



EDMOND
DE ROTHSCHILD

SCHEDULE OF FEES

PRIVATE CLIENT

EDMOND DE ROTHSCHILD (MONACO)

January 2021





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This fee schedule is divided into two sections:

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These fees cover the basic banking services.

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This category includes brokerage and other fees and charges relating to the main types of transaction.

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This section refers to charges in connection with transfers, credit cards, checks and other banking operations.

INFORMATION

Unless otherwise specified, all fees and other charges indicated in this schedule do not include tax

In order to ensure the security of your assets, the Bank replaces the majority of the deposits by cash at central banks. If the central banks were to decide to apply negative interest rates, the Bank would be obliged to pass on these rates to its customers. (European Central Bank deposit rates on euro current account with more than 100k€ in cash and SNB deposit rates over first franc on CHF current accounts).

These conditions, provided for information purposes only, are not exhaustive and do not include the costs that may result from an exceptional or specific service.

The rates and conditions are subject to change without notice, in accordance with the bank's general terms and conditions.

Please refer to your relationship manager for further information.

1. MANAGEMENT AND ADVISORY MANDATES

Our discretionary management mandate is addressed to customers who wish to delegate their portfolio management, on the basis of the objectives and investment horizons defined with their private banker.

The advisory mandate opens up unlimited access to our know-how, provided by our dedicated specialists. This mandate is intended for investors who wish to receive dedicated support, but wish to take the final investment decision.

Accounts under management and advisory mandates are exempt from negative interest charges.

These performances are covered by two different pricing models:

- A) A standard model in which the client pays a management or advisory commission, custody fees, private banking fees (only for advisory mandates), and transactional fees.
- B) A flat fee that includes levies on all basic wealth management services, i.e. management or advisory fee, custody fees and administration fee. The ticket fee replaces brokerage, securities delivery charges and capital transaction charges, except on derivative transactions.

1.1. Standard management commission and advisory mandate

Total assets	Semi-annual charge
Up to Euros 1 m	0,40 %
Up to Euros 3 m	0,35 %
Up to Euros 10 m	0,30 %
Over Euros 10 m	0,25 %
Minimum fee	1500 € per semester

1.2. Flat Fee with Ticket Fees

Flat Fee	Semi-annual charge
Up to Euros 1 m	0,70 %
Up to Euros 3 m	0,65 %
Up to Euros 10 m	0,55 %
Over Euros 10 m	0,50 %
Minimum fee	5000 € per semester

Ticket Fee

On any transaction	150 €
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If third-party brokerage exceeds the ticket fee, the latter is replaced by the actual amount charged. No discounts are granted on ticket fees.

1.3. Flat Fee with outperformance fee

Exclusively on request, please consult us.

Custom-made discretionary management mandates are available. Your private banker is at your disposal for all information about this subject.

Management and advisory fees and the flat fee are levied twice a year, at end-June and end-December, and are calculated on the basis of the portfolios' average value at the end of each month, from December to May and from June to November respectively.



2. CUSTODY FEES

Custody fees are levied twice a year, at end-June and end-December, and are calculated on the basis of the portfolios' average value at the end of each month, from December to May and from June to November respectively and they include correspondents and other depository fees.

Total levels	Semi-annual charge
Up to 1 m	0,20 %
Up to 3 m	0,125 %
Up to 10 m	0,10 %
Over 10 m	0,075 %
Minimum fee	500 € per semester

For non-standard deposits, correspondent custody fees may be charged in addition.

3. ADMINISTRATIVE FEES

Administrative fees cover basic banking services. They are collected twice a year, at end-June and end-December, and are due when the relevant period commences. These fees do not apply for accounts under discretionary management.

