



PRIVATE BANKING FEE SCHEDULE

AS AT AUGUST 2024



QUINTET
LUXEMBOURG
PRIVATE BANK

SUMMARY

I. DISCRETIONARY MANAGEMENT MANDATES	03
<ul style="list-style-type: none"> • Rivertree FD Strategic • Discretionary management • Discretionary management – Index + mandate • Tailor-made discretionary management (formerly “Discretionary management mandate - personalised strategy”) 	
II. INVESTMENT ADVISORY MANDATES	04
<ul style="list-style-type: none"> • Advisory • Active advisory (formerly “Investment advice mandate”) 	
III. EXECUTION ONLY	06
IV. OTHER BANKING SERVICES	07
<ul style="list-style-type: none"> • Cash accounts • Securities accounts • Other banking services 	
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¹ The terms defined in the glossary are marked by an asterisk (*)

Term accounts (Term deposits)

Amount	Min. EUR 25 000 or exchange value
Annual Interest rate	To be agreed – depending on maturity and amount invested
Term	<p>2 weeks to 12 months</p> <p>Instructions regarding renewals or termination must be communicated to the Bank at least 5 (five) business days prior the maturity date of such deposits.</p> <p>In the absence of instructions from the Client, the Bank may at its own discretion decide to keep the deposit in the same currency as before for a term of the same duration on the conditions prevailing at the time of renewal or transfer them to the Client's current account.</p>
Commission fee* - in case of termination before the maturity date at the initiative of the Client.	<p>* In case of termination before the maturity date at the initiative of the Client, the Bank is entitled to charge, in addition to the Commission fee, the refinancing costs for the remaining term in the form of an early redemption fee. Such fee may be communicated to the Client upon simple request before the termination.</p> <p>The calculation of this fee is based on the market rate applicable for a period equivalent to the period remaining until the final maturity date of the Term deposit.</p> <p>This additional fee may exceed the interest already accrued as well as the total interest to be accrued on the day of the early withdrawal and may therefore affect the capital initially deposited. This fee corresponds to the difference between the market rate applicable on the date the withdrawal order is received and the rate of the deposit, multiplied by the nominal of the deposits, times the fraction of the year remaining until the deposit maturity date.</p> <p>+ EUR 250 flat fee.</p>

Other services

Advisory fees

Sending post	Free
With mail holding	EUR 250 p.a. excl. tax (VAT ²)

Account-closing fees	Free
Natural person	EUR 250 per account
Legal person	EUR 500 per account

E-banking

Access to secure e-banking	Free
Request for an extra connection module	Free

Safe deposit box rental

Standard sizes	From 6 to 4 313 dm ³
Price	On request Depending on availability and size of the box (VAT applicable)

Attestations, searches and tax slips

Searches	EUR 50 per hour, each hour started is due, excl. tax (VAT)
Copies of statements/tax slips	EUR 15 per document

Fees for recovering tax on foreign withholding tax (excl. tax ²)	
Discretionary management mandates and investment advisory mandates	free of charge
Execution Only	5% of the gross recovered amount – minimum EUR 50 (+VAT) / maximum EUR 500 (+VAT)
Production of the tax slip for income from assets in our books	Included

GLOSSARY

The **all-in fee** covers fees for all the management services and administration of your portfolio, transactions made as part of this management, custody fees and corporate actions, except for the margins inherent in the financial instruments themselves. The calculation and payment details for this fee and the other terms and conditions are stipulated in your mandate. A one-off fee will apply to primary market investment in tailor-made structured products set-up at the initiative of the Quintet Group. The actual fee payable by the investor is disclosed in the relevant term sheet and may be up to 2% (according to the complexity and/ or duration of the product). This fee covers the services provided by the Quintet Group Structured Product Desk and by the Local Product specialist for: product selection, calibration and follow-up, including services such as back & stress testing, choice of issuer and follow-up of issuer risk, specific parameters determination, call for tender for best pricing, marketing tools, administrative implementing, secondary market follow-up like daily valuation or product reporting.

The **advisory fee** covers fees for the advice provided, the administration of your portfolio, custody fees and corporate actions. The calculation and payment details for this fee and the other terms and conditions are stipulated in your mandate.

The **transaction fees** represent the cost and fees for transactions carried out on your portfolio.

The **Execution-only fee** covers all fees for the administration of your portfolio, custody fees and corporate actions deducted quarterly each calendar quarter (and pro rata in accordance with the exact date that it takes effect).

The **main markets are**: South Africa, Germany, Australia, Austria, Belgium, Canada, South Korea, Denmark, Spain, Estonia, USA, Finland, France, Hong Kong, Hungary, Ireland, Italy, Israel, Latvia, Lithuania, Luxembourg, Japan, Norway, the Netherlands, Poland, Portugal, Slovenia, Czech Republic, Turkey, UK, Singapore, Sweden, Switzerland, Taiwan. All the other markets not listed as main markets are considered as other markets.

Total assets: This amount includes the whole of your portfolio (including securities, cash and precious metals).

Quintet funds are the funds for which the Quintet group is the promoter.

The **fund selection** is the third-party funds selected and monitored by our in-house experts.

The **other funds** are funds which are neither Quintet funds nor in the list of funds selected by the Bank.

² 17% VAT applicable

TERMS AND CONDITIONS

- I. This Fee Schedule should be read in conjunction with the latest version of our bank's General Terms and Conditions (GTC). Unless otherwise stated, this Fee Schedule applies to all products and services as of 1 January 2024.
- II. This Fee Schedule does not cover all of our products and services. For further information on the products and services not mentioned, please contact your private banker.
- III. Unless otherwise stipulated, the tariffs, prices, fees, commissions and charges in the Fee Schedule include taxes. Where appropriate, the VAT applicable to certain services should be added to those specifically marked as excluding tax (excl. tax).
- IV. In accordance with the GTC, modifications to this Fee Schedule shall be agreed upon between the bank and the client in the following manner:
 - The client shall be advised of the modification to the Fee Schedule by means of a note enclosed with his bank statements or simply by letter. The amended text of the Fee Schedule shall be provided by a simple request from the client to his private banker.
 - The modifications made to the fees and commissions enter into force on the first day of the second calendar month following that in which the note of modification was sent to the client (date as on the notice). If the client does not agree with the proposed modifications to the Fee Schedule, he may terminate his business relationship with the bank, without any charge, in the month following that date of the notice of modification.
- V. Unless otherwise stipulated in this Fee Schedule, the modifications made to the rates and/or remuneration of the products and services linked to market conditions enter into force on the 11th day following notice of modification sent to the client (date as of the notice). If the client does not agree with the proposed modifications to the Fee Schedule, he shall terminate his business relationship with the bank, without any charge, within the 10 days following the date of the note of modification.

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