

# MAIN FEES AND COMMISSIONS

## APPLICABLE AS OF NOVEMBER 1<sup>ST</sup>, 2023



**BNP PARIBAS**  
**WEALTH MANAGEMENT**

The bank  
for a changing  
world



# Preamble

## Main fees and commissions, applicable as of November 1<sup>st</sup>, 2023

This booklet covers the pricing of our main products and services offered by BNP Paribas Wealth Management in Luxembourg<sup>1</sup>. For any additional information, do not hesitate to contact your Private Banker.

### Remarks

- BNP Paribas Wealth Management in Luxembourg reserves the right to charge at its real cost any operation that has generated a specific cost beyond the services presented in this brochure.
- Prices are in EUR or the equivalent in other currencies. They are subject to Value Added Tax (VAT) according to the legislation in force. Clients residing outside the European Union (EU) are not subject to VAT. In the event of change of residence, please contact your Private Banker who will inform you of your future status.
- Banking transactions are carried out within a certain number of value days, expressed as a number of business days in Luxembourg from the execution date (D).
- Since 1<sup>st</sup> January 2018, BNP Paribas Wealth Management in Luxembourg reimburses the client<sup>2</sup> for any distribution fees collected from managers of the UCIs which are held on the client's account, up to the net amount received by the Bank, with said distribution fee corresponding to a part of the entry fees and management fees collected from the clients by the UCI managers.
- Unless otherwise agreed, BNP Paribas Wealth Management in Luxembourg reserves the right to change its fees and commissions at any time. The clients of BNP Paribas Wealth Management in Luxembourg will be informed of any changes ahead of time, and this schedule will be adjusted accordingly and made available to them.
- This booklet applies to all clients of BNP Paribas Wealth Management in Luxembourg (except for External Wealth Managers' clients).
- For a full description of the products and services offered by BNP Paribas Wealth Management in Luxembourg, please refer to the appropriate brochures, mandates and agreements, which are available on demand.
- This booklet covers the main products and services on offer as of November 1<sup>st</sup>, 2023. Fees and commissions for products and services not described in this schedule, including those that are no longer offered but which a client may still hold, are available upon request from the Bank.

<sup>1</sup> The products and services are intended for BNP Paribas Wealth Management clients and BGL BNP Paribas Banque Privée clients in Luxembourg.

<sup>2</sup> Not applicable for the Execution Service and Private Equity investment funds.



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WEALTH MANAGEMENT

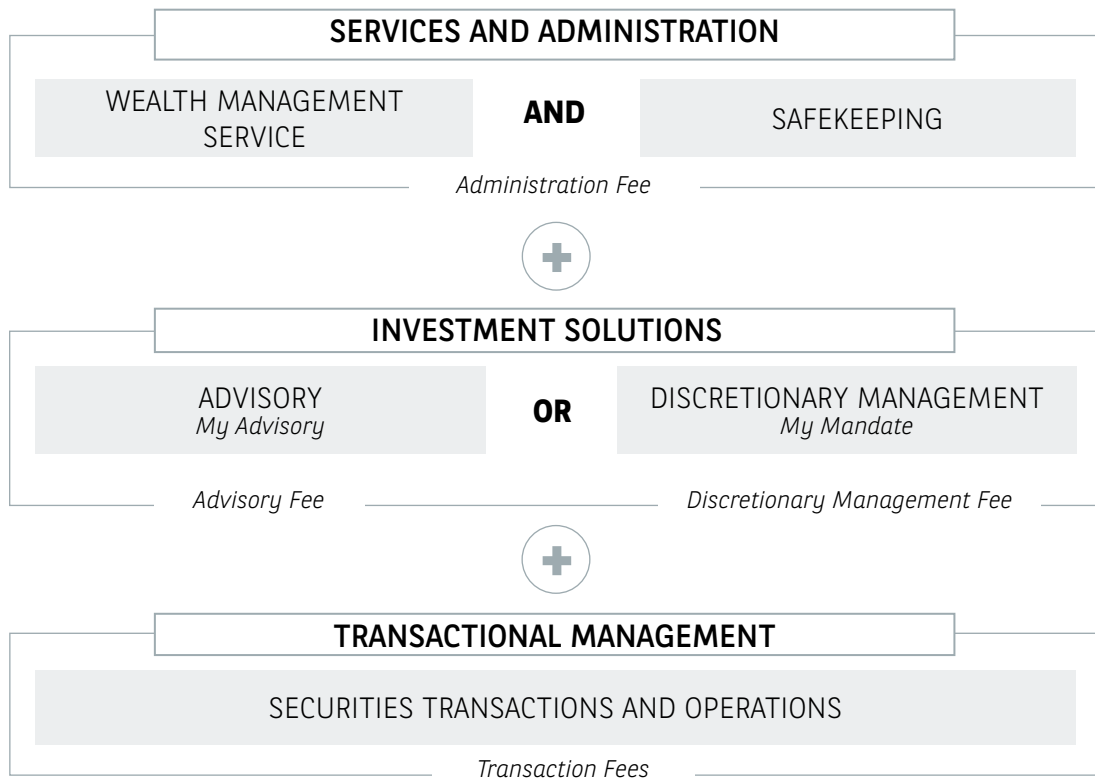
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# Your Pricing Structure

