



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

**Type of account: (Active) ADVISORY**

**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.

<b>Quintet services</b> (Active) ADVISORY	<b>Rates<sup>1</sup></b>	
<b>General account services</b>		
Included: <ul style="list-style-type: none"> <li>• Advisory fee</li> <li>• Custody fees and corporate actions</li> <li>• Online banking</li> <li>• Direct debit</li> <li>• Bank statement</li> <li>• Standing order</li> <li>• Cash withdrawal</li> <li>• Account administration</li> </ul>	<b>Advisory fees - Advisory</b>	
	• % of total assets Deducted quarterly	from 0.6% to 0.45%
	• Minimum quarterly fee (Excluding VAT)	€ 750
	<b>Advisory fees - Active Advisory</b>	
• % of total assets Deducted quarterly	from 1.2% to 0.9%	
• Minimum quarterly fee (Excluding VAT)	€ 3,000	
<b>Payments</b>		
Transfers	Incoming transfers	€ 0
	Outgoing transfers	€ 0
	• 12 transfers /year	€ 0
	• Starting with the 13th transfer /year	0.10% of the amount with min. €5 and max. € 200 /transaction.
<b>Cards and withdrawals</b>		
Provision of a debit card	• Annual fee for V PAY debit card	€ 0

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

Provision of a credit card  Cash withdrawal (Cash advance)	<ul style="list-style-type: none"> <li>• Annual fee for Visa Classic € 0</li> <li>• Annual fee for Visa Business € 0</li> <li>• Annual fee for Mastercard Gold € 0</li> <li>• Annual fee for Mastercard WW € 0</li> <li>• Cash advance fees 2% + on credit card € 2.5</li> </ul>
<b>Overdraft</b>	
Overdraft	<ul style="list-style-type: none"> <li>• Interest rate for borrowing on current account without an authorised overdraft = Interbank rate + 8%</li> </ul>