

FEE SCHEDULE

RATES APPLICABLE FROM 31 MARCH 2024

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DISCRETIONARY MANAGEMENT

DISCRETIONARY MANAGEMENT MANDATE

ASSETS under mandate (EURO or equivalent value)	MANAGEMENT FEE*							
	PROFILED STRATEGIES						THEMATIC STRATEGIES	
	Absolute Return	Income	Prudent	Balance	Growth	Dynamic	People and planet	World to come
< EUR 5M	0.90%	0.95%	1.00%	1.05%	1.10%	1.10%	1.10%	1.10%
EUR 5M – EUR 20M	0.75%	0.80%	0.85%	0.90%	1.00%	1.00%	1.00%	1.00%
> EUR 20	0.60%	0.65%	0.70%	0.75%	0.80%	0.90%	0.90%	0.90%

ASSETS under mandate (EURO or equivalent value)	FLAT FEE**						ALL IN COMMISSION***	
	PROFILED STRATEGIES						COMPASS STRATEGY	
	Absolute Return	Income	Prudent	Balance	Growth	Dynamic	Balance	Growth
< EUR 5M	1.05%	1.10%	1.15%	1.20%	1.25%	1.25%	1.20%	1.30%
EUR 5M – EUR 20M	0.85%	0.90%	0.95%	1.00%	1.10%	1.10%		
> EUR 20	0.65%	0.70%	0.75%	0.80%	0.85%	0.95%		

- Commissions on stock market transactions and investment funds: commission less 50% of the rate not included in the agreement shown on page 6.
- Administration fees on securities: commission less 50% of the rate not included in the agreement shown on page 7.
- Except brokerage and Custody Fee for Indosuez Funds: free of charge.
- Transaction fee on structured products: 1% per year of maturity.

* Annual fee deducted quarterly and calculated at the end of each month on the basis of gross assets under mandate

** Flat fee available on request: this flat fee includes the annual discretionary management fee as well as securities administration fees. It is deducted quarterly and is calculated at the end of each month on the basis of the gross assets under mandate.

***This remuneration includes custody fees for the Financial Instruments making up the Managed Portfolio, account management fees, stock exchange and brokerage fees and all entry, conversion and exit fees relating to UCITS, but excludes fees and expenses i) relating to the UCITS described in the relevant KIID (apart from the entry, conversion and exit fees referred to above), ii) relating to foreign exchange transactions, iii) relating to subscriptions to structured products and iv) relating to brokerage fees.

DISCRETIONARY MANAGEMENT MANDATE CURRENCIES AND PRECIOUS METALS

“DUAL CURRENCY INVESTMENTS”

- Annual discretionary management fee, charged each quarter calculated at the end of each month on the basis of gross assets under mandate:
 - without leverage effect: 0.50% p.a.;
 - with leverage effect: 0.75% p.a.
- Transaction fee: between 0.27% and 0.53% p.a. of the notional amount of derivative instruments depending on market conditions.

DISCRETIONARY MANAGEMENT

DISCRETIONARY MANAGEMENT MANDATE STRUCTURED PRODUCTS

- Annual discretionary management fee, invoiced quarterly and calculated on the basis of gross assets under discretionary management: 1.05%.
- Maximum transaction fee of 2% per year of maturity. Sliding scale according to the type of transaction processed and the nominal amount invested.

DISCRETIONARY MANAGEMENT MANDATE PRIVATE MARKETS

- Annual fee, invoiced in full at the beginning of the year or upon entry into force of the mandate, without prorata temporis: EUR 2,000
- Annual discretionary management fee, invoiced quarterly and calculated on the basis of gross assets under mandate plus the residual commitment of the funds held: 0.85%.
- Subscription fee, calculated on the basis of the commitment amount: maximum 2%.

ADVISORY

INVESTMENT ADVISORY MANDATE

ASSETS UNDER MANDATE (EURO OR EQUIVALENT)	ADVISORY COMMISSION *	FLAT FEE **
< EUR 5M	1.15%	1.50%
EUR 5M – EUR 20M	1.00%	1.20%
> EUR 20M	0.85%	1.00%
Minimum amount per quarter	EUR 1,000	EUR 1,500

- Commissions on stock market transactions and investment funds: commission less 30% of the rate not included in the agreement shown on page 6.
- Commissions on forex transactions: preferential rate.
- Securities administration: according to the pricing listed on page 7.
- Margin on in-house structured products: maximum 2% per year of maturity.
- Access to Spektra, your digital investment partner: included.

