

# Banque Transatlantique Luxembourg



Products, services and pricing  
conditions applicable from January  
1<sup>st</sup> 2023

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BANQUE TRANSATLANTIQUE  
LUXEMBOURG

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# BANQUE TRANSATLANTIQUE LUXEMBOURG

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Banque Transatlantique Luxembourg is your partner in full-service wealth management, offering expertise from its teams in Luxembourg, as well as the group as a whole and its partners. We have created an extensive, robust offering of investment solutions, we have tailored our loan and credit products to assist you with cash management, and we are here to help you manage your assets and achieve your personal and professional objectives.

## 1- **Account agreement** (“maintaining the account” for the purposes of the Grand-Ducal Regulation of 6 June 2018)

When you choose Banque Transatlantique Luxembourg as your wealth management partner, you sign an account agreement with us that provides the framework for a relationship of trust between us.

The account maintenance fees, which are set on an annual basis for private and corporate clients, include the following:

- A multicurrency current account;
- Access to a credit card for account holders or representatives (a Gold card for private clients and a Business card for corporate clients);
- An asset-backed credit facility in the form of a conventional line of credit for clients with eligible financial assets worth over one (1) million euros deposited with the bank (subject to signing a specific agreement);
- A quarterly portfolio statement, including a detailed picture of your investment portfolio with transparent disclosure of all securities trades carried out over the previous quarter, plus the fees incurred;
- Access to internet services.

The following fees are applied semi-annually in arrears:

	Annual amount	Six-monthly charge
Private clients	€ 1,150 <sup>1</sup>	€ 575
Corporate clients	€ 1,650	€ 825
(+ applicable VAT)		

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<sup>1</sup> For any new business relationship from January 1st 2023 for which no management mandate has been subscribed, the annual amount will be € 2,500 and the half-yearly amount will be € 1,250.

## 2- Our investment services

Banque Transatlantique Luxembourg can help you manage your assets. Whether you would like to delegate management of your assets, take advice from our experts while retaining control of your asset management, or manage your portfolio independently, we can offer you a range of investment services tailored to your assets and expectations:

- If you would like to **delegate management** of your portfolio to the bank's experts, Banque Transatlantique Luxembourg has created two investment services tailored to both your investor profile and your investment capacity - Profiled Discretionary Management and Customized Discretionary Management if you have investment capacity of over three (3) million euros;
- If you would like to **retain control** of managing your assets **while accessing our expertise**, we can offer two separate investment advice options: Investment Solution Account and Advisory Management if your assets are worth more than one (1) million euros;
- If you would like to **make your own investment decisions independently** and benefit from the bank's ability to access the financial markets, we can offer you our Execution Account.

Banque Transatlantique Luxembourg has opted for Non-Independent Advisor status.

	Below € 1 million	Between € 1 and € 5 million	Between € 5 and € 10 million	Above € 10 million
Discretionary	Profiled Discretionary Management	Profiled Discretionary Management	Profiled Discretionary Management/Customis ed Discretionary Management	Customised Discretionary Management
Advisory	Investment Solution Account	Investment Solution Account/Advisory Management	Investment Solution Account/Advisory Management	Investment Solution Account/Advisory Management
Independent	Execution Account			

Whatever degree of delegation you opt for, we can tailor your investment strategy to your **investor profile**, which we will establish with you as soon as we begin working together.

We offer **four investment strategies**:

- **Defensive**: You are seeking performance above that of money market returns while benefiting from a high level of protection for your capital;
- **Balanced**: Your profile is characterized by a balance between risk and return. You are simultaneously seeking a regular income and growth in your portfolio;
- **Dynamic**: Your strategy consists of seeking strong growth potential over the long term;
- **Aggressive**: You wish to prioritize capital growth for your portfolio.

Our investment services are based on a rigorous selection process designed in close cooperation with Banque Transatlantique Group's teams:

- A strategic allocation committee to establish the investment policy: selecting investment themes and drawing up investment scenarios, defining the asset allocation structure and deciding on market exposure;
- A tactical allocation committee to work out tactical scenarios and select stocks: tactical adjustments to exposure, sector weightings and stock picking.

