

FEE SCHEDULE

APPLICABLE FROM 01/09/2025

BANKING PRODUCTS AND SERVICES

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DISCRETIONARY MANDATE MANAGEMENT

DISCRETIONARY MANAGEMENT MANDATE¹

ASSETS UNDER MANDATE (EUR OR EQUIVALENT VALUE)	< EUR 2M	EUR 2 - 10M	EUR 10 - 20M	> EUR 20M
Standard commission (including custody fees)	0.75% Min. EUR 1,750/quarter	0.65%	0.55%	0.50%
All-in commission ²	1.40% Min. EUR 1,750/quarter	1.10%	0.80%	0.70%
THEMATIC STRATEGIES	< EUR 2M	EUR 2 - 10M	EUR 10 - 20M	> EUR 20M
Wealth mandate (all-in ²)	0.50%	0.25%	0.10%	0.05%
Compass mandate (all-in ²)	1.20%			

TRANSACTIONS IN FINANCIAL INSTRUMENTS (PER TRANSACTION)³

These commissions depend on the total amount of assets entrusted by the client to the bank and exclude broker fees.

GROSS ASSETS UNDER MANDATE (EUR OR EQUIVALENT VALUE)	EQUITIES ETF EQUITIES STANDARD EQUITY FUNDS ⁴	BONDS BOND ETFS BONDS FUNDS STANDARD ⁴	MONEY MARKET ETFS MONEY MARKET FUNDS STANDARD ⁴
< EUR 2M	0.80%	0.40%	0.25%
EUR 2 - 10M	0.65%	0.35%	0.20%
EUR 10 - 20M	0.50%	0.30%	0.15%
> EUR 20M	0.30%	0.25%	0.10%
EUR Minimum	50	25	-

- Transaction commission and administration fees for Group Funds⁵: free of charge.
- Commission on structured products: 1% maximum of nominal invested per year of maturity.

DISCRETIONARY MANAGEMENT MANDATE CURRENCIES AND PRECIOUS METALS

“DUAL CURRENCY INVESTMENTS”

- Annual discretionary management commission, charged quarterly and 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 commission: between 0.20% and 0.50% p.a. of the notional amount of derivative instruments depending on market conditions.

¹ Annual fee deducted quarterly and calculated at the end of each month on the basis of gross assets under mandate.

² All-in: 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 broker fees.

³ For any other Financial Instrument, please refer to the “Transactions” chapter on page 7.

⁴ “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”.

⁵ Group Funds: funds managed by the subsidiaries of the Crédit Agricole SA Group, which include the Indosuez, DP, DPAM and Amundi funds.

DISCRETIONARY MANDATE MANAGEMENT

DISCRETIONARY MANAGEMENT MANDATE STRUCTURED PRODUCTS

- Annual discretionary management commission, invoiced quarterly and calculated on the basis of gross assets under discretionary management: 1.05%.
- Maximum transaction commission of 2% of nominal invested per year of maturity.

DISCRETIONARY MANAGEMENT MANDATE PRIVATE MARKETS

- Fixed annual commission, invoiced in full at the start of the year or upon entry into force of the mandate, without prorata temporis: EUR 2,000.
- Annual discretionary management commission, invoiced quarterly and calculated on the basis of the commitment of the funds held: 0.85%.
From the sixth year, the management commission is calculated on the basis of the gross assets under mandate.
- Subscription commission, calculated on the basis of the commitment amount: maximum 2%.

INVESTMENT ADVISORY

THREE PACKAGES TO MEET THE NEEDS FOR SOPHISTICATION AND INTENSITY OF THE CONTRACT

ADVISORY ONE⁶



The Wealth Manager regularly offers investment solutions in the form of funds or structured products based on indices.

STRATEGIC ALLOCATION ADVISORY



A dedicated Advisor proactively supports you by giving you access to a broad investment universe:

- multi-assets: stocks, bonds, ETFs, funds, structured products, foreign exchange, etc.;
- mono-asset: structured products.