# Your Pricing Structure

Your pricing structure is essentially composed of three components:

- **Services and Administration:** Combines the services providing you, on the one hand, an individualised support and customer experience (Wealth Management Service) and, on the other hand, the custody and surveillance of securities, which ensures you a permanent monitoring of your assets within our Bank (Safekeeping).
- **Investment Solutions:** The second pillar corresponds to the offer to which you have subscribed: Discretionary Management or Advisory Service.
- **Transactional Management:** Covers all the operations necessary for the proper execution of your transactions and operations.



## Pricing per Wealth Bands

The concept of wealth bands<sup>1</sup> is intended to provide predictability and transparency on our pricing principles.

Based on 8 wealth bands (table on the right), we provide you with the reference pricing level for an equivalent amount of assets. Your pricing is then defined according to your specific needs with your Private Banker.

The rate granted applies to the totality of your assets and remains fixed until its next revision<sup>2</sup>, which will usually follow a structural change in your assets or services.

Wealth Bands
< EUR 1 million
EUR 1 - 2.5 million
EUR 2.5 - 5 million
EUR 5 - 10 million
EUR 10 - 25 million
EUR 25 - 50 million
EUR 50 - 100 million
> EUR 100 million

<sup>1</sup> The term "wealth" refers to all of your financial assets held in an account with BNP Paribas Wealth Management in Luxembourg, in the form of securities and cash.

<sup>2</sup> In the event of a change of rate, any revised pricing may not be applied retroactively.

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WEALTH MANAGEMENT

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# Services and Administration



# Services and Administration

The **Wealth Management Service** and **Safekeeping** are a range of services at your disposal, regardless of your choice of investment solution.

## Wealth Management Service

### ■ A TEAM OF EXPERTS

To support you in the management of your assets, a team of multidisciplinary specialists will advise you and help you to develop your wealth. In addition, through your Private Banker, you benefit from an access to the Group's expertise, particularly in terms of corporate finance and asset management.

### ■ RESPONSIBLE INVESTMENT

Dedicated support with a team of sustainable finance specialists who will guide you through a wide range of solutions enabling you to integrate a socially responsible dimension into your investment strategy.

### ■ ACCESS TO PRIVATE EQUITY

Benefit from our team of Private Equity & Private Real Estate experts<sup>1</sup> and have access to a wide range of exclusive investment opportunities in Private Equity funds sourced from world-class managers.

### ■ FINANCING EXPERTISE

A team of specialists at your service to meet your financing needs. Thanks to a wide range of financing formulas (multi-currency Lombard loans, mortgage loans or structured loans), you have access to tailor-made solutions to carry out your projects or add leverage into your investment portfolios.