Backed by the research undertaken by our own teams and the experts at Banque Transatlantique Group, we have selected and maintain an extensive universe of open architecture investment opportunities that includes a wide range of financial instruments.

The asset management teams, backed by tools and platforms that can be accessed at the bank, and by a network of carefully selected partners, ensure that for orders transmitted, the execution of trades takes place under the best possible conditions.

For all these services, you will need to sign a contract with Banque Transatlantique Luxembourg:

- A discretionary management agreement for our Profiled Discretionary Management and Customized Discretionary Management services;
- For advisory services, an Investment Solutions Account agreement or an Advisory Management agreement;
- An agreement enabling you to place orders with the bank through an "Execution Account".

## **2.1. Discretionary Management – Delegating management of your portfolio**

### ***Profiled Discretionary Management***

You want your asset portfolio to be managed by the Bank. Our management team manages your assets under ***Profiled Delegated Management*** by:

- Taking account of your goals, your appetite for risk, your investment horizon and your investment knowledge;
- Using information networks and our research to offer you rigorous and consistent management, adapted to financial market changes, with the aim of achieving the best possible performance while meeting your risk management requirements. We also provide a quarterly asset management letter containing clear, pertinent information which is up-to-date in terms of our teams' analysis and the investment decisions within the framework of the different investment strategies.
- Continuously analysing your portfolio, while keeping control of risk, in order to take tactical decisions that we consider to be appropriate as markets change;

- Providing you with a quarterly portfolio statement giving a detailed picture of your portfolio and transactions, as well as a detailed description of the fees applied;
- At your request, one of our asset management experts can work with your advisor.

### ***Customized Discretionary Management***

For clients with an investment capacity of over three (3) million euros who are seeking a greater degree of sophistication and personalization for their portfolio, we can offer ***Customized Discretionary Management***.

With this option, you will have access to the same services as Profiled Discretionary Management, as well as:

- Customized asset allocation, reflecting your goals and taking account of your projects, your investment horizon, your appetite for risk and your investment experience;
- Potentially, a greater proportion of your assets invested in direct lines, requiring more active management;
- An asset management expert who can apply the investment strategy that matches your investor profile while taking account of your specific requirements and investment preferences (currency, market, business sector, etc.);
- More contact with you advisor who can also work with an asset manager.

## **2.2 Advisory – Maintaining control of your investment decisions while accessing our expertise**

You wish to manage your asset portfolio in collaboration with the Bank's experts. We have created a comprehensive service to help with investment decisions, and we can adapt the degree of interaction with our investment advisors to match expectations and requirements.

### ***Investment Solution Account***

Take advantage of specific access to an investment advisor who can answer your questions and share their market expertise with you if required. We have developed the ***Investment Solution Account***. You can benefit from:

- Fast and effective access to your advisor who can answer your questions about investments and provide advice;
- Guidelines on structured funds or products (in open architecture) will be offered to you depending on market configurations;
- Detailed analysis of the asset allocation structure, based on the structure of the models created by our asset management department;

- Continuous monitoring of the value of your portfolio (you will be contacted if the portfolio loses 10% or more of its value);
- Our quarterly asset management letter, providing information on financial markets and a portfolio statement providing an in-depth picture of your assets held with us, as well as information on transactions over the previous period, fees per transaction, and your portfolio's level of risk.

### **Advisory Management**

You would like Banque Transatlantique Luxembourg to continuously monitor your portfolio and asset allocation, then proactively contact you to inform you of investment opportunities that could optimize that allocation. We provide you with:

- An interactive relationship with one of our investment advisors. He or she proactively researches the market, proposes investment ideas, answers your questions;
- Suggestions for investments and asset switching for different types of financial instrument (European and international shares, bonds, investment funds, and structured products) based on asset allocation analysis for your portfolio in line with your investor profile, in order to maximize performance while respecting your appetite for risk;
- Regular monitoring of your portfolio to ensure that the suggested investment opportunities are in line with your investment profile, to check your portfolio's level of risk (risk budget, asset allocation, and gap analysis) and to inform you if there are significant changes in the value of your portfolio (you will be contacted if the portfolio loses 10% or more of its value);
- Access to market information and frequent references to the various relevant investment strategies via your investment advisor;
- Our quarterly asset management letter, providing information on financial markets and a portfolio statement providing an in-depth picture of your assets, as well as information on transactions over the previous period, transaction fees, and your portfolio's level of risk.

