

Table of charges 2023 ⁽¹⁾

These rates shall apply from 1 October 2023.

A. Charges main banking operations

I. Current account

1. Account maintenance fees	Rates excl. VAT	Rates incl. VAT
Opening	No charge	
Closure	No charge	
Annual maintenance fee	EUR 24 per file number	EUR 29.04 per file number

2. SEPA payments	Rates excl. VAT	Rates incl. VAT
Electronic transfers	No charge	
Other transfers to third parties (not via e-banking) up to a value of EUR 50,000	EUR 6.20	EUR 7.50
Other transfers to third parties (not via e-banking) as from EUR 50,000	No charge	
Standing order	No charge	
European direct debit (SEPA Direct Debit)	No charge	
Incoming SEPA payments	No charge	

3. Non-SEPA (national/international) payments		
3a. Payment commission	Rates excl. VAT	Rates incl. VAT
Up to EUR 12,500	EUR 25	EUR 30.25
From EUR 12,500.01 to EUR 75,000	EUR 75	EUR 90.75
From EUR 75,000.01 to EUR 250,000	EUR 125	EUR 151.25
As from EUR 250,000	EUR 250	EUR 302.50
3b. Urgent payment	EUR 50	EUR 60.50
3c. Correspondent fees	According to correspondent	
3d. Incoming payments	No fees	

4. Credit interest	None
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5. Debit interest	
Cash withdrawal facility	According to market conditions
Unauthorised overdraft ⁽²⁾	A fixed interest rate of 9.50% p.a. (subject to statutory limit)

6. Credit cards	
MasterCard Gold as primary card with additional cards	EUR 120
Mastercard Business Silver as primary card with additional cards	EUR 120
Commission charges	
Cash withdrawals in EUR	EUR 0
Commission on exchange rate	3% on the daily exchange rate
Card Emergency Delivery Fee	Card EUR 50 / PIN EUR 50

II. Correspondence (Bank statements)

Electronic mail	No charge	
Mail (postage)	EUR 12.40 per year	EUR 15.00 per year
Mail per additional recipient	No charge	
Branch collection	EUR 50 per year	EUR 60.50 per year

III. Exchange transactions

Buying and selling rates foreign currency	In line with market conditions, including an ABN AMRO margin of up to 1.00%. For more details, please contact your contact person.
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IV. Consumer credit

Consumer credit	Ask your contact person for the 'Standard European Consumer Credit Information' form
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V. Remote transactions

E-banking subscription	No charge	
First two QR readers	No charge	
From the third QR reader (per QR reader)	EUR 60	EUR 7.60

(1) For additional and/or personalised information, please contact your contact person. The above conditions may be amended by the Bank at any time, in accordance with the General Banking Conditions. The above conditions are inclusive of 21% VAT, unless stated otherwise. These rates only apply to Private Banking clients of the Belgian branch of ABN AMRO Bank N.V. ABN AMRO Bank N.V. is a foreign company under Dutch law, established at Gustav Mahlerlaan 10, 1082 PP Amsterdam, the Netherlands / Belgian branch: Post X, Borsbeeksebrug 30, 2600 Antwerp / VAT BE 0819.210.332 / bank account BE72 9605 4053 2516.

(2) Annual percentage (charged quarterly, unless it concerns an unauthorised overdraft from a cash withdrawal facility where the debit interest will be charged according to the same periodicity of that cash withdrawal facility). No debit interest is charged on current account if less than EUR/USD/GBP 3. Your deposits are eligible for the deposit guarantee. More information on the Deposit Guarantee Scheme and any exceptions to the coverage level that may be relevant to you can be found in the information sheet and at <https://www.abnamroprivatebanking.be/en/footer/guarantee-schemes.html>

VI. Cheques

1a. Preparation of bank drafts (in EUR)	Rates excl. VAT	Rates incl. VAT
Processing fees	EUR 25	EUR 30.25
1b. Preparation of bank drafts (currency other than EUR)	Processing fees + commission	
Processing fees	EUR 25	EUR 30.25
Commission		
Up to EUR 12,500	EUR 25	EUR 30.25
From EUR 12,500.01 to EUR 75,000	EUR 75	EUR 90.75
From EUR 75,000.01 to EUR 250,000	EUR 125	EUR 151.25
As from EUR 250,000	EUR 250	EUR 302.50

