BANQUE TRANSATLANTIQUE

GESTION DE FORTUNE DEPUIS 1881

Information on the offer and pricing conditions applicable from 1st January 2027

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Banque Transatlantique Luxembourg is your partner in the comprehensive management of your assets, drawing on the expertise of its teams in Luxembourg and the know-how of the Group and its partners. We have developed a rich and robust range of investment solutions, tailored our range of loans and credits to help you manage your cash flow, and are at your service to help you manage your assets and achieve your personal and professional goals.

1. Account agreement ("Account maintenance" according to the Grand-Ducal Regulation of 6 June 2018)

When you choose Banque Transatlantique Luxembourg as your partner to assist you in managing your assets, we sign an account agreement together that sets out the framework for the relationship of trust between the Bank and yourself.

Account maintenance fees are set on an annual basis for individuals and legal entities and include:

- A multi-currency current account;
- Access to a credit card for one account holder or authorised representative (Gold card for individuals and Business card for legal entities);
- An asset advance in the form of a contractual drawing right for clients with eligible financial assets of more than €1 million deposited with the Bank (subject to the signing of the relevant agreement);
- A quarterly portfolio statement including a detailed overview of your investment portfolio with transparent information on all securities transactions carried out during the period and on fees;
- Web access.

These fees will be charged every six months in arrears on the following basis:

	Annual amount	Half-yearly charge
Individuals	**€1,450[1]**	**€725**
Legal entities	**€2,050[1]**	**€1,025**
(+ applicable VAT)		

[1] For any relationship established on or after 1 January 2027 for which no management mandate has been signed, the annual amount will be €3,500 for individuals and €4,000 for legal entities. The difference between the standard and increased rates will be refunded when the capital is paid in for any management services subscribed to during the year.

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2. Our investment offering

Banque Transatlantique Luxembourg supports you in managing your assets. Whether you wish to delegate the management of your assets, benefit from the advice of our experts while remaining in control of the management, or manage your portfolio independently, we offer a range of investment options tailored to your assets and expectations:

- You wish **to delegate the management** of your portfolio to the Bank's experts – Banque Transatlantique Luxembourg has developed two offerings tailored to your investor profile and your investment capacity: "Profiled Delegated Management" or "Tailor-made Delegated Management" if you have an investment capacity exceeding three (3) million euros;
- You want **to remain** in **control** of your asset management **while having access to** the Bank's **expertise** – we offer two separate investment advisory services: "Investment Solution Account" and "Advisory Management" if your assets exceed one (1) million euros;
- You want to **make your investment decisions independently** and benefit from the access to financial markets that the Bank can offer you – we offer you the option of opening an "Execution Account".

Banque Transatlantique Luxembourg has opted for the status of Non-Independent Adviser.

	Below €1 million	Between €1 million and €5 million	Between €5 and €10 million	Over €10 million
Delegated	**Profiled Delegated Management**	**Profiled Delegated Management**	**Profiled Delegated Management / Tailor-made Delegated Management**	**Tailor-made Delegated Management**
Advice	**Investment Solution Account**	**Investment Solution Account / Advisory Management**	**Investment Solution Account / Advisory Management**	**Investment Solution Account / Advisory Management**
Independence	**Execution Account**			

Whatever level of delegation you desire, we offer to tailor the investment strategy to your ***investor profile***, which will be established with you at the outset of our relationship.

We currently offer **four management approaches**:

- ***Defensive:*** you are looking for performance above money-market returns while benefiting from significant capital protection;
- ***Balanced:*** your profile is characterised by a balance between return and risk. You are looking for both regular income and growth in your portfolio;
- ***Dynamic:*** your strategy is to seek strong long-term growth potential;
- ***Aggressive:*** You prioritise capital gains for your portfolio.

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Our investment offerings are based on a robust investment selection process established in collaboration with the Banque Transatlantique Group teams:

- A strategic allocation committee to define investment policy: selection of investment themes and development of investment scenarios, definition of asset allocation structure and choice of market exposure;
- A tactical allocation committee to develop tactical scenarios and select securities: tactical adjustment of exposure, sector weightings and security selection.

Drawing on research conducted by our own teams and experts at Banque Transatlantique Group, we have selected and maintain a rich investment universe with an open architecture that incorporates a wide variety of instruments.