### ■ WEALTH PLANNING

In complement to your legal and tax advisors, our experts will assist you in analysing your objectives and constraints. They provide you with their expertise in terms of wealth organisation, regulatory changes and their impacts, but also in terms of matrimonial regimes, donations and inheritance in an international context<sup>2</sup>.

### ■ WEALTH MANAGEMENT CLIENT PRIVILEGES

Participate in events, webinars or podcasts featuring our analysis of the financial markets, our investment strategy, or other cultural, social or sporting events.

<sup>1</sup> Offer subject to eligibility criteria.

<sup>2</sup> The Wealth Planning Service is reserved for clients with more than €5,000,000 of assets under management within BNP Paribas Wealth Management in Luxembourg.

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## ■ CONSOLIDATION TOOL

Our **Wealth Aggregator Tool**<sup>1</sup> gives you a clear and concise view of your entire financial and non-financial assets accessible at any time in your *myWealth* application.

## ■ STRATEGIC'A

Discover **Strategic'A**<sup>2</sup> a tailor-made analysis solution for strategic asset allocation in order to optimise the allocation of your assets.

## ■ MYWEALTH

Follow the performance of your portfolio at any time on your **myWealth application**<sup>3</sup> and benefit from its secure messaging service, place your stock market orders and execute your international transfers from your mobile phone.

## ■ A TAILOR-MADE CREDIT CARD

A credit card perfectly adapted to your needs (Concierge Service, Home Emergency, Insurance, ...). Choose from several card categories the one that best suits your needs. Two cards<sup>4</sup> of your choice are included in the Wealth Management Service.

## ■ TAX REPORT

We provide you the necessary documents to help you with your tax returns, taking into account your situation and the tax specifics of your country of residence<sup>5</sup>.

# Safekeeping

## ■ CUSTODY, MONITORING AND FOLLOW-UP OF ASSETS

Our teams will be in charge of monitoring and tracking the risks of your assets as well as processing your securities transaction.

## ■ PERFORMANCE AND COST MONITORING

Get an accurate report on the performance, risks or costs associated with your portfolio.

## ■ CONTINUOUS RISK MONITORING

Benefit from our quarterly reporting and monitor the appropriateness of your portfolio in relation to the defined risk profile. Our teams monitor market developments and alert you in the event of a risk situation.

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<sup>1</sup> Wealth Aggregator is a digital service available in the *myWealth* mobile application. Family Wealth Aggregator is not part of the services included in the Wealth Management Service and is charged separately. Pricing available on page 56.

<sup>2</sup> The Strategic'A service is only available to clients with more than €5,000,000 of assets under management within BNP Paribas Wealth Management in Luxembourg.

<sup>3</sup> Clients of BGL BNP Paribas Banque Privée au Luxembourg will have access to the Web Banking application.

<sup>4</sup> Choice of payment cards is subject to eligibility criteria.

<sup>5</sup> The countries concerned are: Luxembourg (in FR), the Netherlands (in NL), France (in FR), Belgium (in FR and NL), Germany (in DE), Spain (in ES) and Italy (in IT). Generic tax report for all legal entities and clients who are not resident in one of the countries listed.

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## Administration Fee

The Administration Fee applies to all clients regardless of the investment solution subscribed to. It includes all services associated with the Wealth Management Service and Safekeeping. Expressed as an annual percentage, it is calculated and payable quarterly.

### Administration Fee<sup>1</sup>

(Minimum EUR 1.000 per quarter)

Wealth Band	EUR < 1 M	EUR 1 - 2.5	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
Administration Fee <sup>1</sup>	0.50 %	0.40 %	0.35 %	0.30 %	0.25 %	0.20 %	0.15 %	0.10 %

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<sup>1</sup> Fees shown excl. VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

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WEALTH MANAGEMENT

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**My Advisory**  
Advisory Services

# My Advisory - Advisory Services

## My Advisory PARTNER<sup>1,2</sup>

In order to advise you in the management of your assets, a financial markets specialist and a Private Banker are dedicated to service you. They will assist you by providing you with advice on building and/or managing your portfolio.