### **2.3. Execution Account – Making your own investment decisions**

If you would prefer to make your investment decisions independently, and would like Banque Transatlantique Luxembourg to simply execute your orders to buy and sell securities, we can offer you our **Execution Account**. The list of tradable financial instruments is contained in the factsheet on financial instruments available on our website.

## 2.4. Pricing applicable to our investment services

Please note that our pricing for these services breaks down as follows:

- Management/advisory fees;
- Trading fees (buying or selling) which are based on the type of financial instrument and currency involved;
- Custody fees.

In relation to our Investment Solution Account, Advisory Management and Execution Account products, the fees received from collective investment vehicles or their representatives may be retained by the Bank in accordance with the conditions imposed by regulations.

**Management/advisory fees** are applied to our Profiled Discretionary Management, Customized Discretionary Management, Investment Solution Account and Advisory Management services.

They are calculated based on the capital under discretionary management or subject to an advisory agreement, and they cover the following services:

- Regular analysis of your assets and investment opportunities,
- Access to an advisor who knows you and understands your situation,
- Regular portfolio statements.

The fee rates depend on the type of investment service provided and are given on a quarterly basis in the table below:

<b>Management/advisory fees</b> (+ applicable VAT rate)	<b>&lt;€ 1 million</b>	<b>From € 1 to € 5 million</b>	<b>From € 5 to € 10 million</b>	<b>&gt;€ 10 million</b>
Profiled Discretionary Management <sup>1</sup>	0.3%	0.25%	0.15%	0.075%
Customized Discretionary Management	N/A	N/A	0.1%	0.075%
Investment Solution Account <sup>2</sup>	0.15%	0.125%	0.1%	0.075%
Advisory Management <sup>3</sup>	N/A	0.25%	0.2%	0.15%

Management fees are charged on a quarterly basis, within 15 days of the month following the quarter and are based on the valuation of your portfolio at the end of the previous quarter.

<sup>1</sup> Minimum amount: € 340 per quarter

<sup>2</sup> Minimum amount: € 170 per quarter

<sup>3</sup> Minimum amount: € 340 per quarter

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Our **brokerage fees** cover the cost of executing your various orders and are calculated based on the value of your order, and on the type of underlying security.

<b>Brokerage fees (i)</b>	
Brokerage fees, shares (ii)	0.80%
Brokerage fees, shares, Euronext Paris Deferred Settlement Service (iii)	1.65%
Brokerage fees, bonds (iv)	0.30%
Entry fees, structured products (v)	1.50%
Transaction fees for other complex products (vi)	1.50%
Corporate actions	0.25%
Brokerage fees, money market funds	0.20%

- (i) In the case of Discretionary Management (Profiled Discretionary Management or Customized Discretionary Management), brokerage fees are subject to the applicable VAT rate. Brokerage fees in the case of Advisory services (Investment Solution Account and Advisory Management) are exempt from VAT;
- (ii) For direct equity lines and equity funds – purchases and redemptions (minimum: € 50). For investment funds, promoter entry fees are payable in addition;  
Other types of funds and Exchange Traded Products not mentioned in this table will be subject to the same brokerage and / or entry fees as equities and equity funds;  
Correspondent bank fees are included except for US stock market transactions, to which are added settlement fees of \$20 and London Stock Exchange purchases, to which are added stamp duty of 0.50%;
- (iii) Maximum rate, minimum amount € 400;
- (iv) For direct bond lines and bond funds – purchases and redemptions - minimum € 50. For investment funds, promoter entry fees are payable in addition;
- (v) Excluding the structuring fees charged by our partners;
- (vi) As defined by MiFID (Markets in Financial Instruments Directive).

**Custody fees** cover the safekeeping and monitoring of your portfolio (shares, bonds, including investment funds, and precious metals). The rate of custody fees depends on the value of the assets placed in the bank's custody, as outlined in the table below (quarterly rate).

