



DISCRETIONARY PORTFOLIO
MANAGEMENT SERVICE

WEALTH
MANAGEMENT
FEES
(MONACO)

CLASSIC DISCRETIONARY PORTFOLIO MANAGEMENT MANDATE

Meeting your management objectives by entrusting highly qualified experts with daily investment decisions, via a portfolio offering a risk profile to suit your specific requirements.

Service fees

| | Account statement | Access to e-Banking | Online payments | Visa Premier card | Tax statement FR & MC |
|--------------------------------|-------------------|---------------------|-----------------|-------------------|-----------------------|
| EUR 300 per quarter – includes | ✓ | ✓ | ✓ | ✓ | ✓ |

Management fees

| Amount | Conservative Rate (p. a.) | Optimisation, Balanced Rate (p. a.) | Dynamic Rate (p. a.) |
|----------------------|---------------------------|-------------------------------------|----------------------|
| Up to EUR 3,000,000 | 1.10% | 1.30% | 1.55% |
| Up to EUR 5,000,000 | 1.05% | 1.20% | 1.40% |
| Up to EUR 10,000,000 | 0.90% | 1.00% | 1.20% |
| Up to EUR 20,000,000 | 0.80% | 0.90% | 1.05% |
| Above EUR 20,000,000 | Special conditions | Special conditions | Special conditions |
| Minimum per quarter | EUR 2,500 | EUR 3,000 | EUR 3,500 |

Administrative fees

| Amount | Rate (p.a.) |
|----------------------|--------------------|
| Up to EUR 3,000,000 | 0.50% |
| Up to EUR 5,000,000 | 0.40% |
| Up to EUR 10,000,000 | 0.35% |
| Up to EUR 20,000,000 | 0.30% |
| Above EUR 20,000,000 | Special conditions |
| Minimum per quarter | None |

Fee calculation

- Management fees are charged quarterly on a pro-rata basis and are calculated monthly on the overall value of the assets.
- Administrative fees are charged quarterly on a pro-rata basis and are calculated monthly on the overall value of the securities portfolio, including precious metals (physical deposits, metals accounts).
- Administrative fees include custody fees, coupon/dividend payment fees and securities transaction fees. Securities in external hedge funds are subject to additional administrative fees of 0.25%.
- Each type of fee is charged separately.
- Rates listed are before tax and non-cumulative.
- Correspondent banks' fees are not included.

BESPOKE DISCRETIONARY PORTFOLIO MANAGEMENT MANDATE

Achieving your investment objectives with a highly personalised service level and a portfolio designed just for you.

Service fees

| | Account statement | Access to e-Banking | Online payments | Visa Premier card | Tax statement FR & MC |
|----------------|-------------------|---------------------|-----------------|-------------------|-----------------------|
| Free of charge | ✓ | ✓ | ✓ | ✓ | ✓ |

Management fees

| Amount | Rate (p.a.) |
|----------------------|--------------------|
| From EUR 10,000,000 | 1.25% |
| Up to EUR 20,000,000 | 1.15% |
| Up to EUR 30,000,000 | 1.00% |
| Up to EUR 50,000,000 | 0.80% |
| Above EUR 50,000,000 | Special conditions |
| Minimum per quarter | EUR 8,500 |

Management fees include administrative fees, except for securities held in external hedge funds.

Fee calculation

- Management fees are charged quarterly on a pro-rata basis and are calculated monthly on the overall value of the assets.
- Securities in external hedge funds are subject to administrative fees of 0.25%.
- Each type of fee is charged separately.
- Rates listed are before tax and non-cumulative.
- Correspondent banks' fees are not included.

PRIVATE MARKETS MANDATE

Achieving your investment objectives with a highly personalised service level and a portfolio that includes investments in private markets (in particular real estate, infrastructure, private equity, and private debt).

Service fees

| | Account statement | Access to e-Banking | Online payments | Visa Premier card | Tax statement FR & MC |
|----------------|-------------------|---------------------|-----------------|-------------------|-----------------------|
| Free of charge | ✓ | ✓ | ✓ | ✓ | ✓ |

Management fees

| | |
|-------------|-------|
| Rate (p.a.) | 1.50% |
|-------------|-------|

Fee calculation

- These conditions apply only to the assets invested in the Private Markets sub-account.
- Management fees include administrative fees and transaction fees.
- Management fees are charged quarterly on a pro-rata basis and are calculated monthly on the overall value of the assets.
- Further costs may apply to each individual private markets investment. Such costs will be described in the relevant product documentation.
- If the Private Markets mandate is terminated, monitoring fees of up to 1.50% p.a. will apply to the private markets investments held in the portfolio.
- Rates listed are before tax and non-cumulative.
- Each type of fee is charged separately.
- Correspondent banks' fees are not included.