Type	Semi-annual charge
Standard account	500 € per semester
Commercial company	1500 € per semester

Basic banking services include:

- › General account administration
- › Risk management
- › Multi-currency accounts
- › The treatment of dividends/ coupons
- › The processing of all operations on securities
- › The administrative processing of registered securities
- › Correspondence
- › Sending trade confirmations, account and portfolio statements
- › Tax statements
- › Secure access to portfolio data (e-banking)
- › Secure access to the account documents (e-banking)

4. TRANSACTIONALS FEES

4.1 Equities, ETFs, Warrants, structured products, and precious metals

	Main markets	Other market	Ounces	Precious metals
	1,00 %	1,50 %	1,00 %	1,50 %
Minimum charge ⁵	100 €	100 €	100 €	150 €

Delivery and correspondents' charges included. If third-party brokerage exceeds the transaction fee, the latter is replaced by the actual amount charged. Taxes and exchange fees are additional. Minimum charges do not apply for accounts under discretionary management.

Main markets: Europe, United Kingdom, Switzerland, USA, Canada, Hong-Kong, Japan, Singapore

4.2. Bonds, Notes, Treasury bonds, Euro Commercial Papers

	Percentage of transaction value 0,50 %

Delivery and correspondents' charges included. Taxes and exchange fees are additional.

4.3. Investment funds

	Money Markets	Equities	Bonds	Hedge Funds/ other
	-	1,00 %	0,50 %	1,50 %
Minimum charge	0	100 €	100 €	200 €

These fees apply to trades involving both Group and non-Group funds. Delivery and correspondents' charges included. Taxes and exchange fees are additional. If third-party brokerage exceeds the fee as calculated above, the latter is replaced by the actual brokerage charged. Minimum charges do not apply for accounts under discretionary management.

Private Equity, club deals and co-investment fees exclusively on request, please contact you relationship manager

4.4. Options and Futures

Exclusively on demand, please consult us.

	per contract	minimum charge
Options on securities/index	7 €	150 €
Options on futures	15 €	200 €
Futures on index/commodities	15 €	200 €

Regarding exercise and assignment charges, kindly refer to the transaction fees for buying and selling equities and to other markets.

4.5. Forex transactions

Spot and forward trades	Rate
Sliding scale based on amount	1,00 %



5. OTHER SERVICES

5.1. Cash transfer

Payments to Monaco/France	15 € + correspondent fee
Payments abroad	25 € + correspondent fee
Transfers received	free of charge

5.2. Securities transfers (per line)

Outgoing securities transfers	150 € (minimum 450€)
Alternatives funds	500 €
Incoming securities transfers	free of charge

5.3. Cash register operations

Deposit/ withdrawal in euros	free of charge
Deposit/ withdrawal in foreign currency	1,10 %

5.4. Checks

Checks issued/ remitted for collection in euros	free of charge
Checks issue in currency	25 € + correspondent fee
Checks issued for collection in currency	0,20 % (100€ minimum)
Checks issued by the Bank	50 €

5.5. Credit card (annual fee)

Carte Visa Classic	200 €
Carte Visa Premier	300 €
Carte Visa Infinite	500 €

5.6. Loans and guarantees

Lombard packaging fee	0.10% (1000 € minimum)
Mortgage packaging fee	1,00 % (1500 € minimum)
Lombard rate and mortgage	exchange rate +2,5 % sliding scale per year
Commitment fee	0,125 %
Deposits and guarantees	1% per year (250 € minimum)
Unauthorized debit fee	Currency average market rate +5 % p.a.

5.7. Research and special information requirements

Archive research Fees	100 €
Requests for audit and other specials	250 €
Complex searches, portfolio reconstruction, information histories	Actual costs incurred

5.8. Certificates, Estate, Decoupling, Entry

Certificate fee	250 €
Estate: administrative fee	1500 €
Estate: File follow-up beyond 1 year	500 € par an
Decoupling/transformation (joint account/individual)	100 €
Cost of seizure to third party holder	300 €

5.9. Safe-deposit boxes

	Annual rental	Security deposit
Standard	300 €	1000 €
Large	600 €	1000 €
Extra-large	1500 €	1000 €
Trunk wardrobe	4500 €	1000 €

Rental charges (levied annually in advance).

5.10. Account closure

Account closure	250 € (lump sum)
Administrative closure	250 € (2500€ per semester beyond notice of 90 days)



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