

## Fees and Charges<sup>1,7</sup>

Effective from 01 January 2024

PL110

### Account and deposit management

Service	Fees (EUR)
<b>MOVEclassic</b> (classic investment account)	48.00 EUR p.a. <sup>2</sup>
<b>MOVEflex</b> (Investment account with flexible fee structure)	0.35 % p.a. <sup>4</sup> min. 48.00 EUR
<b>MOVEeasy</b> <sup>3</sup> (Portfolio strategies with quarterly rebalancing)	0.35 % p.a. <sup>4</sup> min. 48.00 EUR
<b>MOVEactive</b> <sup>3,5</sup> (Custody account with external asset management mandate)	0.35 % p.a. <sup>4</sup> min. 48.00 EUR
<b>MOVEactive</b> <sup>3,5</sup> (Custody account with Moventum asset management mandate)	0.25 % p.a. <sup>4</sup> min. 48.00 EUR

### Interest Policy for cash accounts

Current interest rates can be found here:  
<https://www.moventum.lu/downloads>

### Payment transactions

Service	Fees (EUR)
<b>Money transfer in</b>	Free of charge
<b>Money transfer out - EU standard</b> <sup>6</sup>	Free of charge
<b>Money transfer out - Others</b> <sup>8</sup>	5.00 EUR
• Money transfer up to 100 EUR	0.10 % with a minimum of 10.00 EUR and a maximum of 50.00 EUR
• Money transfer over 100 EUR	
<b>Direct debits</b>	
• Set-up / alteration / cancellation	Free of charge
• Collection	Free of charge
• Processing of return debit notes	20.00 EUR
<b>Cheque presentation / drawing (EUR only)</b>	50.00 EUR

### Trading

Service	Fees (EUR)						
<b>Trading - Investment funds</b>							
• In accordance with saving or withdrawal plans	Free of charge						
• For instructions entered electronically by financial advisors	0.20 % with a minimum of 5.00 EUR and a maximum of 25.00 EUR						
• Fund switch	10.00 EUR <sup>9</sup>						
<b>Trading - Other securities</b> e.g. equities, bonds (except US ISINs)	0.40 % of the trade amount in EUR with a minimum of 25.00 EUR						
<b>Trading - Structured Notes</b>	0.20 % of the trade amount in EUR with a minimum of 25.00 EUR						
<b>Trading - Exchange-traded Funds (ETFs)</b>							
	<table border="1"> <thead> <tr> <th>Standard Conditions</th> <th>Top 100 Conditions<sup>10</sup></th> </tr> </thead> <tbody> <tr> <td>0.20 % min 14.90 EUR max 49.90 EUR<sup>11</sup></td> <td>14.90 EUR<sup>11</sup></td> </tr> <tr> <td>0.20 % min 4.90 EUR<sup>11</sup></td> <td>none</td> </tr> </tbody> </table>	Standard Conditions	Top 100 Conditions <sup>10</sup>	0.20 % min 14.90 EUR max 49.90 EUR <sup>11</sup>	14.90 EUR <sup>11</sup>	0.20 % min 4.90 EUR <sup>11</sup>	none
Standard Conditions	Top 100 Conditions <sup>10</sup>						
0.20 % min 14.90 EUR max 49.90 EUR <sup>11</sup>	14.90 EUR <sup>11</sup>						
0.20 % min 4.90 EUR <sup>11</sup>	none						
<b>One-Off Investment</b>							
<b>Investment plan</b>							
<b>For non-electronic order placement (fax, letter, etc.)</b>	A processing charge of 80.00 EUR in addition to the above stated charges						
<b>Account transfer</b>							
i. Instructions for Transfer in	Free of charge						
ii. Instructions for Transfer out	45.00 EUR per ISIN						
<b>Custody</b>							
• Investment fund units <sup>12</sup>	Free of charge						
• Commission-free fund share classes (e.g., Clean-Share Classes, Index Funds, Exchange-traded Funds 'ETFs') and other securities	0.10 % p.a. <sup>13</sup> with a minimum of 1.00 EUR per position per quarter						

### Other Services

Service	Fees (EUR)
<b>Corporate actions</b>	
• Voluntary <sup>14</sup>	12.00 EUR
• Involuntary <sup>15</sup>	Free of charge
• Reinvestment of dividends for investment funds	Free of charge
<b>Providing duplicates</b>	
• Trade confirmations and account statements	15,00 EUR per document
• Tax statements	
• Other confirmations	
<b>Estate settlement</b>	100.00 EUR
<b>Account pledge</b>	20.00 EUR
<b>Issuing of a written account and deposit statement / information</b> <sup>16</sup>	10.00 EUR
<b>Postal mailing of invoices and notifications</b>	20.00 EUR p.a. (charges will not apply when using AccountView Postbox)

### Managed portfolios

Service	Fees (EUR)
<b>MOVEactive</b> <sup>17</sup> (account with portfolio management by Moventum)	0,50 % p.a. <sup>4</sup>

<sup>1</sup> For services not listed in these Fees and Charges which are rendered according to a client's direct instructions, or in his/her interest, Moventum reserves the right to charge a fee according to the complexity, time and effort involved. Possible third party charges will be passed on to the client in addition to the prices listed here.

<sup>2</sup> Annual account fee payable in advance for the full year at the beginning of each calendar year or upon account opening. For account openings as from July 1<sup>st</sup>, of the current year, a yearly fee is charged at 50%.

<sup>3</sup> With this model, the transaction costs are included in the platform fee.

<sup>4</sup> The platform fee is calculated based on the monthly average value of the custody and cash accounts and debited quarterly at the end of each quarter on a pro rata basis.

<sup>5</sup> Additional management fee in accordance with the separate agreement with the asset manager.

<sup>6</sup> In order to qualify as a EU standard transfer the following conditions must be met: (a) the transfer currency and the account currency are EUR; (b) the amount to be transferred does not exceed 50.000 EUR; (c) the transfer must be performed in the so called SHARE mode; (d) the transfer is initiated to an EU member state and (e) the IBAN (International Bank Account Number) of the beneficiary and the BIC (Bank Identifier Code) of the beneficiary's credit institute are stated.

<sup>7</sup> The Foreign Exchange transactions are placed with our correspondence bank. The Foreign Exchange rate is based on the retail price at the time of order placement and includes the standard retail margin of 105bp.

<sup>8</sup> Money transfers are effected by us in the so called SHARE mode as a matter of standard procedure (therefore, our fees are charged to the account of the remitter and the beneficiary bears the remaining charges). The fees charged by third party banks (in the scope of transfers in OUR mode) will be subsequently charged to the account of the remitter.

<sup>9</sup> Only for switchable funds within the same fund family. 10.00 EUR are charged with each subscription.

<sup>10</sup> If required, you can obtain the list of the Top 100 ETFs from your advisor.

<sup>11</sup> Any additional brokerage fees may be included in the NAV.

<sup>12</sup> Only investment fund units with trailer fees.

<sup>13</sup> Value added tax currently applicable in Luxembourg will be added to the fee.

<sup>14</sup> With this type of corporate action there are a number of dealing / trading alternatives (e.g. capital stock dividends). Moventum provides information regarding these various alternatives and acts in accordance with the client's wishes.

<sup>15</sup> With this type of corporate action there are no dealing / trading alternatives (e.g. stock split). Moventum executes the corporate action according to the requirements stipulated by the respective fund company.

<sup>16</sup> Unless legally owed without separate costs.

<sup>17</sup> Valid for portfolio management by Moventum S.C.A. or Moventum Asset Management S.A.

Customer's Signature

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