TRANSACTION FEES (1/2)

Brokerage fees

| Type of transaction | Rate |
|-------------------------------------|---------|
| Equities, equity funds, hedge funds | 0.20% |
| Bonds, bond funds | 0.10% |
| Minimum | EUR 200 |

Futures transactions

| Transaction | Fee per contract |
|--|------------------|
| Futures (including on precious metals) | EUR 80 |

Options

| Market | Fees |
|-----------------|-----------------------|
| United States | USD 8 per option |
| Eurex | 1% of the premium |
| Other exchanges | 1% + EUR 4 per option |
| Minimum | EUR 100 |

Fee calculation

- Transaction fees are charged in addition to other fees.
- There are no transaction fees on UBP money market funds.
- Structured products designed by UBP specialists are subject to a margin, covering the generation of new ideas, customised product engineering and after sales service. This margin is based on the amount invested in the structured product without exceeding 3% of that amount.
- Rates listed are before tax and non-cumulative. Certain transactions may be subject to Swiss stamp duty.
- Each type of fee is charged separately.
- Correspondent banks' fees are not included.

TRANSACTION FEES (2/2)

Options on currencies and precious metals

Up to 0.30% of the nominal amount

Deposit certificates, Treasury bills and other money market securities

| | |
|------------------------------------|---------|
| Up to 0.375% of the nominal amount | Rate |
| Minimum | EUR 200 |

Securities transfers

| | |
|-------------------|---|
| Incoming | Free of charge |
| Physical delivery | EUR 100 per item, plus third-party fees |
| Outgoing | EUR 100 per item, plus third-party fees |

Fee calculation

- Transaction fees are charged in addition to other fees.
- Structured products designed by UBP specialists are subject to a margin, covering the generation of new ideas, customised product engineering and after sales service. This margin is based on the amount invested in the structured product without exceeding 3% of that amount.
- Rates listed are before tax and non-cumulative. Certain transactions may be subject to Swiss stamp duty.
- Each type of fee is charged separately.
- Correspondent banks' fees are not included.

BANKING CHARGES (1/4)

Account and miscellaneous fees

| | |
|--|---|
| Complex accounts* | Minimum EUR 1,000 p.a. |
| Account-closing | EUR 2,000, plus EUR 100 per security |
| Various statements | EUR 150 per statement |
| Company audit certificates | EUR 300 per certificate |
| Research on client's request | EUR 100 per hour, plus EUR 1 per page |
| Express courier services | |
| Within Europe | EUR 50 per envelope |
| Outside Europe | EUR 75 per envelope |
| Safekeeping of sealed envelopes/parcels | EUR 100 per envelope/parcel |
| Tax statements (outside France and Monaco) | |
| Prior tax year (Y-1) | EUR 850 |
| Specific request (up to Y-5) | EUR 500 per account p.a. |
| Tax claims | |
| French investments | EUR 250 per form |
| Other investments | EUR 100 per transaction +10% of amount claimed, capped at EUR 1,200 per transaction |

*Life-insurance accounts, segregated accounts, commercial accounts, and accounts held by legal entities that are themselves held by more than one succeeding shareholder.

Money transfers

| | |
|---|--------------------------|
| Incoming payments | Free of charge |
| Outgoing payments (e-Banking) | Included in service fees |
| Outgoing payments (except e-Banking) | |
| Domestic transfers | EUR 25 per transfer |
| International transfers | EUR 50 per transfer |
| Other transfers and services | |
| Cash awaiting collection (transmission of instructions) | EUR 75 |
| Standing orders | EUR 25 |
| SEPA withdrawals | EUR 25 per issuer p.a. |
| Copies of SWIFT messages | EUR 50 per copy |
| Investigations | EUR 100 |

Fee calculation

- Charges listed are before tax and non-cumulative.
- Each type of fee is charged separately to the client's current account.
- Correspondent banks' fees are not included.