<b>Value of portfolio's assets</b>	<b>&lt;€ 1 million From</b>	<b>€ 1 to € 5 million</b>	<b>From € 5 to € 10 million</b>	<b>&gt;€ 10 million</b>
Minimum: Minimum amount: € 340 per quarter + applicable VAT rate	0.1%	0.075%	0.05%	0.025%

The custody fees are charged on a quarterly basis, within 15 days of the month following the quarter and are based on the valuation of your portfolio at the end of the previous quarter.

For the Profiled and Discretionary Management options, a **performance fee** is payable in addition to the management fee for the Balanced, Dynamic, Defensive and Aggressive profiles. It is calculated annually based on the last valuation of your Profiled Discretionary Management portfolio (the day before the last business day of the year), as follows:

<b>Profile</b>	<b>Threshold</b>	<b>Performance fee</b>
Defensive	3-Month Euribor(*)	15% of the annual performance above the stated threshold per profile (+ applicable VAT rate)
Balanced	3%	
Dynamic	5%	
Aggressive	7%	

\*In the event that the "3-Month Euribor" becomes negative, the parties agree that the reference index will be



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deemed to be equal to 0% during the term in question.

This annual commission will be charged during the month of January.

*Not concerned: Accounts opened after 30 June in the relevant year or accounts closed before 30 June of the relevant year.*

Previous years' underperformances are included in the assessment of the current year's performance. A performance fee should only be payable in circumstances where positive performance has been accrued during the performance reference period and has reached a defined threshold

For clients who wish to manage their financial assets independently within the framework of the **“Execution Account”**, the pricing conditions below apply:

<b>Execution Account</b>	
Quarterly custody fees Minimum € 570 (+ applicable VAT)	0.20%
Brokerage fees, shares (i)	2.00%
Brokerage fees, bonds (ii)	1.00%
Entry fees, structured products (iii)	1.50%
Transaction fees for other complex products (iv)	1.50%
Corporate actions	0.25%
Brokerage fees, money market funds	0.30%

- (i) For direct equity lines and equity funds – purchases and redemptions (minimum: € 280). For investment funds, promoter entry fees are payable in addition;  
Other types of funds and Exchange Traded Products not mentioned in this table will be subject to the same brokerage and / or entry fees as equities and equity funds;  
Correspondent bank fees are included except for US stock market transactions, to which are added settlement fees of \$ 20 and London Stock Exchange purchases, to which are added stamp duty of 0.50%;
- (ii) For direct bond lines and bond funds – purchases and redemptions - minimum € 280. For investment funds, promoter entry fees are payable in addition;
- (iii) Excluding the structuring fees charged by our partners;
- (iv) As defined by MiFID (Markets in Financial Instruments Directive).

### **3- Long-standing experience in life insurance**

Banque Transatlantique Luxembourg is a broker authorized by the Insurance Commission and meets all the requirements to sell life insurance in Luxembourg.

We offer an open architecture service that will enable you to find solutions tailored to your expectations, based on your country of residence.

We work with an extensive network of partners on the Luxembourg market with whom we have built trust-based relationships over a period of many years, to the benefit of our mutual clients.

The pricing is based on the pricing applied by the insurance company via the broker (please contact your advisor for details). The management and brokerage fees are those applicable to Discretionary Management.

#### 4- **Asset Engineering and Tax Assistance**

In consultation with the experts at your disposal (financiers, lawyers, and tax specialists) and a strong network of dedicated international professionals, our Asset and Financial Engineering teams can help you with all the banking aspects of your asset strategy.

We can assist you in organizing your accounts held at the bank so that they are aligned with the structure of your portfolio, and can act as a link between your advisers in the various countries in which you operate, and factor in the international aspects of your situation.

As part of our Advisory Management service, the Engineering teams can also, in some jurisdictions, provide you with an analysis of the potential tax impact of transactions that you are contemplating.

Banque Transatlantique Luxembourg is able to assist you with tax formalities (tax returns and payment of local taxes, and steps taken to obtain a reduced tax rate) for the income generated by your portfolio.

We also provide our clients with an annual tax report to help with the completion of tax returns, which takes account of local regulations and legal specificities. This service is currently available for Luxembourg, France, Belgium, Spain, the UK, Portugal and Germany.