2a. Collection domestic cheques (in EUR)	Rates excl. VAT	Rates incl. VAT
Processing fees (minimum amount of EUR 500)	EUR 100	EUR 121
Postage fees	EUR 13.22	EUR 16
2b. Collection foreign cheques	Processing fees + commission + correspondent fees + postage fees	
Processing fees	EUR 11.49	EUR 13.90
Commission		
Up to EUR 12,500	EUR 25	EUR 30.25
From EUR 12,500.01 to EUR 75,000	EUR 75	EUR 90.75
From EUR 75,000.01 to EUR 250,000	EUR 125	EUR 151.25
As from EUR 250,000	EUR 250	EUR 302.50
Bank correspondent fees	Depends on correspondent	
Postage fees	EUR 8	EUR 9.68

3. Return of unpaid cheques	For cheques as described in 2a and 2b	
Processing fees	EUR 40	EUR 48.40
Postage fees	EUR 8	EUR 9.68
Bank correspondent fees	Depends on correspondent	

VII. Other

1. Standard bank statement	Rates excl. VAT	Rates incl. VAT
Credit customer	EUR 123.95	EUR 149.98
Non-credit customer	EUR 61.98	EUR 74.99

2. Charges for research and certificates	Rates excl. VAT	Rates incl. VAT
Transaction history	EUR 75 per researched hour (with a minimum of one hour)	EUR 90.75 per researched hour (with a minimum of one hour)
Other	EUR 150	EUR 181.50
Certificates	EUR 25	EUR 30.25

3. Other charges for specific payment orders		
3a. Corrections, cancellation, queries (except for error by the Bank)	Rates excl. VAT	Rates incl. VAT
Transaction within the last 6 months	EUR 28.93 per payment order	EUR 35 per payment order
Transaction over 6 months ago	EUR 41.32 per payment order	EUR 50 per payment order

4. Processing legacy file	Rates excl. VAT	Rates incl. VAT
	EUR 75 per file number	EUR 90.75 per file number

5. Personalised wealth planning advice within the context of the Financial Planning Act	Rates excl. VAT	Rates incl. VAT
	EUR 825	EUR 998.25

6. Automatic reduction of withholding tax (France, Sweden, Norway and the United States)	Rates excl. VAT	Rates incl. VAT
	EUR 300 per year (settled quarterly)	EUR 363 per year (settled quarterly)

7. Tax reclaim (France, Germany and Switzerland)	Rates excl. VAT	Rates incl. VAT
	EUR 50 per dividend reclaimed (settled at the time of repayment)	EUR 60.50 per dividend reclaimed (settled at the time of repayment)

B. Charges investments

I. Capital index account ⁽³⁾

Opening and maintaining an account	No charge
Closing an account	No charge
Minimum amount	USD 15,000 or GBP 8,500
Interest rate	Established monthly and paid on 31/12

II. Deposits

Minimum amount	EUR 100,000 (or equivalent foreign currency value)
Interest rate	According to market conditions depending on duration
Minimum duration	Minimum of 1 month

III. Shares and/or bonds on the secondary market ⁽⁴⁾

Shares (buying and selling)	
Commission	EUR 50 minimum
To EUR 2,500	1%
From EUR 2,500 to EUR 10,000	0.90%
From EUR 10,000 to EUR 50,000	0.80%
From EUR 50,000 to EUR 250,000	0.70%
From EUR 250,000 to EUR 500,000	0.60%
In excess of EUR 500,000	0.50%
Tax on stock exchange (for residents)	0.35%, maximum EUR 1,600
Secondary market bonds	
Commission	EUR 50 minimum
To EUR 2,500	1%
From EUR 2,500 to EUR 10,000	0.70%
From EUR 10,000 to EUR 50,000	0.50%
From EUR 50,000 to EUR 250,000	0.40%
From EUR 250,000 to EUR 500,000	0.30%
In excess of EUR 500,000	0.20%
Tax on stock exchange (for residents)	0.12%, maximum EUR 1,300

IV. Issues/new offerings

Commission	Equal to the fee rate applicable on transactions of bonds in the secondary market
Tax on stock exchange (for residents)	None