ACTIVE ADVISORY



An Advisor in our trading room offers products in all asset classes including derivatives on a wide variety of markets and underlying assets, listed at the best market prices

"ADVISORY ONE" INVESTMENT ADVISORY CONTRACT¹

- Advisory commission: 0.15%.
- Securities administration (custody fees): 0.30%.

"STRATEGY ALLOCATION ADVISORY" INVESTMENT ADVISORY CONTRACT¹

GROSS ASSETS UNDER MANDATE (EUR OR EQUIVALENT VALUE)	< EUR 2M	EUR 2 - 10M	EUR 10 - 20M	> EUR 20M
Standard advisory commission (including custody fees)	1.00% Min. EUR 2,250/quart.	0.85%	0.70%	0.45%

"ACTIVE ADVISORY" DERIVATIVES STRATEGY ADVISORY CONTRACT

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.

- Commission on forex and precious metals transactions: depending on the type of transaction and volume of activity, sliding scale rate.
- Commission on OTC transactions: depending on the type of transaction and volume of activity, sliding scale rate.
- Commission on structured products: maximum 2% of nominal invested per year of maturity.

¹ Annual fee deducted quarterly and calculated at the end of each month on the basis of gross assets under mandate.

INVESTMENT ADVISORY

TRANSACTIONS IN FINANCIAL INSTRUMENTS (PER TRANSACTION)⁶

These fees depend on the total amount of assets entrusted by the client to the bank and exclude broker fees.

GROSS ASSETS UNDER MANDATE (EUR OR EQUIVALENT VALUE)	EQUITIES ETF EQUITIES EQUITY FUNDS STANDARD ⁴	BONDS BOND ETFS BONDS FUNDS STANDARD ⁴	MONEY MARKET ETFS MONEY MARKET FUNDS STANDARD ⁴
< EUR 2M	1.00%	0.75%	0.20%
EUR 2 - 10M	0.75%	0.50%	0.15%
EUR 10 - 20M	0.65%	0.40%	0.10%
> EUR 20M	0.60%	0.35%	0.05%
EUR Minimum	100	100	100

- Commission on transactions in Group Funds⁵ reduced by 30%.
- Commission on structured products: maximum 2% per year of maturity.
- Access to *Spektra*, your digital investment partner: included.

PRIVATE MARKETS ADVISORY CONTRACT

- Fixed annual fee, invoiced in full at the start of the year or upon entry into force of the mandate, without prorata temporis: EUR 2,000.
- Annual advisory fee, invoiced quarterly, and calculated based on the commitment of the funds held: 0.85%.
From the sixth year, the advisory fee is calculated on the basis of the gross assets under mandate².
- Subscription fee, calculated on the basis of the commitment amount: maximum 2%.

FLAT FEE FOR THE "DISCOVER" SERVICE

- Deducted quarterly and calculated at the end of each month on the basis of gross wealth²: 1.68% per annum.
- Minimum quarterly flat rate (as specified above): EUR 1,260.

⁶For any other Financial Instrument, please refer to the "Transactions" chapter on page 7.

⁴"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".

⁵Group funds: funds managed by the subsidiaries of the Cr dit Agricole SA Group, which include the Indosuez, DP, DPAM and Amundi funds.

²All-in: 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 broker fees.

TRANSACTIONS / STOCK MARKET OPERATIONS

TRANSACTIONS IN FINANCIAL INSTRUMENTS (PER TRANSACTION)

These commissions depend on the total amount of assets entrusted by the client to the bank and exclude broker fees.