<b>Tax Assistance</b>	
Complete ex post application procedure for applying standard tax rates (Tax Reclaim)	10% of the recovered tax (minimum amount of € 1,200 ) (+ applicable VAT)
Simple tax voucher (certificate of receipt of income)	€ 200 (+ applicable VAT)
Annual tax report after account closure	€ 300 (+ applicable VAT)

## 5- **Financing your projects and lombard loans (asset management assistance)**

As financing is an essential component in managing your overall asset portfolio, we would like to assist you in this respect, taking into account your family situation, your personal and family-owned assets, and your various personal and professional goals in the short, medium and longer term.

Banque Transatlantique Luxembourg can help you make your projects a reality and optimizes your cash management by offering you various types of loans and credit.

- Contractual loan;
- Lombard loans;
- Property loans;
- The provision of guarantees.

### **Contractual loan**

Clients with a weighted asset portfolio worth over four (4) million euros held at the bank and managed under a Discretionary or Advisory Management agreement, whether diversified or single-line, may access a contractual loan. This credit line has a limit of one (1) million euros (\*\*). Above that amount, the client has to make an application to the Banque Transatlantique Luxembourg Credit Committee.

This credit line will be automatically managed by the bank.

<b>Contractual loan</b>	
Interest rate (*)	12-month Euribor +0.80%
Interest rate calculation method	Actual/360
Administrative fees	No charge

(\*\*)The limit takes account of the overall commitments recorded in the client's accounts and those of any legal entity held as to more than 25%, either directly or indirectly, by the client.

### **Lombard Loans**

If you would like to optimize the management of your assets and take advantage of market opportunities, you may take out a lombard loan under the following conditions:

<b>Lombard Loans</b>	
Interest rate(*)	12-month Euribor + 1.50%
Interest rate calculation method	Actual/360
Administrative fees	0.50% of the authorized loan (minimum € 1,000)

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## **Property loans**

Property forms a significant part of most of our clients' assets, whether it is a principal or secondary residence, or an investment property. Banque Transatlantique Luxembourg can offer expertise and experience with mortgage loans in the UK, France, Luxembourg, Portugal and Spain.

A fact sheet covering all types of property loan is available on request from your advisor.

The Bank retains the right to ask for an independent expertise of the property by an expert of its choice. Should it occur, associated costs will be charged to the client.

<b>Property loans</b>	
Please contact your advisor for information about the interest rate(*) applicable to any type of property loan	
Administrative fees (for each loan arranged)	1.00% of borrowed capital (minimum € 1,500)
Amendment fees	€ 1,500

(\*) *In all cases, Banque Transatlantique Luxembourg now includes a reference to "refinancing cost" in its loan pricing, corresponding to the spreads on refinancing arrangements. This cost will be a maximum of 0.30% in € and 0.50% in foreign currencies and, for variable-rate loans, it will take the following form: index+refinancing rate+margin*

*A minimum rate of 0 is automatically applied to indices that cannot be negative.*

## **Provision of guarantees**

We can assist our clients with their personal and business projects by providing guarantees:

- First demand guarantees;
- Liability guarantees;
- Rent guarantees.

<b>Provision of guarantees</b>	
Guarantees less than or equal to € 1,000,000	1.50% of the guarantee (Minimum granted € 2,500)
Guarantees above € 1,000,000	0.50% of the granted guarantee

## 6- **Cash management**

Banque Transatlantique Luxembourg can help you with cash management:

- Contractual line of credit
- Arranged overdrafts<sup>4</sup> – personal loans
- Foreign exchange spot transactions
- Sight deposit and term deposit accounts

### **Contractual line of credit**

As part of the account agreement entered into with the bank, and if you hold assets with us of a value of at least one (1) million euros, we can in principle grant you an advance on dividends and/or unrealized capital gains equivalent to 10% of your assets held with us, capped at one (1) million euros(\*\*).

<b>Contractual line of credit</b>	
Interest rate (for loans in euros)	3-month Euribor+2.00%
Interest rate calculation method	Actual/360 days
Administrative fees	No charge

(\*\*)The limit takes account of the overall commitments recorded in the client's accounts and those of any legal entity held as to more than 25%, either directly or indirectly, by the client.