T h e management teams, supported by the Bank's tools and platforms and a network of carefully selected partners, ensure that your orders are executed on the best terms for each transaction.

All of these investment services require the signing of a contract with Banque Transatlantique Luxembourg:

- A discretionary management mandate for "Profiled Delegated Management" or "Tailor-made Delegated Management";
- For advisory services, an "Investment Solution Account" mandate or an "Advisory Management" mandate;
- An agreement allowing you to place orders with the Bank under the "Execution Account" scheme.

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2.1. Delegated Management - Delegate the management of your portfolio

Profiled Delegated Management

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

- Integrating your objectives and taking into account your risk appetite, time horizon and investment knowledge;
- Leveraging our information networks and research to offer you rigorous and consistent management tailored to changes in the financial markets in order to seek the best possible performance while meeting your risk management requirements. We will also provide you with our quarterly management letter containing clear, relevant and up-to-date information on our teams' analyses and the investment decisions taken as part of the various investment strategies.
- We carry out continuous analysis of your portfolio with risk control in order to make the tactical decisions we deem appropriate based on market developments.
- Providing you with a quarterly portfolio statement detailing the status of your portfolio and any transactions carried out, as well as detailed information on the pricing applied.
- At your request, one of our asset management experts can assist your banker.

Tailor-made Delegated Management

For clients with an investment capacity exceeding three (3) million euros who are seeking a higher level of sophistication and personalisation for their portfolio, we offer **Tailor-made Delegated Management.**

In this context, you will have access to the same services as Profiled Delegated Management, but also:

- A tailor-made asset allocation that incorporates your objectives and takes into account your plans, time horizon, risk appetite and investment experience;
- Potentially a larger proportion of your assets invested in direct lines requiring more dynamic management;
- A dedicated asset management expert who can apply the investment strategy that matches your investor profile while taking into account your specific characteristics and investment preferences (e.g. currency, market, industrial sector);
- More frequent discussions with your banker, who may be accompanied by the asset manager.

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2.2. Advice - Stay in control of your investment decisions while benefiting from the Bank's expertise

You want to manage your asset portfolio in collaboration with the Bank's experts. We have developed a comprehensive offering to support you in your investment decisions, and we can tailor the level of interaction with our investment advisers to your expectations and needs.

Investment Solution Account

Benefit from access to an investment adviser who can answer your questions and share their market expertise with you whenever you need it. We have developed the **Investment Solution Account**. You will benefit from:

- Quick and relevant access to your banker to answer your investment questions and advise you;
- Guidance on funds or structured products (in an open architecture) will be offered to you according to market conditions;
- A detailed analysis of the asset allocation structure compared to the models developed by our Asset Management department;
- Continuous monitoring of your portfolio's valuation (notification in the event of a loss of 10% or more of the portfolio's value);
- Our quarterly management letter providing information on the financial markets and a portfolio statement with a detailed overview of your assets in our books, information on transactions carried out during the period, information on transaction fees and information on the risk level of your portfolio.

Advisory Management

You want Banque Transatlantique Luxembourg to continuously monitor your portfolio and asset allocation and then proactively contact you about investment opportunities that could optimise this allocation. We provide you with:

- An interactive relationship with one of our investment advisers. They proactively research the market, suggest investment ideas and answer your questions.
- Investment or arbitrage proposals on different types of instruments (European and international equities, bonds, investment funds, structured products) based on analyses of your portfolio allocation in line with your investor profile to maximise your performance while respecting your risk appetite;

- Regular monitoring of your portfolio to ensure that the investment opportunities proposed are in line with your investor profile, to monitor the risk level of your portfolio (risk budget, asset allocation, GAP analysis) and to alert you in the event of significant changes in the value of your portfolio (communication in the event of a loss of 10% or more of the value of the portfolio).

- Access to market information and regular references to the various investment strategies considered by your investment adviser;

- A quarterly management letter on the financial markets and a portfolio statement with a detailed overview, information on transactions carried out during the period, information on fees and information on your portfolio's risk level.

2.3. The Execution Account – Make your investment decisions independently

You want to make your own investment decisions and only want Banque Transatlantique Luxembourg to execute your orders to buy and sell securities through the **Execution Account**. The list of instruments on which you are likely to be able to trade is provided in the "Information Notice on Financial Instruments" available on our website.