GROSS ASSETS DEPOSITED (EUR OR EQUIVALENT VALUE)	< EUR 2M	EUR 2 - 10M	EUR 10 - 20M	> EUR 20M
Equities	1.30%	1.15%	1.00%	0.75%
Bonds	0.75%	0.50%	0.40%	0.35%
Group ⁵ standard ⁴ funds				
Equities	1.30%	1.15%	1.00%	0.75%
Bonds	0.70%	0.45%	0.35%	0.30%
Money market	0.25%	0.20%	0.15%	0.10%
Non-Group standard ⁴ funds				
Equities	1.50%	1.35%	1.20%	1.05%
Bonds	0.75%	0.50%	0.40%	0.35%
Money market	0.30%	0.25%	0.20%	0.15%
Other funds	2.50%	2.20%	2.10%	2.00%
EUR Minimum	150	150	150	150

STRUCTURED PRODUCTS

- Subscription commission, calculated based on the amount of the commitment: maximum 2% of nominal invested per year of maturity.
- Maximum brokerage commission of:

GROSS ASSETS DEPOSITED (EUR OR EQUIVALENT VALUE)	< EUR 2M	EUR 2 - 10M	EUR 10 - 20M	> EUR 20M
Structured products	0.75%	0.50%	0.40%	0.35%
EUR Minimum	150	150	150	150

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%

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

**Basket 2: other freely convertible currencies.

FOREX SWAP FEES OR FORWARD FOREX TRANSACTION COMMISSION, IN ADDITION TO SPOT EXCHANGE FEES

AMOUNT (€)	FEE
≤ 5M	0.25% maximum
> 5M	0.15% maximum

- FX OTC options commissions: maximum transaction commission of 2% of the covered notional amount.
- OTC Equity derivatives commissions: maximum transaction commission of 4% of the covered notional amount.

⁴“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”.

⁵Group funds: funds managed by the subsidiaries of the Crédit Agricole SA Group, which include the Indosuez, DP, DPAM and Amundi funds.

ADMINISTRATION FEES FOR SECURITIES

SECURITIES ADMINISTRATION - CUSTODY FEES

The annual commission is deducted quarterly and is calculated at the end of each month on the basis of the assets deposited according to the following scale:

< EUR 2M	EUR 2 - 10M	EUR 10 - 20M	> EUR 20M
0.40%	0.35%	0.25%	0.15%

- Crédit Agricole group securities⁵ : free of charge.
- Minimum amount per quarter: EUR 500.

TERM DEPOSITS

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

⁵ Group funds: funds managed by the subsidiaries of the Crédit Agricole SA Group, which include the Indosuez, DP, DPAM and Amundi funds.

OTHER ACCOUNT MANAGEMENT FEES

SERVICES ATTACHED TO THE ACCOUNTS

- Account management fees: EUR 800.
- Sending of paper mail: EUR 100 per quarter.
- Sending bank statements, portfolio estimates, transaction notices: EUR 150/statement.
- Account inactive for 12 months: EUR 500 per year.
- Securities account closure fees: EUR 500.
- Formal notice for closure on the bank's initiative: EUR 1,500 per month; from the 4th month.
- Ordering KBis or accounting documents: order fees.

CASH TRANSFERS

- Transfer commission*: 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 200.

(Per line, including correspondent fees.)

E-BANKING / MY INDOSUEZ

- Annual commission: none.
- Transfer order made via our digital channels*:
 - up to EUR 20,000: free of charge;
 - above EUR 20,000: EUR 25.

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

- Electronic bank statements, portfolio estimates, transaction notices: free of charge.
- Bond brokerage: see "rates not included in the agreement" on page 7.
- Transactions in financial instruments:

	< EUR 2M	EUR 2 - 10M	EUR 10 - 20M	> EUR 20M
Equities / Equity ETFs	0.65%	0.58%	0.50%	0.38%
Group ⁵ standard ⁴ funds				
Equities	0.65%	0.58%	0.50%	0.38%
Bonds	0.35%	0.22%	0.18%	0.15%
Money market	0.13%	0.10%	0.07%	0.05%
Non-Group standard ⁴ funds				
Equities	0.75%	0.68%	0.60%	0.50%
Bonds	0.38%	0.25%	0.20%	0.18%
Money market	0.15%	0.13%	0.10%	0.07%
Other funds	1.25%	1.10%	1.05%	1.00%
EUR Minimum	150	150	150	150

⁴"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".