A professional advice through an investment proposal adapted to your needs, including risk and performance analysis, buy and sell recommendations as well as proactive and reactive investment opportunities according to current events.

### Advisory Fee<sup>3</sup>

(Minimum: EUR 1.500 per quarter)

Wealth Band	EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>Advisory Fee<sup>3</sup></b>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %

### Security Transaction Fee<sup>4</sup> (per transaction)

	Purchase and Sale	Minimum
<b>Bonds</b>	0.60 %	EUR 100
<b>Equities</b>	0.90 %	EUR 100
<b>Funds<sup>6</sup></b>		
Money Market	0.30 %	EUR 100
Bonds	0.60 %	EUR 100
Equities	0.90 %	EUR 100
Others	0.90 % - 1.50% <sup>7</sup>	EUR 250 <sup>7</sup>
<b>Structured Products</b>		
Primary market > 3 months	0.50 % - 5.00 %	-
Primary market < 3 months	max 1.00 %	-
Secondary Market	0.50 % - 2.00% <sup>5</sup>	EUR 100

<sup>1</sup> The *My Advisory PARTNER* advisory service is described in the relevant marketing brochure, available on request from your Private Banker.

<sup>2</sup> The services covered, as well as the methods for calculating fees and the performance bonus are specified in the "Complementary Information" section on pages 31 to 36.

<sup>3</sup> Fees shown excl. VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>4</sup> This transactional pricing grid comes into force when the *My Advisory PARTNER* advisory service has been signed. Upon termination of the contract, the transactional pricing of the Custody and Execution service shall be applied by default.

<sup>5</sup> Depending on the underlying, the type of investment and the residual term.

<sup>6</sup> The Bank charges levied on subscriptions / redemptions of funds do not exclude possible entry / exit fees and other costs charged by the Bank's counterparty for the execution of the transaction. Where applicable, these costs will be at the expense of the Client.

<sup>7</sup> Applicable if the purchase / sale of fund shares requires a special processing (e.g. manual processing).

## My Advisory ESSENTIAL<sup>1,2</sup>

Your Private Banker will advise and help you build and manage your portfolio in line with your strategy.

Professional advice through an investment proposal adapted to your needs, including risk and performance analysis, buy and sell recommendations as well as proactive and reactive investment opportunities according to current events.

### Advisory Fee<sup>3</sup>

(Minimum: EUR 1.000 per quarter)

Wealth Band	EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
Advisory Fee <sup>3</sup>	0.60 %	0.60 %	0.50 %	0.45 %	0.35 %	0.30 %	0.20 %	0.20 %

### Security Transaction Fee<sup>4</sup> (per transaction)

	Purchase and Sale	Minimum
<b>Bonds</b>	1.10%	EUR 100
<b>Equities</b>	1.50%	EUR 100
<b>Funds<sup>6</sup></b>		
Money Market	0.50%	EUR 100
Bonds	1.00%	EUR 100
Equities	1.50%	EUR 100
Others	1.50% <sup>7</sup>	EUR 250 <sup>7</sup>
<b>Structured Products</b>		
Primary market > 3 months	0.50% - 5.00%	-
Primary market < 3 months	max 1.00 %	-
Secondary Market	0.50% - 2.00% <sup>5</sup>	EUR 100

<sup>1</sup> The *My Advisory ESSENTIAL* advisory service is described in the relevant marketing brochure, available upon request from your Private Banker.

<sup>2</sup> The services covered, as well as the methods for calculating fees and the performance bonus are specified in the "Complementary Information" section on pages 31 to 36.

<sup>3</sup> Fees shown excl. VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>4</sup> This transactional pricing grid comes into force when the *My Advisory ESSENTIAL* advisory service has been signed. Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

<sup>5</sup> Depending on the underlying, the type of investment and the residual term.

<sup>6</sup> The Bank charges levied on subscriptions / redemptions of funds do not exclude possible entry / exit fees and other costs charged by the Bank's counterparty for the execution of the transaction. Where applicable, these costs will be at the expense of the Client.