V. Investment funds ^{(5) (6)}

Commission	1% with a minimum of EUR 50
Unlisted funds	
Front-end charge	See issuer prospectus (0.30% for cash funds)
Back-end charge	See issuer prospectus
Switching between funds of the same issuer	See issuer prospectus
Listed funds (buy & sell)	See share commission
Tax on stock exchange (for residents) ⁽⁷⁾	
Investment company – CAP (buy & sell)	
Listed and registered at FSMA, irrespective of registration with the EEA regulator	1.32%, maximum EUR 4,000
Listed and not registered at FSMA, but is registered with EEA regulator	0.12%, maximum EUR 1,300
Listed and not registered at FSMA, nor with EEA regulator	0.35%, maximum EUR 1,600
Not listed or registered at FSMA (irrespective of EEA registration) – Buying	0%
Not listed or registered at FSMA (irrespective of EEA registration) – Selling	1.32%, maximum EUR 4,000
Not listed or registered at FSMA (irrespective of EEA registration)	0%
Investment company - DIS (buy & sell)	
Listed and registered at FSMA or registered with EEA regulator	0.12%, maximum EUR 1,300
Listed and not registered at FSMA, nor with EEA regulator	0.35%, maximum EUR 1,600
Not listed	0%
Mutual funds (buy & sell)	
Listed and registered at FSMA or registered with EEA regulator	0.12%, maximum EUR 1,300
Listed and not registered at FSMA, nor with EEA regulator	0.35%, maximum EUR 1,600
Not listed	0%
ETF/Tracker	
Legal entity is investment company	See investment company
Legal entity is mutual funds	See mutual funds
(Structured) note/structured bond (capital guarantee)	0.12%, maximum EUR 1,300
(Structured) note/structured bond (without capital guarantee)	0.35%, maximum EUR 1,600

(3) Annual rate (charged quarterly). No debit interest charged on capital index account if less than EUR/USD/GBP 3. Your contact can provide you with the restrictive conditions. Your deposits are eligible for the deposit guarantee. More information on the Deposit Guarantee Scheme and any exceptions to the coverage level that may be relevant to you can be found in the information sheet and at <https://www.abnamroprivatebanking.be/en/footer/guarantee-schemes.html>

(4) The fees in this column include fees charged by the broker/correspondent for standard markets. For non-standard markets a higher transaction fee will apply. For a list of standard markets, visit www.abnamroprivatebanking.be. The transaction fee will be calculated on the basis of the rate corresponding to the bracket into which the total gross amount of the transaction belongs.

(5) 'Listed': buying and selling by the investor via secondary market.

(6) 'Unlisted': direct purchase of and procurement by 'the funds' (= resp. buying/selling by the investor).

(7) Valid on 1/12/2022 and subject to changes in tax legislation.

VI. Custody account

	Rates excl. VAT	Rates incl. VAT
Annual custody fee ⁽⁸⁾	Minimum EUR 300	Minimum EUR 363
To EUR 750,000	0.20%	0.24%
From EUR 750,000 to EUR 5,000,000	0.15%	0.18%
In excess of EUR 5,000,000	0.10%	0.12%
Calculation of custody fee	Quarterly, at the end of the calendar quarter	
The value of the portfolio is calculated as follows:	The value of the portfolio will be calculated at the end of each month for the 3 months of the past quarter. An average will then be taken of these three values. The custody fee is calculated based on this average.	
Account opening and closure	The custody fee is charged on a pro rata basis	

VII. Transferring securities

	Rates excl. VAT	Rates incl. VAT
Transfer (per line)	EUR 80	EUR 96.80
Registered securities (per line) ⁽⁹⁾	EUR 80	EUR 96.80

VIII. Options

Ouverture et clôture de la transaction	
Fees per contract	
In EUR	EUR 6 (EUR 30 minimum)
In USD	USD 8 (USD 50 minimum)
In GBP	GBP 4 (GBP 25 minimum)
In other currencies	Do not hesitate to get in touch with your contact person for further information
Exercise of index options	
Fees per contract	
In EUR	EUR 6 (EUR 30 minimum)
In USD	USD 8 (USD 50 minimum)

IX. Discretionary portfolio management

Minimum amount to qualify for discretionary portfolio management	From EUR 250,000 to EUR 2,500,000, depending on mandate
Management fee	All-in rate, charged quarterly, depending on mandate. For more details, please contact your contact person.

X. Investment advisory

Minimum amount to qualify for investment advisory	From EUR 1,500,000
Fee	Depending on the type of advisory concept, charged quarterly. For more details, please contact your contact person.

(8) If the custody fee charged by a third party custodian for the safekeeping of a financial instrument, especially a low-priced one, is disproportionate to the value of that instrument (e.g. in case of insolvency proceedings), the Bank is entitled to pass on this individual higher cost to the investor on top of the custody fee.

(9) Your contact can provide you with the restrictive conditions.