* Annual fee deducted quarterly and calculated at the end of each month on the basis of the gross assets under mandate.

** Flat fee available on request: this flat fee includes the annual discretionary management fee as well as securities administration fees. It is deducted quarterly and is calculated at the end of each month on the basis of the gross assets under mandate.

PRIVATE MARKETS ADVISORY MANDATE

- Annual fee, invoiced in full at the beginning of the year or upon entry into force of the mandate, without prorata temporis: EUR 2,000
- Advisory and administrative fees according to the scale below:

TYPE OF FUND	COMMISSIONS
External funds	0.90%
Indosuez Group Fund	According to the fund's prospectus

Subscription fee, calculated based on a maximum commitment amount: 2%.

STRATEGIC ADVISORY MANDATE

Advisory fee set **on a case-by-case basis** with a minimum of EUR 10,000 excl. VAT on an annual basis and deducted quarterly.

- Margin on forex and precious metals transactions: depending on the type of transaction and volume of activity, sliding scale rate.
- Margin on OTC transactions: depending on the type of transaction and volume of activity, sliding scale rate.
- Commissions on stock market transactions: preferential rate.
- Margin on in-house structured products: maximum 2% per year of maturity.

FLAT FEE FOR THE “DISCOVER” SERVICE

- Deducted quarterly and calculated at the end of each month on the basis of gross wealth: 1.68% p.a.

This fee includes the charges and commissions mentioned under the headings “Account and deposit management” (see pages 7 and 8), after the mention of “Administration Fees” (page 7), and, subject to the signature of the applicable documents, the commissions related to the “Discover” discretionary management mandate and/or the “Discover” advisory agreement. Correspondent and brokerage fees, taxes on financial transactions or other amounts withheld for tax on an optional or mandatory basis, and any other fees owed to third parties, if applicable, are excluded (including in the case of a discretionary management mandate or an advisory agreement).

- Minimum quarterly flat rate (as specified above): EUR 1,260

TRANSACTIONS

TRANSACTIONS IN FINANCIAL INSTRUMENTS (PER TRANSACTION)

These fees depend on the total amount of assets entrusted by the customer to the bank, excluding broker fees and with a minimum of EUR 150.

	EQUITIES	BONDS
< EUR 1M	1.50%	0.75%
EUR 1M – EUR 5M	1.25%	0.65%
EUR 5M – EUR 20M	1.00%	0.60%
> EUR 20M	0.75%	0.50%
Minimum	EUR 150	EUR 150

OTHER INVESTMENT FUNDS

	GROUP FUNDS OR FUNDS PROPOSED BY THE GROUP				FUNDS NOT PROPOSED BY THE GROUP			
	Standard equity funds	Standard bond funds	Money market funds	Other funds	Standard equity funds	Standard bond funds	Money market funds	Other funds
< EUR 1M	1.50%	0.75%	0.35%	2.00%	2.30%	1.15%	0.35%	2.80%
EUR 1M – EUR 5M	1.25%	0.65%	0.25%	2.00%	2.00%	1.05%	0.25%	2.50%
EUR 5M – EUR 20M	1.00%	0.60%	0.20%	2.00%	1.70%	0.95%	0.20%	2.20%
> EUR 20	0.75%	0.50%	0.15%	2.00%	1.20%	0.85%	0.15%	2.10%
Minimum	EUR 150	EUR 150	EUR 150	EUR 150	EUR 150	EUR 150	EUR 150	EUR 150

*Group Funds: funds managed by Crédit Agricole Group subsidiaries (which notably include Indosuez Wealth funds) Management and Amundi funds).

*Standard funds: funds registered in a European Union country meeting UCITS standards or in Switzerland. In all other cases, the fund is considered to be "other funds".

STRUCTURED PRODUCTS

- Subscription fee, calculated on the basis of the commitment amount: maximum 2%.
- Maximum transaction fee of 2% per year of maturity, sliding scale depending on the type of transaction processed and the nominal amount invested.

ADMINISTRATION FEES

SECURITIES ADMINISTRATION

The annual fee is deducted quarterly and is calculated at the end of each month on the basis of the estimated securities deposited according to the following cumulative scale:

< EUR 1M	EUR 1M – EUR 5M	EUR 5M – EUR 20M	> EUR 20M
0.40%	0.35%	0.25%	0.15%

- Crédit Agricole Group securities: free of charge.
- Minimum amount per quarter: EUR 500.
- Minimum transfer per line: EUR 55.