<sup>7</sup> Applicable if the purchase / sale of fund shares requires a special processing (e.g. manual processing).

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WEALTH MANAGEMENT

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**My Mandate**  
Discretionary Management

# My Mandate - Discretionary Management

## MiFID Risk Profile and Management Policy

The fee schedule for **My Mandate** discretionary management mandates is linked to the management policy selected by the client based on his risk profile.

## My Mandate Fee Structure<sup>1</sup>

### Possible Fee formulas

- **Standard:** Securities transaction costs are charged separately.
- **All-In:** The "All-In" discretionary management fee includes securities transaction costs.
- **Performance All-In:** The "All-In Performance" discretionary management fee includes securities transaction costs and a performance bonus.

### Fee Schedule Content

The services covered, as well as the methods for calculating fees and the performance bonus are specified in the "Complementary Information" section on pages 31 to 36.

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<sup>1</sup> The available *My Mandate* mandates are described in the relevant marketing brochure, available on request from your Private Banker.



# My Mandate SMART<sup>1</sup>

*My Mandate SMART* is an exclusive and innovative approach to portfolio management. It includes multiple tailor-made solutions based on your investment expectations and objectives.

*My Mandate SMART* is available from a minimum asset value of EUR/USD 5.000.000.

## SMART GLOBAL INCOME<sup>1</sup>

The SMART GLOBAL INCOME Mandate aims to generate a regular income by investing across all asset classes. The investment strategy focuses on the protection of the value of your assets and the effective weighting of the risks associated with the portfolio allocation. Available in EUR, USD and GBP.

### Discretionary Management Fee<sup>2</sup>

(Minimum: EUR 7.750 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>Global Income 1</b>	Standard <sup>3,4</sup>	-	-	-	1.00 %	0.80 %	0.60 %	0.50 %	0.40 %
20% Equities	<i>All-In</i> <sup>3,4</sup>	-	-	-	1.30 %	1.05 %	0.80 %	0.60 %	0.50 %
<b>Global Income 2</b>	Standard <sup>3,4</sup>	-	-	-	1.10 %	0.90 %	0.70 %	0.50 %	0.40 %
40% Equities	<i>All-In</i> <sup>3,4</sup>	-	-	-	1.50 %	1.20 %	0.90 %	0.70 %	0.60 %
<b>Global Income 3</b>	Standard <sup>3,4</sup>	-	-	-	1.20 %	1.00 %	0.75 %	0.60 %	0.50 %
60% Equities	<i>All-In</i> <sup>3,4</sup>	-	-	-	1.70 %	1.40 %	1.05 %	0.80 %	0.65 %
<b>Global Income 4</b>	Standard <sup>3,4</sup>	-	-	-	1.30 %	1.05 %	0.80 %	0.60 %	0.50 %
80% Equities	<i>All-In</i> <sup>3,4</sup>	-	-	-	1.70 %	1.40 %	1.05 %	0.80 %	0.65 %

The Security Transaction Fees are detailed on page 23.

<sup>1</sup> The available *My Mandate* mandates are described in the relevant marketing brochure, available on request from your Private Banker.

<sup>2</sup> Fees shown excluding VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>3</sup> Specific information on the fee packages available is given in the "*My Mandate* fee structure" section on page 16.

<sup>4</sup> Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

## SMART FIXED INCOME<sup>1</sup>

The SMART FIXED INCOME mandate is based on an actively managed bond investment strategy. While recognising that the bond market is not risk-free, the strategy seeks to generate predictable returns and maintain a relatively stable value. Available in EUR, USD and GBP.

