



EXECUTION-ONLY SERVICE

WEALTH
MANAGEMENT
FEES
(MONACO)

EXECUTION-ONLY SERVICE

The Execution-Only service is for clients wishing to manage their portfolio themselves without using our Discretionary Portfolio Management or Advisory Mandates.

Service fees

	Account statement	Access to e-Banking	Online payments	Visa Premier card	Tax statement FR & MC
EUR 500 per quarter – includes	✓	✓	✓	✓	✓

Administrative fees

Amount	Rate (p.a.)
Up to EUR 1,000,000	0.50%
Up to EUR 3,000,000	0.40%
Up to EUR 10,000,000	0.35%
Up to EUR 25,000,000	0.30%
Up to EUR 50,000,000	0.25%
Above EUR 50,000,000	0.20%
Minimum per quarter	None

Fee calculation

- 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.

TRANSACTION FEES (1/2)

Equities and bonds

Transaction amount	Bonds	Equities/ETF CH/FR/DE/NL	Equities/ETF UE/US/CA/JP	Equities/ETF Other jurisdictions
Up to EUR 50,000	0.90%	1.00%	1.70%	2.00%
Up to EUR 100,000	0.80%	1.00%	1.60%	2.00%
Up to EUR 250,000	0.60%	0.75%	1.40%	1.80%
Up to EUR 500,000	0.40%	0.50%	1.30%	1.50%
Up to EUR 1,000,000	0.30%	0.35%	0.90%	1.30%
Above EUR 1,000,000	0.20%	0.30%	0.75%	1.00%
Minimum per transaction	EUR 200	EUR 200	EUR 200	EUR 200

Funds

Transaction amount	Bond and money market funds	Equity funds	Hedge funds
Up to EUR 50,000	1.40%	1.60%	1.80%
Up to EUR 100,000	1.30%	1.50%	1.70%
Up to EUR 250,000	1.20%	1.40%	1.60%
Up to EUR 500,000	0.90%	1.10%	1.30%
Up to EUR 1,000,000	0.80%	1.00%	1.20%
Above EUR 1,000,000	0.70%	0.90%	1.10%
Minimum per transaction	EUR 200	EUR 200	EUR 200

Fee calculation

- Transaction fees are charged in addition to our 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)

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 stock exchanges	1% + EUR 4 per option
Minimum	EUR 100

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.

Union Bancaire Privée, UBP SA - Monaco Branch

La Belle Epoque | 17 Avenue d'Ostende | P.O. Box 106 | 98002 Monaco Cedex
T +377 92 16 58 58 | F +377 92 16 58 69
RCI 14S06257

Union Bancaire Privée, UBP SA - Head Office

Rue du Rhône 96-98 | 1211 Geneva 1 | Switzerland
Union Bancaire Privée is incorporated in Geneva, Switzerland, as a limited liability company.
N° Fed. CH-660.0.071.956-1