CURRENCIES AND PRECIOUS METALS

Amount (€)	STANDARD SPOT FX TRANSACTION RATE	
	Basket 1* + Gold	Basket 2** + Other precious metals
0 – 50k	2.10%	3.15%
50k – 100k	1.05%	2.10%
100k – 150k	0.50%	1.31%
150k – 200k	0.35%	1.15%
> 200k	0.30%	1.00%

Forex swap fees or forward forex transaction fees, in addition to spot exchange fees.

AMOUNT	FEE
≤5M	0.20% maximum
> 5M	0.15% maximum

- FX OTC options fees: maximum transaction fee of 2%.
- OTC Equity derivatives fees: maximum transaction fee of 4%.

TERM DEPOSITS

- Fee according to amount (minimum threshold EUR 100,000).
- Additional administrative costs when modifying the term deposit before maturity: EUR 200.

OTHER FEES

SERVICES ATTACHED TO THE ACCOUNTS

- Account management fees: EUR 800.
- Sending of paper mail: EUR 50 per quarter.
- Account inactive for 12 months: EUR 500 per year.
- Ordering KBis or accounting documents: order fees.

CASH TRANSFERS

- Transfer fee*: 0.25%. Minimum EUR 50 / Maximum EUR 300.
- Inter-account: Franco.

* + Fees for processing and sending messages (Eurozone: EUR 5 - other zones: EUR 20).

TRANSFERS AND DELIVERY OF SECURITIES

- Bank-to-bank transfer: EUR 150.

(Per line, including correspondent fees.)

E-BANKING / MY INDOSUEZ

- Annual fee: none.
- Transfer order made via our digital channels*:
 - up to EUR 20,000: free of charge;
 - above EUR 20,000: EUR 25.
- Dematerialisation of bank statements, portfolio estimates, transaction notices: free of charge.
- Equity brokerage: 0.80%. Minimum EUR 50.
- Bond and fund brokerage: see "rates not included in the agreement" on page 6.

* + Fees for processing and sending messages (outside Eurozone: EUR 20).

SAFE DEPOSIT BOX RENTAL (PER YEAR)

For Luxembourg residents only.

MODEL	PRICE	MODEL	PRICE	MODEL	PRICE
1	EUR 200	4	EUR 380	7	EUR 760
2	EUR 250	5	EUR 500	8	EUR 900
3	EUR 300	6	EUR 640	9	EUR 1,000
Security deposit					EUR 1,000

OTHER FEES

ACTS OF ADMINISTRATION

RESEARCH OPERATIONS

- Per hour: EUR 200.
- Per search: minimum EUR 350.
- Specific monitoring: EUR 250.
- On closed account: EUR 600.

ACCOUNT INCIDENTS

- Per hour: EUR 250.

APPLICATION OF TAX TREATIES

- Before income payment: EUR 160 (excl. tax)/year and per eligible country.

OR

- Recovery of securities tax: 8.4% of the minimum amount to be recovered, minimum EUR 100 (excl. VAT) and maximum EUR 4,000 (excl. VAT).
- Blocking certificate: EUR 150.
- Balance confirmation: EUR 155.

These rates and terms and conditions, applicable as at 1 March 2024, may be modified at any time and are subject to VAT at the current rate. Free-of-charge transactions are not subject to minimum fees. This document is intended to inform you of the most common operations and not to provide a detailed indication of all our rates. CA Indosuez Wealth (Europe) reserves the right to invoice for any operation that incurs a specific cost, at its actual cost. For more information on our rates and terms and conditions, please ask your dedicated 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	USUAL RANGES OF REMUNERATION
Selected funds, or Crédit Agricole group Funds (excluding the Indosuez Funds range)	Money market funds	Rates are calculated based on as- sets held and in the fund's base currency.	0 - 0.25%
	Bond funds		0 - 0.70%
	Equity funds and mixed funds		0 - 1.50%
Indosuez funds	Money market funds	Rates are calculated based on as- sets held and in the fund's base currency.	0 - 0.25%
	Bond funds		0 - 0.60%
	Equity funds and mixed funds		0 - 1.00%
Structured products	By rates	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%
	By shares, indices and similar		0 - 2.50%
	By currency and precious metal		0 - 1.50%

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