### Discretionary Management Fee<sup>2</sup>

(Minimum: EUR 4.000 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
CORE	Standard <sup>3,4</sup>	-	-	-	0.40 %	0.35 %	0.30 %	0.25 %	0.20 %
	All-In <sup>3,4</sup>	-	-	-	0.60 %	0.55 %	0.45 %	0.40 %	0.30 %
HIGHER INCOME	Standard <sup>3,4</sup>	-	-	-	0.45 %	0.40 %	0.35 %	0.30 %	0.25 %
	All-In <sup>3,4</sup>	-	-	-	0.65 %	0.60 %	0.50 %	0.40 %	0.35 %
HIGH YIELD	Standard <sup>3,4</sup>	-	-	-	0.50 %	0.45 %	0.40 %	0.30 %	0.25 %
	All-In <sup>3,4</sup>	-	-	-	0.70 %	0.60 %	0.55 %	0.45 %	0.35 %

The Security Transaction Fees are detailed on page 23.

<sup>1</sup> The available *My Mandate* mandates are described in the relevant marketing brochure, available on request from your Private Banker.

<sup>2</sup> Fees shown excluding VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>3</sup> Specific information on the fee packages available is given in the "*My Mandate* fee structure" section on page 16.

<sup>4</sup> Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

## SMART ASSET ALLOCATION<sup>1</sup>

The SMART ALLOCATION mandate invests in the main asset classes based on fundamental analysis. It allows you to benefit from great flexibility in asset allocation. The investment process is linked to your own strategic asset allocation, combined with a tactical, dynamic allocation to maximise the overall return of the portfolio, while building on BNP Paribas Wealth Management's strategy. Available in EUR, USD, CHF and GBP.

### Discretionary Management Fee<sup>2</sup>

(Minimum: EUR 7.750 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>SMART</b>	Standard <sup>3,4</sup>	-	-	-	1.00 %	0.80 %	0.60 %	0.50 %	0.40 %
<b>ALLOC 10</b>	All-In <sup>3,4</sup>	-	-	-	1.30 %	1.05 %	0.80 %	0.60 %	0.50 %
<b>SMART</b>	Standard <sup>3,4</sup>	-	-	-	1.00 %	0.80 %	0.60 %	0.50 %	0.40 %
<b>ALLOC 20</b>	All-In <sup>3,4</sup>	-	-	-	1.30 %	1.05 %	0.80 %	0.60 %	0.50 %
<b>SMART</b>	Standard <sup>3,4</sup>	-	-	-	1.00 %	0.80 %	0.60 %	0.50 %	0.40 %
<b>ALLOC 30</b>	All-In <sup>3,4</sup>	-	-	-	1.30 %	1.05 %	0.80 %	0.60 %	0.50 %
<b>SMART</b>	Standard <sup>3,4</sup>	-	-	-	1.10 %	0.90 %	0.70 %	0.50 %	0.45 %
<b>ALLOC 45</b>	All-In <sup>3,4</sup>	-	-	-	1.50 %	1.20 %	0.90 %	0.70 %	0.60 %
<b>SMART</b>	Standard <sup>3,4</sup>	-	-	-	1.10 %	0.90 %	0.70 %	0.50 %	0.45 %
<b>ALLOC 55</b>	All-In <sup>3,4</sup>	-	-	-	1.50 %	1.20 %	0.95 %	0.70 %	0.60 %
<b>SMART</b>	Standard <sup>3,4</sup>	-	-	-	1.30 %	1.05 %	0.80 %	0.65 %	0.50 %
<b>ALLOC 65</b>	All-In <sup>3,4</sup>	-	-	-	1.70 %	1.40 %	1.05 %	0.80 %	0.65 %
<b>SMART</b>	Standard <sup>3,4</sup>	-	-	-	1.30 %	1.05 %	0.80 %	0.65 %	0.50 %
<b>ALLOC 80</b>	All-In <sup>3,4</sup>	-	-	-	1.70 %	1.40 %	1.05 %	0.80 %	0.65 %

The Security Transaction Fees are detailed on page 23.

<sup>1</sup> The available *My Mandate* mandates are described in the relevant marketing brochure, available on request from your Private Banker.

<sup>2</sup> Fees shown excl. VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>3</sup> Specific information on the fee packages available is given in the "*My Mandate* fee structure" section on page 16.