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2.4. Pricing applicable to our investment offering

Please note that our pricing for these services is structured as follows:

- A management fee or advisory fee;
- Transaction fees (purchase – sale) depending on the nature of the instruments and currencies;
- Custody fees.

For our "Investment Solution Account", "Advisory Management" and "Execution Account" offerings, retrocessions received and retained from an investment fund or its representatives may be kept by the Bank in accordance with the conditions set out in the regulations.

The management or advisory fee is applied in the case of "Profiled Delegated Management" offers, "Tailor-made Delegated Management", "Investment Solution Account" or "Advisory Management".

It is calculated on the basis of assets under delegated management or covered by an advisory contract and covers the following:

- Regular analysis of your financial situation and investment opportunities,
- Access to a banker who knows you and understands your situation,
- A periodic portfolio statement.

Commission rates depend on the nature of the investment service and are defined on a quarterly basis as follows:

Management/advisory commission + applicable VAT	**Below €1 million**	**Between €1 million and 5 million**	**Between €5 and 10 million**	**Over €10 million**
Profiled Delegated Management[1]	**0.40%**	**0.30%**	**0.15%**	**0.075%**
Tailor-made Delegated Management	N/A	N/A(*)	**0.20%**	**0.10%**
Investment Solution Account[2]	**0.15%**	**0.125%**	**0.10%**	**0.075%**
Advisory Management[3]	**0.50%**	**0.40%**	**0.20%**	**0.15%**

The management fee is charged on a quarterly basis and is calculated on the basis of the latest valuation of your portfolio at the end of the previous quarter.

(*) For amounts over €3 million, please contact us.

[1] Minimum €400 per quarter
[2] Minimum €210 per quarter
[3] Minimum €400 per quarter

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Brokerage fees cover the costs of executing your various orders and are calculated based on the amount of your order and depending on the nature of the security underlying the transaction.

Brokerage fees (i)	
Equity brokerage fees (ii)	**0.80%**
Bond brokerage fees (iii)	**0.30%**
Entry fee on structured products (iv)	**1.50%**
Transaction fee on other complex products (v)	**1.50%**
Securities transactions collection commission (vi)	**0.25%**
Transaction fee on money market funds	**0.20%**
Group money market fund transaction fee	**0.00%**

(i) In the case of delegated management (Profiled Delegated Management or Tailor-made Delegated Management), brokerage fees are subject to VAT at the applicable rate. Brokerage fees in the case of advisory services (Investment Solution Account and Advisory Management) are exempt from VAT.

(ii) For direct shares or equity investment funds – subscriptions and redemptions (minimum €65). For investment funds, promoter entry fees are added.

Other types of funds and stock market products not mentioned in this table will have the same brokerage fees as equity funds.

Correspondent fees are included except for US stock market transactions, which are subject to a settlement fee of USD 20, and purchases on the London Stock Exchange, which are subject to a stock exchange tax of 0.50%;

(iii) For direct bonds or bond investment funds – subscriptions and redemptions – minimum €65. For investment funds, promoter entry fees are added.

(iv) Regardless of the structuring commission charged by our partners;

(v) As defined by MiFID (Markets in Financial Instruments Directive) regulations;

(vi) Maximum rate indicated, minimum amount €1.

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Custody fees cover the safekeeping and monitoring of your portfolio (shares, bonds including investment funds, precious metals and unlisted instruments/private equity). The custody fee rate depends on the amount of assets deposited as part of a management service in the Bank's books, in accordance with the conditions set out below (quarterly rate).

Amount of assets in the portfolio	Less than €1 million	Between €1 million and €5 million	Between €5 million and €10 million	Over €10 million	Private equity
Quarterly custody fees Minimum €400 per quarter +VAT at the applicable rate	**0.10%**	**0.075%**	**0.05%**	**0.025%**	**MIN 0.10%**

Custody fees are calculated quarterly in arrears.
In the absence of information on the valuation of private equity fund units obtained from the fund's custodian, custody fees will be based on the unit valuation provided by the fund's management company. This valuation may not be subject to an independent financial audit.