### **Arranged overdrafts<sup>5</sup> – personal loans**

Banque Transatlantique Luxembourg's private and corporate clients have the option of taking out an overdraft.

<b>Risk fees</b>	
Overdraft fees <i>Rate applied to the difference between the highest accounting debit balance for each month of the period and the authorisation</i>	2.50%
Extended overdraft fees <i>Rate applied to the average debit balance for the period, if the account is overdrawn by more than 51 consecutive days or otherwise during the quarter (17 days as part of a monthly closing)</i>	0.60%

<b>Current account</b>	
Interest rate for account in debit, authorized overdraft	3-month Euribor+margin (contact us)
Interest rate for account in debit, unauthorized overdraft	12.00%
Interest rate for account in credit	0.00%
Interest rate calculation method	Actual/360 days

<sup>4-5</sup> As defined by the Grand-Ducal Regulation of 6 June 2018

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<b>Companies</b>	
Debit transaction fees	1.5 per thousand – quarterly
Fee on the highest overdrawn amount in the quarter	0.20%

## **Foreign exchange spot transactions**

We can facilitate management of your foreign currency assets and execute foreign exchange spot transactions for you in the main currencies, namely GBP, US and Canadian dollars, the yen, the Swiss franc, and the Norwegian krone as per the terms given below.

<b>Forex spot transactions</b>	
Exchange value of less than € 25,000	1.00%
Exchange value between € 25,000 and € 50,000	0.75%
Exchange value between € 50,000 and € 100,000	0.50%
Exchange value of over € 100,000	0.25%

Foreign exchange spot transactions are carried out at the forex interbank market rate. This rate is increased or decreased by a margin that varies according to fees that may be charged by other intermediaries involved.

For other currencies, please contact your advisor.

NB: for market transactions executed in one currency and settled in another currency, a spot foreign exchange transaction will be automatically carried out by the Bank. In this context, an exchange margin will be automatically applied at the exchange rate indicated on the over-the-counter interbank (foreign exchange) market depending on the amount of the transaction (under the conditions indicated above).

## **Foreign exchange forward transactions**

We can also help you with foreign exchange forward transactions, with the aim of hedging the currency risk for your foreign currency assets.

Contact your advisor for information about the relevant fees.

## **Sight deposit and term deposit accounts**

The following pricing conditions apply to sight deposits over € 500,000 for private clients and € 1,000,000 for corporate clients, and after merging all the balances of the same client.

<b>Sight deposit accounts</b>	
Contribution to cost of negative rates	0.50% of outstandings calculated on an average end of month

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Term deposit accounts offer euromarket deposit rates (EURIBID or LIBID) minus a variable margin based on the currency, amount and term. The minimum amount required to open a term deposit account is € 500,000. Penalties may be applied for early repayment (check with your advisor for details).

Pricing conditions applicable to all financing, loan and overdraft activities:

<b>Pricing conditions for all financing, loan and overdraft activities</b> <i>(excluding fees charged by intermediaries)</i>	
Re-issuing amortization table	€ 200
Interest certificate	€ 200
Fee for non-payment in excess of 8 days	€ 300
Fee for reminder letter	€ 400
Reminder about overdrawn current account	€ 400
Risk-related arrangements (after 60 days)	€ 600
Charge for initiating litigation	€ 2,000
Attachment of account	€ 400
Mortgage release certificate	€ 1,500
Mortgage renewal	€ 2,000
Annual guarantee letter	€ 200

Search costs for closed or unclaimed accounts – minimum 1% of sums and € 2 per copy

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## 7- Other banking products and services

### 7.1. Day-to-day account services

In addition to the high value-added services that we provide via our investment services, financing products and other products, which enable you to optimize your cash management, Banque Transatlantique Luxembourg can help you with more traditional banking operations.