<sup>4</sup> Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

## My Mandate Classic<sup>1</sup>

A dynamic allocation and optimal diversification across different asset classes with, in addition to the traditional segmentation by asset class and risk/return profile, an allocation based on two additional concepts: fundamental analysis and systematic analysis.

### Management Policy "Fixed Income"

#### Discretionary Management Fee<sup>2</sup>

(Minimum: EUR 1.500 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>FIXED INCOME PROFILE</b>	Standard <sup>3,4</sup>	-	-	0.55 %	0.45 %	0.35 %	0.25 %	0.20 %	0.15 %
	All-In <sup>3,4</sup>	-	-	-	-	-	-	-	-

The Security Transaction Fees are detailed on page 23.

### Management Policy "Conservative"

#### Discretionary Management Fee<sup>2</sup>

(Minimum: EUR 1.500 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>CONSERVATIVE PROFILE</b>	Standard <sup>3,4</sup>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %
	All-In <sup>3,4</sup>	-	1.40 %	1.25 %	1.05 %	0.85 %	0.65 %	0.50 %	0.45 %
	Performance All-In <sup>3,4</sup>	-	0.90 %	0.80 %	0.70 %	0.55 %	0.40 %	0.35 %	0.30 %

The Security Transaction Fees are detailed on page 23.

<sup>1</sup> The available My Mandate mandates are described in the relevant marketing brochure, available on request from your Private Banker.

<sup>2</sup> Fees shown excl. VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>3</sup> Specific information on the fee packages available is given in the "My Mandate fee structure" section on page 16.

<sup>4</sup> Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

## Management Policy "Balanced"

### Discretionary Management Fee<sup>1</sup>

(Minimum: EUR 1.500 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>BALANCED PROFILE</b>	Standard <sup>2,3</sup>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %
	All-In <sup>2,3</sup>	-	1.70 %	1.55 %	1.30 %	1.00 %	0.80 %	0.60 %	0.50 %
	Performance All-In <sup>2,3</sup>	-	0.90 %	0.80 %	0.70 %	0.55 %	0.40 %	0.35 %	0.30 %

The Security Transaction Fees are detailed on page 23.

## Management Policy "Dynamic"

### Discretionary Management Fee<sup>1</sup>

(Minimum: EUR 1.500 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>DYNAMIC PROFILE</b>	Standard <sup>2,3</sup>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %
	All-In <sup>2,3</sup>	-	1.80 %	1.60 %	1.35 %	1.10 %	0.85 %	0.65 %	0.55 %
	Performance All-In <sup>2,3</sup>	-	0.90 %	0.80 %	0.70 %	0.55 %	0.45 %	0.35 %	0.30 %

The Security Transaction Fees are detailed on page 23.

<sup>1</sup> Fees shown excl. VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>2</sup> Specific information on the fee packages available is given in the "My Mandate fee structure" section on page 16.

<sup>3</sup> Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

## Management Policy "100% Equities"

### Discretionary Management Fee<sup>1</sup>

(Minimum: EUR 1.500 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
EQUITY PROFILE	Standard <sup>2,3</sup>	-	1.30 %	1.15 %	1.00 %	0.80 %	0.60 %	0.45 %	0.40 %
	All-In <sup>2,3</sup>	-	2.00 %	1.80 %	1.50 %	1.20 %	0.90 %	0.70 %	0.60 %
	Performance All-In <sup>2,3</sup>	-	0.90 %	0.80 %	0.70 %	0.55 %	0.40 %	0.35 %	0.30 %

The Security Transaction Fees are detailed on page 23.

<sup>1</sup> Fees shown excl. VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>2</sup> Specific information on the fee packages available is given in the "My Mandate fee structure" section on page 16.

<sup>3</sup> Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

## Security Transaction Fee<sup>1</sup> (per transaction)

Applicable to the discretionary management mandates My Mandate SMART and My Mandate Classic.

