

Table of charges 2021¹

These rates shall apply from 1 February 2021.

A. Charges main banking operations

I. Current account

1. Account maintenance fees	
Opening	No charge
Closure	No charge
Annual maintenance fee	EUR 29.04

2. SEPA payments (transfers)	
Electronic transfers (standard form)	No charge
Non-electronic transfers (standard form)	EUR 0.30
Other transfers	EUR 30.25
Standing order	No charge
European direct debit (SEPA Direct Debit)	No charge
Incoming SEPA payments	No charge

3. International payments (NON-SEPA)	
3.a. Payment commission	
Up to EUR 12,500	EUR 30.25
From EUR 12,500.01 to EUR 75,000	EUR 90.75
From EUR 75,000.01 to EUR 250,000	EUR 151.25
As from EUR 250,000	EUR 302.50
Urgent payment	EUR 60,5
Correspondent fees	According to correspondent
Incoming payments	No fees

4. Credit interest	
	None

5. Debit interest ²	
Cash withdrawal facility	According to market conditions
Unauthorised overdraft	A fixed interest rate of 9,50% p.a. (subject to statutory limit).

6. Value date	
Deposit cash	Same-day value
Withdrawals	Same-day value

7. 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 15.00 per year
Mail per additional recipient	No charge
Branch collection	EUR 60.50 per year

III Deposits

Minimum amount	EUR 50.000 (or equivalent foreign currency value)
Interest rate	According to market conditions depending on duration
Renewal	Unless instructed otherwise by you (at least 2 working days before the maturity date) the full amount available will automatically be renewed for the same period according to the market conditions prevailing at the time

IV. 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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V. Consumer credit

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

E-banking subscription	No charge
First two digipasses	No charge
From the third digipass (per digipass)	EUR 72.60

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: Borsbeeksebrug 30, 2600 Antwerp - Berchem / BTW BE 0819.210.332 / bank account BE72 9605 4053 2516.

² Annual rate (charged quarterly). No debit interest charged if less than EUR 3.

VII. Cheques

1.a. Preparation of bank drafts (in EUR)	
Processing fees	EUR 30.25
1.b. Preparation of bank drafts (currency other than EUR)	
Processing fees + commission	
Processing fees	EUR 30.25
Commission	
Up to EUR 12,500	EUR 30.25
From EUR 12,500.01 to EUR 75,000	EUR 90.75
From EUR 75,000.01 to EUR 250,000	EUR 151.25
As from EUR 250,000	EUR 302.50
2.a. Collection domestic cheques (in EUR)	
Processing fees (minimum amount of EUR 500)	EUR 121
Postage fees	EUR 16
2.b. Collection foreign cheques (in EUR)	
Processing fees + commission + correspondent fees + Postage fees	
Processing fees	EUR 13.90
Commission	
Up to EUR 12,500	EUR 30.25
From EUR 12,500.01 to EUR 75,000	EUR 90.75
From EUR 75,000.01 to EUR 250,000	EUR 151.25
As from EUR 250,000	EUR 302.50
Bank correspondent fees	Depends on correspondent
Postage fees	EUR 9,68
3. Return of unpaid cheques	
For cheques as described in 2a and 2b	
Processing fees	EUR 48.40
Postage fees	EUR 9.68
Bank correspondent fees	Depends on correspondent

VIII. Other

1. Standard Bank Statement	
Credit customer	EUR 149.98
Non-credit customer	EUR 74.99
2. Charges for research and certificates	
Transaction history	EUR 90.75 per researched hour (with a minimum of one hour).
Other	EUR 181.50
Certificates	EUR 30.25
3. Other charges for specific payment orders	
3.a. Corrections, cancellation, queries (except for error by the Bank)	
Transaction within the last 6 months	EUR 35 per payment order
Transaction over 6 months ago	EUR 50 per payment order
4. Processing legacy file	EUR 90.75
5. Personalised wealth planning advice within the context of the Financial Planning Act	EUR 998,25
6. Automatic reduction of withholding tax (France, Sweden, Norway and the United States)	EUR 363 per year (settled quarterly)
7. Tax reclaim (France, Germany and Switzerland)	EUR 60.5 per dividend reclaimed (settled at the time of repayment)