<b>Cheques</b>	
Depositing a cheque	Under reserve: collection fee 0.30% (minimum € 200) + correspondent bank fees Credit after cheque deposit: Under reserve + € 200
Issuing a bank draft	Eurozone: 1% (minimum of € 200 per cheque + postal charges) Other currencies: 1% (minimum of € 200 per cheque + postal charges)
Returning a bounced cheque	€ 200 + correspondent bank fees

Depositing a cheque outside Europe 0.50% + correspondent bank fees (€ 200 minimum)

<b>Wire transfers<sup>1</sup></b>	
Bank transfer received	Credited with net amount received on correspondent bank's value date. On business day if transfer in one of the EEA's 15 currencies. +2 business days if conversion involving other currencies
<b>Standard wire transfer fees</b>	
Authorising a standard bank transfer or a transfer via SWIFT to another country	Eurozone: 0.20% (minimum € 35, maximum € 1,000) Other countries: 0.20% (minimum € 50, maximum € 3,000) Value date: on business day if transfer in one of the 15 EEA currencies, otherwise business day -1
<b>« OUR » Wire transfer fees<sup>2</sup></b>	
Amount <sup>3</sup>	€ 0 – € 15K      € 15K - € 50K      € 50K - € 75K      +€ 75K
EUR	€ 3.80      € 10      € 25      € 35
Other currencies	0.20% - Minimum € 30, Maximum € 150
<b>Transfer of securities</b>	
Transfer of securities	€ 400 per security +0.1% of the portfolio value

<sup>1</sup> As defined by the Grand-Ducal Regulation of 6 June 2018;

<sup>2</sup> In addition to standard wire fees if requested by the client;

<sup>3</sup> Amounts are calculated as the corresponding value of the transfer in EUR



***Gold and precious metals***

2% of the amount of the transaction – a minimum of € 200 + broker's fees

***Administration fees for dormant accounts and unclaimed financial assets in custody***

After informing the client of the situation of his dormant account, the bank will apply dedicated administrative follow-up fees for the dormant account up to €1,500 per year (quarterly billing, starting the following quarter in which the bank informed the client about his dormant account).

After informing the client of the termination of the banking relationship, the bank will apply dedicated administrative monitoring fees to retained and unclaimed financial assets up to €1,500 per year (quarterly billing, starting the following quarter in which the bank informed the client about the relationship termination).

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## 7.2. Credit card management (“providing a credit card” for the purposes of the Grand-Ducal Regulation of 6 June 2018).

As part of the account agreement with our customers – private clients or corporate clients  
- open a payment card with Banque Transatlantique Luxembourg.

<b>Credit card-related fees</b> (excluding intermediary fees)	
Altering monthly payment limit	€ 50
Emergency card/pin transmission (48 hours)	€ 150
Re-issuing PIN	€ 30
Issuing a replacement credit card	€ 50
Credit card blocking for improper use	€ 100
<b>Annual bank card fee (in EUR, GBP, USD or CHF depending on the currency of the card) for Capitol. Bdl/Six Cards are issued in EUR only.</b>	
Capitol Gold/Mastercard	€ 175
Capitol Business Mastercard	€ 250
Capitol Club Visa	€ 250 then € 500*
Capitol Horizon Visa	€ 500 then € 1,000*
Bdl/Six Visa Web	€ 15
Bdl/Six Visa Premier	€ 100
Bdl/Six Visa Business	€ 100
Bdl/Six Visa infinite	€ 350

\*Amount is halved for first year

## 7.3. SRD II (Shareholder’s Rights Directive) service

<b>Pricing conditions for SRD II service</b> (+ applicable VAT)	
Notice of annual general meeting	€ 100    Notice sent by e-mail
	€ 200    Notice sent by post
Voting service	€ 150    Vote

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## 7.4. Other services

<b>Miscellaneous</b> (+ applicable VAT rate)	
Inheritance – administrative processing of bank account file	€ 2,000 Excluding external legal fees and estate research
Issuance of a certificate	€ 300
Blocking certificate	€ 600
Photocopying costs	€ 2 (per page)
Archival research	€ 250 per hour
Account closure costs on Private client and Corporate client accounts (only in the event of closure during the 1 <sup>st</sup> year for the latter) (VAT exempt)	€ 1,000
Administrative/change of administrator fees	€ 150
Fees for LEI request (annual) *	€ 250
Re-printing account statements <sup>1</sup>	€ 250 per hour

(\*) in abstracto from additional costs invoiced by the provider

<sup>1</sup> As defined by the Grand-Ducal Regulation of 6 June 2018