Under "Profiled Delegated Management" and "Discretionary Management" for Balanced, Dynamic, Defensive and Aggressive profiles, a **performance fee** of 6% excluding VAT of the profit balance will be added to the management fee. It will be calculated at the end of each annual period if the following thresholds are exceeded: Defensive EURIBOR 3 months / Balanced 4% / Dynamic 7% / Aggressive 9%. Any previous losses will be deducted from the balance used as the basis for calculation.

This commission will be invoiced and debited during the month of January each year.

The following are not affected: any account opened after 30 June of the current year or any account closed before 30 June of the current year.

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

Execution Account	
Quarterly custody fees Minimum €700 (+VAT at the applicable rate)	**0.20%**
Equity brokerage fees (i)	**2.00%**
Bond brokerage fees (ii)	**1.00%**
Entry commission on structured products (iii)	**1.50%**
Transaction fee on complex products (iv)	**1.50%**
Securities transactions collection commission	**0.25%**
Money market fund transaction fee	**0.30%**
Group money market fund transaction fee	**0.00%**

(i) For direct shares or equity investment funds – subscriptions and redemptions (minimum €350). For investment funds, promoter entry fees to be added.

Other types of funds and stock market products not mentioned in this table will incur the same brokerage fees as equity funds.

Correspondent fees are included except for US stock market transactions, which are subject to a settlement fee of USD 20, and purchases on the London Stock Exchange, which are subject to a stock exchange tax of 0.50%;

(ii) For direct bonds or bond investment funds – subscriptions and redemptions – minimum €350. For investment funds, promoter entry fees to be added.

(iii) Regardless of the structuring commission charged by our partners;

(iv) As defined by MiFID (Markets in Financial Instruments Directive) regulations.

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3. Extensive expertise in life insurance

Banque Transatlantique Luxembourg is a broker approved by the Commissariat aux Assurances and meets all the requirements for the distribution of Luxembourg life insurance.

We offer an open architecture platform that allows us to find solutions tailored to your expectations, depending on your country of residence.

We work with an extensive network of partners in the Luxembourg market with whom we have built a long-standing relationship of trust for the benefit of our mutual clients.

Pricing is that applied by the insurance company on the one hand and by the Bank on the other hand for its services as insurance broker, asset manager and custodian bank. Management and brokerage fees are those applied to delegated management.

Investment vehicle	***Dedicated internal fund***			***Specialised Private Equity Insurance Fund***	***General Fund***
Premium amount	*< €1 million*	*From €1 million to €5 million*	*>€5 million*		
Quarterly broker administrative fees Minimum €400 per quarter	**0.10%**	**0.075%**	**Please contact us**	**0.10%**	**0.125%**

Banque Transatlantique Luxembourg is also a custodian bank approved by the Commissariat aux Assurances to act as custodian for life insurance contracts or capitalisation contracts under Luxembourg law.
To this end, we have established tripartite custody agreements with a number of Luxembourg insurance companies.

Custody fees covering the authorised custodian bank service cover the safekeeping and monitoring of your portfolio (shares, bonds, including investment funds, precious metals and unlisted instruments/private equity). The custody fee rate depends on the investment vehicle deposited in the Bank's books, in accordance with the conditions set out below (quarterly rate).

Investment vehicle	***Dedicated internal fund***	***Specialised Insurance Fund***
Quarterly Custody Fees Minimum €400 per quarter + applicable VAT	**0.10%**	**0.15%**

Custody fees are calculated quarterly in arrears.
Management and brokerage fees are those listed above.

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4. Wealth Engineering and Operational Taxation

Working closely with the experts at your service (financial advisors, lawyers, tax specialists) and a solid network of dedicated international professionals, our Wealth and Financial Engineering teams can assist you in implementing your wealth strategy through banking.

We help you organise your accounts in our books in line with the structure of your assets and can help liaise with your advisers in the various countries where you operate and integrate the international aspects of your situation.

As part of our Advisory Management offering, our Engineering teams can also provide you with an analysis of the potential tax implications of the transactions you are considering in certain jurisdictions.

The teams at Banque Transatlantique Luxembourg can assist you with your operational tax procedures (declaration and payment of local taxes, procedures for benefiting from reduced treaty rates) for income from your portfolio.

Finally, the Bank also offers its clients an annual tax report to help them complete their tax returns, taking into account specific local legal and regulatory requirements. This service is currently available for Luxembourg, France, Belgium, Spain, the United Kingdom, Portugal and Germany.