⁵Group funds: funds managed by the subsidiaries of the Crédit Agricole SA Group, which include the Indosuez, DP, DPAM and Amundi funds.

OTHER ACCOUNT MANAGEMENT FEES

SAFE DEPOSIT BOX RENTAL (PER YEAR)

For Luxembourg residents only.

MODEL	PRICE	MODEL	PRICE	MODEL	PRICE
1	EUR 250	4	EUR 375	7	EUR 700
2	EUR 300	5	EUR 400	8	EUR 850
3	EUR 320	6	EUR 500	9	EUR 1,000
Security deposit					EUR 1,000

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 165.
- Balance confirmation: EUR 165.

These rates and terms and conditions, applicable as at 01/09/2025, 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.

PRICING SIMULATIONS

The costs, simply estimated in this document, are necessarily deducted from the return on your investments.

We hereby provide you with an estimate of the costs and charges relating to our investment services and the financial instruments that may be acquired in this context.

All of the costs, and more generally the amounts, in this pricing simulation document are given as examples only. They do not presume the costs and fees that will ultimately be billed in relation to the investments that will actually be made. In accordance with the rules in force, we present these amounts, simply estimated, in an aggregated manner, as an absolute amount and in percentage format.

These costs and fees were determined by reference to sample portfolios over a given period. The information provided in this document is based on our current rates, available on our website www.ca-indosuez.com and, upon request, at the headquarters of our Bank.

Your Wealth Manager remains available to provide any additional information you may require.

The illustrations of the costs and fees in this document are to be increased, if necessary, by any taxes and duties, of whatever nature, including VAT at the rate in force, due to a service provided or in view of the investments made.

DISCRETIONARY MANAGEMENT MANDATES

STANDARD COMMISSION (ADMINISTRATION FEES INCLUDING ON SECURITIES)	< EUR 2M		EUR 2 - 10M		EUR 10 - 20M		> EUR 20M	
Amounts used for simulations	EUR 1,000,000		EUR 5,000,000		EUR 15,000,000		EUR 25,000,000	
Management commission	EUR 7,500	0.75%	EUR 32,500	0.65%	EUR 82,500	0.55%	EUR 125,000	0.50%
Brokerage (including exchange fees)	EUR 7,000	0.70%	EUR 25,000	0.50%	EUR 45,000	0.30%	EUR 62,500	0.25%
Administration fees on securities (custody fees)	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%
Account management (fixed fee)	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%
Total Costs	EUR 14,500	1.45%	EUR 57,500	1.15%	EUR 127,500	0.85%	EUR 187,500	0.75%
Of which benefits and remuneration received from third parties by the Bank	None							

ALL-IN COMMISSION*	< EUR 2M		EUR 2 - 10M		EUR 10 - 20M		> EUR 20M	
Amount used for simulations	EUR 1,000,000		EUR 5,000,000		EUR 15,000,000		EUR 25,000,000	
Management commission	EUR 14,000	1.40%	EUR 55,000	1.10%	EUR 120,000	0.80%	EUR 175,000	0.70%
Brokerage	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%
Administration fees on securities (custody fees)	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%
Account management (fixed fee)	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%
Other commissions and charges*	EUR 500	0.05%	EUR 2,500	0.05%	EUR 7,500	0.05%	EUR 12,500	0.05%
Total Costs	EUR 14,500	1.45%	EUR 57,500	1.15%	EUR 127,500	0.85%	EUR 187,500	0.75%
Of which benefits and remuneration received from third parties by the Bank	None							

* 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 broker fees.

PRICING SIMULATIONS

THEMATIC STRATEGY - WEALTH MANAGEMENT (ALL-IN COMMISSION*)	< EUR 2M		EUR 2 - 10M		EUR 10 - 20M		> EUR 20M	
Amount used for simulations	EUR 1,000,000		EUR 5,000,000		EUR 15,000,000		EUR 25,000,000	
Management commission	EUR 5,000	0.50%	EUR 12,500	0.25%	EUR 15,000	0.10%	EUR 12,500	0.05%
Brokerage	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%
Administration fees on securities (custody fees)	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%
Account management (fixed fee)	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%
Other commissions and charges*	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%	EUR 0	0.00%
Total Costs	EUR 5,000	0.50%	EUR 12,500	0.25%	EUR 15,000	0.10%	EUR 12,500	0.05%
Of which benefits and remuneration received from third parties by the Bank	None							

* 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 broker fees.