BANKING CHARGES (2/4)

Cheques and credit cards

| | |
|-----------------------------------|-----------------------------|
| Bank cheques | |
| Remittance of cheques | Free of charge |
| Issuing of UBP cheques | EUR 35 |
| Return of unpaid cheques | EUR 50 |
| <hr/> | |
| Visa Premier Card | |
| Annual fee | Included in service fees |
| Transactions outside the eurozone | 1.75% of transaction amount |
| Withdrawals at foreign tellers | EUR 4.57 |
| Withdrawals at foreign ATMs | EUR 4.57 |
| <hr/> | |

Teller transactions

| | |
|------------------------------------|-------|
| Foreign exchange cash transactions | 1.50% |
| <hr/> | |

Safe-deposit box rental

| | |
|-----------------------|---|
| Annual fee before tax | Dimensions (LxHxD in cm) |
| EUR 400 | 30x6x39 / 30x9x39 / 30x12x39 |
| EUR 500 | 30x15x39 / 30x21x39 / 30x30x39 / 30x36x39 |
| EUR 600 | 30x60x39 / 30x91x39 / 60x30x39 / 60x36x39 |
| EUR 900 | 60x60x39 / 60x91x39 |
| EUR 2,500 | 72x193 |
| <hr/> | |

Fee calculation

- Charges listed are before tax and non-cumulative.
- Each type of fee is charged separately to the client's current account.
- Correspondent banks' fees are not included.
- The above list of credit card charges is a summary. Please contact your relationship manager for a full list.

BANKING CHARGES (3/4)

Term deposits

| Amount | Rate |
|---------------------|--------------------|
| Up to EUR 1,000,000 | Minimum 0.50% p.a. |
| Above EUR 1,000,000 | Minimum 0.25% p.a. |
| Minimum | EUR 200 |

Loans and overdrafts

| | |
|--|---|
| Lombard loans in EUR | EURIBOR + 1.75% p.a. + structuring or renewal fees |
| Lombard loans in other currencies | Cost of financing (CoF) + 1.75% p.a. + structuring or renewal fees |
| Overdraft facilities in EUR | EURIBOR + 2.50% p.a. + structuring or renewal fees |
| Overdraft facilities in other currencies | Daily rate + 2.50% p.a. + structuring or renewal fees |
| Mortgage loans in EUR | EURIBOR + 2.75% p.a. + structuring or renewal fees |
| Mortgage loans in other currencies | Cost of financing (CoF) + 2.75% p.a. + structuring or renewal fees |
| Unauthorised debit balances | Cost of financing (CoF) for 1 week + 8.5% p.a. |
| Guarantees | Fixed annual fees of 2%, minimum EUR 300 |
| Credit card guarantees | 1% p.a., minimum EUR 250 |

Fee calculation

Term deposits:

- Term deposits are available in the major currencies for terms ranging from 1 week to 12 months.
- In the event of early redemption, the full margin payable and a penalty equal to the financing interest rate until the initial maturity plus a minimum of 2% p.a. will apply.
- Interest on term deposits is paid at maturity.
- Requests to change or cancel deposits must be given at least two working days before maturity.
- Deposits are automatically renewed at maturity for the same term, unless otherwise indicated.

Loans and overdrafts:

- Structuring or renewal fees vary depending on the complexity of the loan. Please contact your relationship manager for any further information.
- The cost of financing (CoF) is the cost borne by the Bank as a result of granting loans to its clients. It includes, among others, the interest rate and liquidity and capital costs as determined by the Bank.
- The CoF is published daily on the client's e-Banking account. The client can also request it from their relationship manager.
- The daily rate applicable to overdrafts is the interest rate determined by the Bank based on its own CoF, plus a variable margin.

BANKING CHARGES (4/4)

Forex

| Amount | Rate |
|---------------------|-------|
| Up to EUR 100,000 | 1.30% |
| Up to EUR 200,000 | 0.80% |
| Up to EUR 500,000 | 0.40% |
| Up to EUR 1,000,000 | 0.25% |
| Above EUR 1,000,000 | 0.15% |

A penalty of EUR 100 will apply in the event of early redemption.

Precious metals

| Amount | Rate per transaction |
|------------------------------|----------------------|
| Up to EUR 500,000 | 1.00% |
| Up to EUR 1,000,000 | 0.50% |
| Above EUR 1,000,000 | 0.25% |
| Conversion to physical metal | 0.50% |

Fee calculation

- Charges listed are before tax and non-cumulative.
- Each type of fee is charged separately to the client's current account.
- Correspondent banks' fees are not included.

This document is the fee schedule relating to the products and services offered by Union Bancaire Privée, UBP SA, Monaco Branch. In accordance with its General Conditions, the Bank reserves the right to amend these fee terms at any time without notice.

Additional charges, commissions or fees may be charged for any activity or service not included in this document, particularly for certain financial instruments. These may be listed in the Prospectus or the Key Information Document.

With regard to current account balances, the Bank reserves the right to charge any negative interest rates applied by central banks to the current account at any time.

Please contact your relationship manager for any further information.

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Union Bancaire Privée is incorporated in Geneva, Switzerland, as a limited liability company.
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