Operational taxation	
Comprehensive procedure for a posteriori application of treaty rates (Tax Reclaim)	10% of taxes recovered with a minimum of €1,500 (+VAT at the applicable rate)
Simple Tax Voucher (certificate of receipt of income)	€250 (+VAT at current rate)
Annual tax report after account closure	€500 (+VAT at current rate)

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5. Financing your projects (support in managing your assets)

As financing is an essential component of managing your overall wealth, we want to support you by taking into account your family situation, your personal and family wealth, and your various short-, medium- and long-term personal and professional goals.

Banque Transatlantique Luxembourg supports you in carrying out your projects and optimising your cash flow management by offering you various types of loans and credit facilities.

- Contractual leverage;
- Lombard credit;
- Loans (investment, personal, real estate);
- Establishment of guarantees;
- Contractual drawing right;
- Overdraft.

Contractual leverage

Clients with a weighted asset portfolio of more than four (4) million euros covered by a delegated management or advisory agreement in the Bank's books, whether diversified or single-line, may have access to Contractual Leverage. This line will reach a maximum of one (1) million euros (*). Beyond this amount, the client must submit a request to the Credit Committee of Banque Transatlantique Luxembourg.

The credit line thus granted will be automatically managed by the Bank.

Contractual Leverage	
Interest rate (**)	Euribor + 0.80%
Application fees	waived

(*) The limit is calculated taking into account the total commitments recorded in the accounts of the customer and any legal entity in which they hold a direct or indirect stake of more than 25%.

(**) In the event that the reference index used to calculate interest becomes negative, the reference index will be deemed to be zero per cent for the period in question.

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Lombard loan

In order to enable you to optimise the management of your assets and take advantage of market opportunities, you will have the option of taking out a Lombard loan under the following conditions.

The Bank reserves the right to request an independent appraisal from an expert of its choice. This appraisal will be charged to the borrower at cost.

Lombard loan	
Interest rate (*)	Euribor + 1.50%
Independent appraisal fees	Actual fees
Application fee	0.50% of the authorised amount with a minimum amount minimum of €1,500
Contractual rate increase (contracts governed by Luxembourg law) in the event of non-payment	Increase of 2.00% per annum on the unpaid amount
Amendment fee	€1,700

Loan (investment, personal, real estate)

Banque Transatlantique Luxembourg grants its individual and corporate clients loans, the characteristics and legislation of which depend on the nature of the project (investment, personal or real estate).

Real estate, for example, is an important component of most of our clients' assets, whether it be a primary residence, secondary residence or investment property. The teams at Banque Transatlantique Luxembourg have expertise and experience in mortgage lending in France and Luxembourg.

An information sheet dedicated to all real estate loans is available on request from your banker.

The Bank reserves the right to request an independent appraisal from an expert of its choice. This appraisal will be charged to the borrower at cost.

Loan	
For any type of loan, please contact your banker to find out the rate (*)(**)	
Loan application review and analysis fees (if applicable)	Actual fees or fees based on fee agreement (***)
Independent appraisal fees	Actual costs
Application fees upon implementation	1.00% of the borrowed capital (minimum €2,000)
Amendment fees	€2,000

(*) Banque Transatlantique Luxembourg includes in its credit pricing its "refinancing cost" corresponding to the spreads incurred when seeking refinancing. As a guide, the liquidity spread may vary from 0.3% to 1.2% depending on the term.
(**) In the event that the reference index used to calculate interest becomes negative, the reference index will be deemed to be zero per cent for the term in question.
(***) Limited to a maximum of €150 for loans subject to the Consumer Code.

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For commitments secured by collateral, the bank may require the value of the asset to be updated every three years by an independent expert, as long as the outstanding principal amount of the loan or the amount secured is equal to or greater than €25,000,000. The costs of preparing this report shall be borne by the borrower.

Establishment of guarantees

Banque Transatlantique Luxembourg supports its customers in their personal and professional projects by setting up guarantees:

- First demand guarantees;
- Liability guarantees;
- Rental guarantees.

The Bank reserves the right to request an independent valuation from an expert of its choice. This valuation will be charged to the borrower at cost.

