notably regarding its marketing of financial instruments relating to the range of assets that the Bank selects for its clients and/or the management of underlying assets for these instruments. We invite you to familiarise yourself with or re-read our General Terms and Conditions concerning this point.

Please find below additional information regarding the type, scope and calculation basis of these commissions. We hereby remind you that this information is subject to change.

The Bank may also receive non-financial benefits, for example, financial analyses that it can use—along with other information—to determine its investment strategy and to supplement any investment advice provided.

We would like to specify that we choose the third parties with whom we work based on objective, quantitative and qualitative criteria. Commissions and benefits received do not play a part in this selection. This selection policy is in line with our policy on managing conflicts of interest, which can be found at www.ca-indosuez.com.

TYPES OF FINANCIAL INSTRUMENTS	CATEGORIES	CALCULATION BASIS AND COMMENTS	STANDARD REMUNERATION BRACKETS
Selected Funds, or Crédit Agricole Group funds (excluding the Indosuez Funds range)	Money market funds	Rates are calculated based on assets held and in the fund's base currency.	0 - 0.25%
	Bond funds		0 - 0.70%
	Equity and mixed funds		0 - 1.50%
Indosuez funds	Money market funds	Rates are calculated based on assets held and in the fund's base currency.	0 - 0.25%
	Bond funds		0 - 0.60%
	Equity and mixed funds		0 - 1.00%
Structured products	On bonds	Not applicable for transactions on the secondary market. Rates are generally calculated from the issue price and may vary according to the term of the product.	0 - 1.50%
	On equities, indices and similar		0 - 2.50%
	On currency and precious metal		0 - 1.50%

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