



Name of the account provider: Quintet Private Bank (Europe) S.A.

Type of account: Discretionary management mandates

Date: 31 December 2018

- This document informs you about the costs for use of the main services linked to a payments account. It will help you compare these costs with the costs of other accounts.
- Costs may also be charged for the use of services linked to the account which are not mentioned here. You will find complete information in the document entitled "Extract from the list of rates".
- A glossary of the terms used in this document is available free of charge.

| QUINTET services | Rates ¹ | | | | | | | | | | | | | | | | |
|---|--|--|--|---------------|-----|---------------------------------|--|--|------------------|--|---------|--|--|--|---------------------|--|--------|
| Discretionary management mandates | | | | | | | | | | | | | | | | | |
| General account services | | | | | | | | | | | | | | | | | |
| Included: <ul style="list-style-type: none"> • Discretionary management fees • Custody fees • Transaction costs and corporate actions • Online Banking • Direct debit • Account statement • Standing order • Cash withdrawal • Account administration • Provision of a debit card (except for Rivertree FD Strategic Management) • Provision of a credit card (except for Rivertree FD Strategic Management) | <table border="0"> <tr> <td colspan="2" style="border-top: 1px solid black;">Rivertree FD Strategic Management</td> </tr> <tr> <td>• Annual Fees</td> <td style="text-align: right;">€ 0</td> </tr> <tr> <td colspan="2" style="border-top: 1px solid black;">Discretionary management</td> </tr> <tr> <td>• % of total assets Deducted quarterly (depending on strategy)</td> <td style="text-align: right;">From 1% to 1.75%</td> </tr> <tr> <td>• Minimum quarterly commission (excl. VAT)</td> <td style="text-align: right;">€ 2,125</td> </tr> <tr> <td colspan="2" style="border-top: 1px solid black;">“Customised” discretionary management</td> </tr> <tr> <td>• % of total assets Deducted quarterly (depending on strategy)</td> <td style="text-align: right;">from 1.15% to 1.90%</td> </tr> <tr> <td>• Minimum quarterly commission (excl. VAT)</td> <td style="text-align: right;">€3,750</td> </tr> </table> | Rivertree FD Strategic Management | | • Annual Fees | € 0 | Discretionary management | | • % of total assets Deducted quarterly (depending on strategy) | From 1% to 1.75% | • Minimum quarterly commission (excl. VAT) | € 2,125 | “Customised” discretionary management | | • % of total assets Deducted quarterly (depending on strategy) | from 1.15% to 1.90% | • Minimum quarterly commission (excl. VAT) | €3,750 |
| Rivertree FD Strategic Management | | | | | | | | | | | | | | | | | |
| • Annual Fees | € 0 | | | | | | | | | | | | | | | | |
| Discretionary management | | | | | | | | | | | | | | | | | |
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| • Minimum quarterly commission (excl. VAT) | €3,750 | | | | | | | | | | | | | | | | |
| Payments | | | | | | | | | | | | | | | | | |
| Transfers | Incoming transfers € 0 | | | | | | | | | | | | | | | | |

¹Unless otherwise stated, all rates include VAT. Rates expressly mentioned as excluding taxes should be increased, if appropriate, by the applicable VAT.

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| | <p>Outgoing transfers € 0</p> <ul style="list-style-type: none"> • 12 transfers /year € 0 • Starting with the 13th transfer /year 0.10% of the amount with min. €5 and max. € 200 /transaction. |
| Cards and withdrawals | |
| <p>Provision of a debit card (only for Rivertree FD Strategic Management)</p> <p>Provision of a credit card (only for Rivertree FD Strategic Management)</p> <p>Cash withdrawal (Cash advance)</p> | <p>Priced on an annual basis</p> <ul style="list-style-type: none"> • Annual fee for V PAY debit card € 10 • Annual fee for Visa Classic € 15 • Annual fee for Visa Business € 45 • Annual fee for Mastercard Gold € 45 • Annual fee for Mastercard WW € 90 • Fees for cash advances on credit card 2% + € 2.5 |
| Overdraft | |
| Overdraft | <ul style="list-style-type: none"> • Interest rate for borrowing on current account without an authorised overdraft = 0% |