Establishment of guarantees	
Annual commission on guarantees ≤ €1,000,000	1.50% of the guarantee issued (minimum €3,010)
Annual commission on guarantees > €1,000,000	0.75% of the guarantee issued
Application fee	1.00% of the guarantee issued (minimum €2,000)
Independent appraisal fee	Actual costs

Contractual drawing right

Under the account agreement you sign with the Bank and provided you have at least €1 million in assets deposited in our books, we may grant you an advance on dividends and/or unrealised capital gains equivalent to 10% of your assets in our books, up to a maximum of €1 million (*).

Contractual drawing right	
Interest rates (**) payable (loans in euros)	ESTER + 2.00%
Application fees	waived

(*) The limit is calculated taking into account the total commitments recorded in the accounts of the customer and any legal entity in which they hold a direct or indirect stake of more than 25%.

(**) In the event that the reference index used to calculate interest becomes negative, the reference index will be deemed to be zero per cent for the period in question.

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Overdraft[4]

Banque Transatlantique Luxembourg offers its individual and corporate customers the option of overdraft facilities.

The Bank reserves the right to request an independent assessment from an expert of its choice. This assessment will be charged to the borrower at cost.

Authorised overdraft	
Interest rate (*) on authorised overdrafts	ESTER + margin (please contact us)
Application fee	1.00% of the borrowed capital (minimum €2,000)
Independent appraisal fee	Actual costs
Non-utilisation commission	0.50%

Current account	
Interest rate on unauthorised overdrafts	16.00%
Credit interest rate	0.00%

Advisory management account	
Interest rate on unauthorised overdrafts	Calculated at the reference day-to-day rate of the relevant currency, plus a margin of 0.5% subject to a maximum cap of 16%.

Companies	
Debit transaction fee	1.5 per thousand – quarterly
Highest quarterly overdraft	0.20%

[4] Within the meaning of the Grand-Ducal Regulation of 6 June 2018

6. Charges on financing transactions, loans or overdrafts:

Applicable bank pricing:

Bank pricing for financing, credit or overdraft transactions (Excluding intermediary fees)	
Reprint of amortisation table	€270
Interest certificate	*included in account maintenance fees*
Charges for payments more than 8 days overdue	€420
Reminder letter fees	€525
Reminder letter fees at 30 days	€790
Reminder letter fees at 60 days	€1,050
Reminder letter fees at 90 days	€2,100
Reminder for current account debtor	€525
Risk set-up (beyond 60 days)	€1,050
Debt referred to litigation	€3,000
Account seizure	€500
Certificate of mortgage release	€2,000
Mortgage renewal (excluding notary fees)	€3,150
Information statement - loan guarantees	*included in account maintenance fees*

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7. Other banking products and services

7.1 Services related to account operation

In addition to the high value-added services we offer through our investment range, financing products and other products that enable you to optimise your cash management, Banque Transatlantique Luxembourg assists you with more traditional banking transactions.

Cheques	
Issuing bank cheques	Eurozone: 1% (minimum €500 per cheque + postage costs)

Transfers[1]	
Transfers/transfers received	Credit of the net amount received on the value date of the correspondent. Business day if transaction in one of the 15 EEA currencies + 2 business days if foreign exchange and other currencies.

Transfer fees (standard and instant)	
Issuing transfers/transfers abroad (SWIFT)	Eurozone or SEPA: 0.20% (minimum €50, maximum €1,190) (standard or instant)
	Other countries: 0.20% (minimum €65, maximum €3,500)
	Transfer fees (standard or instant) via the mobile app: Free
	Value date: business day if transaction is in one of the 15 currencies of the EEA, otherwise business day -1

OUR transfer fees [2]				
Amount	€0–€15K	€15K - €50K	€50K - €75K	Over €75K
EUR	€6	€13	€30	€45
Other currencies	0.20% - Minimum €45, Maximum €180			

Transfer of securities	
Transfer of securities	Per line €500 + 0.1% of the portfolio value

[1] Within the meaning of the Grand-Ducal Regulation of 6 June 2018;
[2] In addition to standard transfer fees, at the customer's request;
[3] Fees charged based on the equivalent value in EUR of the transfer amount

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Physical gold and precious metals

Fees – fungible form	
Custody fee	0.50% per year
Transaction fees *	2.00% + correspondent's cost of: • 0.80% (if >= 10kg); • 1.00% (if >= 1kg); • 2.00% (if < 1kg).