THEMATIC STRATEGY - COMPASS (ALL-IN COMMISSION*)

Amount used for simulations	EUR 1,000,000	
Management commission	EUR 12,000	1.20%
Brokerage	EUR 0	0.00%
Administration fees on securities (custody fees)	EUR 0	0.00%
Account management (fixed fee)	EUR 0	0.00%
Other commissions and charges*	EUR 500	0.05%
Total Cost	EUR 12,500	1.25%
Of which benefits and remuneration received from third parties by the Bank	None	

* 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 broker fees.

DISCRETIONARY MANAGEMENT MANDATES STRUCTURED PRODUCTS

STRUCTURED PRODUCTS MANDATE	YEAR 1		SUBSEQUENT YEARS (20% OF PRODUCTS RENEWED PER YEAR)	
Amount used for simulations	EUR 1,000,000		EUR 1,000,000	
Management commission	EUR 10,500	1.05%	EUR 10,500	1.05%
Brokerage (including foreign exchange fees)	EUR 12,000	1.20%	EUR 2,400	0.24%
Administration fees on securities (custody fees)	EUR 0	0.00%	EUR 0	0.00%
Account management (fixed fee)	EUR 0	0.00%	EUR 0	0.00%
Total Cost	EUR 22,500	2.25%	EUR 12,900	1.29%
Of which benefits and remuneration received from third parties by the Bank	None			

PRICING SIMULATIONS

DISCRETIONARY MANAGEMENT MANDATES PRIVATE MARKETS

PRIVATE MARKETS MANDATE	YEAR 1		SUBSEQUENT YEARS (WITHOUT NEW COMMITMENT)	
Amount used for simulations	EUR 1,000,000		EUR 1,000,000	
Management commission	EUR 8,500	0.85%	EUR 8,500	0.85%
Annual commission	EUR 2,000	0.20%	EUR 2,000	0.20%
Brokerage	EUR 20,000	2.00%	EUR 0	0.00%
Administration fees on securities (custody fees)	EUR 0	0.00%	EUR 0	0.00%
Account management (fixed fee)	EUR 0	0.00%	EUR 0	0.00%
Total Cost	EUR 30,500	3.05%	EUR 10,500	1.05%
Of which benefits and remuneration received from third parties by the Bank	None			

DISCRETIONARY MANAGEMENT MANDATES "DUAL CURRENCY INVESTMENTS"

DUAL CURRENCY INVESTMENTS MANDATE	WITHOUT LEVERAGE EFFECT		WITH LEVERAGE EFFECT	
Amount used for simulations	EUR 1,000,000		EUR 1,000,000	
Management commission	EUR 5,000	0.50%	EUR 7,500	0.75%
Brokerage	EUR 8,000	0.80%	EUR 8,000	0.80%
Administration fees on securities (custody fees)	EUR 0	0.00%	EUR 0	0.00%
Account management (fixed fee)	EUR 0	0.00%	EUR 0	0.00%
Total Cost	EUR 13,000	1.30%	EUR 15,500	1.55%
Of which benefits and remuneration received from third parties by the Bank	None			

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 assets held and in fund's base currency.	0 to 0.25%
	Bond funds		0 to 0.70%
	Equity funds and mixed funds		0 to 1.50%
Indosuez funds	Money market funds	Rates are calculated based on assets held and in fund's base currency.	0 to 0.25%
	Bond funds		0 to 0.60%
	Equity funds and mixed funds		0 to 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 to 1.50%
	By equities, indices and similar		0 to 2.50%
	By currency and precious metal		0 to 1.50%

CA Indosuez Wealth (Europe) branches:

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