B. Charges investments ³

I. Capital index account ⁴

Opening and maintaining an account	No charge
Closing an account	No charge
Minimum amount	EUR 12,500 or USD 15,000 or GBP 8,500
Interest rate	<ul style="list-style-type: none"> Established monthly and paid on 31/12 Credit interests smaller than EUR 5 will not be posted

II. Shares and/or bonds on the secondary market ⁵

Shares (buying and selling)	
Commission	EUR 50 minimum
<ul style="list-style-type: none"> To EUR 2,500 From EUR 2,500 to EUR 10,000 From EUR 10,000 to EUR 50,000 From EUR 50,000 to EUR 250,000 From EUR 250,000 to EUR 500,000 In excess of EUR 500,000 	1% 0.90% 0.80% 0.70% 0.60% 0.50%
Tax on stock exchange (for residents)	0.35%, maximum EUR 1,600
Secondary market bonds (buying and selling)	
Commission	EUR 50 minimum
<ul style="list-style-type: none"> To EUR 2,500 From EUR 2,500 to EUR 10,000 From EUR 10,000 to EUR 50,000 From EUR 50,000 to EUR 250,000 From EUR 250,000 to EUR 500,000 In excess of EUR 500,000 	1% 0.70% 0.50% 0.40% 0.30% 0.20%
Tax on stock exchange (for residents)	0.12%, maximum EUR 1,300

III. 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

IV. Investment funds ^{6,7}

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) ⁸	

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 EEA regulator	0.12% maximum EUR 1,300
Listed and not registered at FSMA, nor with EEA regulator	0.35% maximum EUR 1,600
Unlisted	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

V. Custody account

Annual custody fee	EUR 363 minimum
<ul style="list-style-type: none"> To EUR 750,000 From EUR 750,000 to EUR 5,000,000 In excess of EUR 5,000,000 	0.20% + 21% VAT 0.15% + 21% VAT 0.10% + 21% VAT
The custody fee is calculated quarterly at the end of the calendar quarter. The calculation will be done as follows:	<ul style="list-style-type: none"> 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

³ These rates for investment services shall apply to the extent that no agreement for asset management or investment advice has been concluded which includes other rates.

⁴ Your contact can provide you with the restrictive conditions

⁵ 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.abnamrprivatebanking.be.

⁶ "Listed": buying and selling by the investor via secondary market

⁷ "Unlisted": direct purchase of and procurement by 'the funds' (= resp. buying/selling by investor)

⁸ Valid on 30/11/2020 and subject to changes in tax legislation.

VI. Transferring securities

Transfer (per line)	EUR 96,80
Registered securities (per line) ⁴	EUR 96,80

VII. Collection of securities

Securities in portfolio	
• Coupons and dividends commission	No commission
• Corpus in portfolio commission	No commission
Securities not in portfolio	
• Coupons and dividends commission	2.50%, (EUR 1.51 minimum - EUR 72.60 maximum)
• Corpus commission	0.30%, (EUR 3.03 minimum)
Commission on Belgian government loans	No commission

VIII. Options

Opening and closing transaction	
• Fees per contract <ul style="list-style-type: none"> - In EUR - In USD - In GBP - In other currencies 	EUR 6 (EUR 30 minimum) USD 8 (USD 50 minimum) GBP 4 (GBP 25 minimum) Do not hesitate to get in touch with your contact person for further information.
Exercise of index options	
Fees per contract <ul style="list-style-type: none"> - In EUR - In USD 	EUR 6 (minimum EUR 30) USD 8 (minimum USD 50)

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 1,000,000
Fee	Depending on the type of advisory concept, charged quarterly. For more details, please contact your contact person.