(*) minimum €300

Spot currency exchange transactions

We can facilitate the management of your foreign currency assets and carry out spot exchange transactions on your behalf in the main currencies, namely the pound sterling, US and Canadian dollars, yen, Swiss franc and Norwegian krone, under the conditions set out below.

Current account	
Equivalent value less than €25,000	1.00%
Equivalent value between €25,000 and €50,000	0.75%
Equivalent value between €50,000 and €100,000	0.50%
Equivalent value above €100,000	0.25%

Currency exchange transactions are carried out based on the exchange rate quoted on the interbank over-the-counter market (Foreign Exchange). This rate will be reduced or increased by a variable margin according to the amounts, irrespective of the commissions charged by the other intermediaries involved.

For other currencies, please consult your banker.

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

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Term deposits

Term deposits earn interest at Euromarket deposit rates (EURIBID or LIBID) minus a variable margin depending on the currency, amount and term. The minimum amount for a term deposit is €500,000.
Penalties may apply in the event of early repayment (please consult your banker).

Risk commission	
Excess fee *Rate applied to the difference between the highest debit balance for each month of the period and the authorisation*	2.50%
Immobilisation fee *Rate applied to the average debit balance for the period, if the account is in debit for more than 60 consecutive days or not during the quarter (17 days in the case of a monthly statement)*	0.60%

Administration fees for dormant accounts and unclaimed financial assets

After informing the customer that their account is dormant, the bank will apply a specific administrative fee for dormant assets of €2,000 per year (billed quarterly from the quarter following the quarter in which the information was provided).

After informing the customer of the termination of the business relationship, the bank will apply specific administrative fees for the monitoring of unclaimed assets in custody in the amount of €2,000 per year (billed quarterly from the quarter following the quarter in which the information was provided).

7.2 Credit card management ("provision of a credit card" according to the Grand-Ducal Regulation of 6 June 2018).

As part of the account agreement that our clients – natural persons or legal entities – enter into with Banque Transatlantique Luxembourg, we offer a payment card.

Pricing related to credit card operations (Excluding intermediary fees)	
Change to the monthly payment limit	€65
Emergency card/PIN issuance (48 hours)	€180
Reissue of a confidential code	€45
Card replacement fee	€65
Bank fees for blocking a card due to misuse	€125

Annual credit card fee (in EUR, GBP, USD or CHF depending on the card's currency) (*)	
Capitol Gold Visa or Mastercard	€220
Capitol Business Visa or Mastercard	€310
Capitol Club Visa or Mastercard	€625
Capitol Horizon Visa or Mastercard	€1,250
Withdrawal fees	3.00% with a minimum of €6/$/£/CHF
Currency exchange fee	3.00%

(*) only costs charged by the provider, excluding intermediary fees

7.3 SRD II (Shareholder's Rights Directive) service

SRD II service pricing (+VAT at current rate)	
Notification of a general meeting	€125 per notification received electronically €270 per notification received by post
Service cost	€1,000
Voting	€200 per voting instruction

7.4 Other services

Miscellaneous (+VAT at current rate)	
Inheritance – Administrative processing of bank files	€2,500 Excluding external legal fees and probate research
Issuance of a certificate	€450
Certificate of blocking	included in account maintenance fees
Photocopying costs	€3 (per page)
Search for archived documents	€320 per hour
Account closure fees for legal entities and individuals (only in the case of closure during the first year for the latter) (VAT exempt)	€1,300
Administrative fees / change of directors	€200
LEI application fees (annual) (*)	€300
Fees for reissuing account statements[1]	€300 per hour
Closed account search fees – minimum 1% of the account balance and €3 per copy	€500
Split account agreement	included in account maintenance fees
Set-up of joint account treatment	included in account maintenance fees
Postage costs for account statements	€300 (per year)
Order for standard Luxtrust access (**)	€47 for 3 years (activation period 45 days)
Order Luxtrust Access with video authentication	€105.50 for 3 years (activation period 30 days)

(*) excluding costs charged by the supplier

(**) only cost invoiced by the supplier and without any intermediary fees when creating the first access. If activation does not take place within the specified time frame, a flat fee of €300 will be added to the supplier's price.

1Within the meaning of the Grand-Ducal Regulation of 6 June 2018

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