	Standard <sup>2,3</sup>	All-in <sup>2,3</sup>	Performance All-in <sup>2,3</sup>
<b>Security transaction fee</b>	See table below	Included in the discretionary management fee	Included in the discretionary management fee
<b>Performance bonus</b>	-	-	10%

### Security Transaction Fees STANDARD

	Purchase and Sale	Minimum
<b>Bonds</b>	0.60%	EUR 100
<b>Equities</b>	0.90%	EUR 100
<b>Funds<sup>2</sup></b>		
Money Market	0.30%	EUR 100
Bonds	0.60%	EUR 100
Equities	0.90%	EUR 100
Others	0.90% - 1.50% <sup>3</sup>	EUR 250 <sup>3</sup>
<b>Structured Products</b>		
Primary market > 3 months	0.50% - 5.00%	-
Primary market < 3 months	max 1.00 %	-
Secondary Market	0.50% - 2.00% <sup>4</sup>	EUR 100

<sup>1</sup> This transactional pricing grid shall come into force as soon as the management contract has been signed. In the event of termination of the contract, the transactional pricing of the Execution Service shall be applied by default.

<sup>2</sup> The Bank's fees levied for the purchase or sale of funds are in addition to any entry, exit or other fees charged for the transaction by the Bank's counterparty. Any such additional fees are payable by the client.

<sup>3</sup> Applicable if the purchase / sale of fund shares requires a special processing (e.g. manual processing)

<sup>4</sup> Depending on the underlying, the type of investment and the residual term.

# My Mandate Crystal<sup>1</sup>

*My Mandate Crystal* grants access to discretionary management services through a customised package of one or more subfunds of the PMS funds (Portfolio Management Solutions<sup>2</sup>) available in euro and/or dollar with a minimum asset size of EUR/USD 250.000 and a minimum of EUR/USD 50.000 per sub-fund.

Within the scope of *My Mandate Crystal*, the Bank does not charge a discretionary management fee or an administrative fee.

**Discretionary Management Fee:** 0% - minimum: 0 EUR / USD per quarter

**Administration fee:** 0% - minimum: 0 EUR / USD per quarter

The fees associated with these services (see "Complementary Information" pages 31 to 36) are covered by the management fees charged directly to the PMS sub-funds or other financial instruments.

Wealth bands do not apply to *My Mandate Crystal* pricing.

## Crystal Management Fee<sup>2</sup> - Associated MiFID profile LOW

(100% allocation to the investment strategies used)

SHORT TERM INVEST	USD	0.30 %
BONDS	EUR	0.75 %
BONDS	USD	0.85 %

## Crystal Management Fee<sup>2</sup> - Associated MiFID profile MODERATE

(100% allocation to the investment strategies used)

YIELD OPPORTUNITY <sup>3</sup>		0.95 %
ALTI SELECT		1.35 %
CONSERVATIVE		1.55 %
FLEXIBLE 30 <sup>3</sup>		1.70 %

<sup>1</sup> The available *My Mandate* mandates are described in the relevant marketing brochure, available on request from your Private Banker.

<sup>2</sup> Portfolio Management Solutions is a Luxembourg Undertaking for Collective Investment in Transferable Securities (UCITS). A UCI TS is a legal vehicle held jointly by multiple investors, for the purpose of holding and managing assets and / or financial instruments, and whose management is entrusted to an authorised and / or recognised professional.

<sup>3</sup> Only available in EUR.



**Crystal Management Fee - Associated MiFID profile ADVANCED**

(100% allocation to the investment strategies used)

<b>BALANCED</b>	1.75 %
<b>FLEXIBLE 60<sup>1</sup></b>	1.80 %
<b>DYNAMIC<sup>1</sup></b>	1.95 %

**Crystal Management Fee - Associated MiFID profile HIGH**

(100% allocation to the investment strategies used)

<b>FLEXIBLE 100<sup>1</sup></b>	1.90 %
<b>EQUITY PREMIUM</b>	2.10 %

Within the scope of the *My Mandate Crystal*, the Bank does not charge any transaction fees (subscription, redemption, conversion) on the investment strategies used.

**Subscription / redemption / conversion fee:** 0% - minimum: EUR / USD 0 per transaction.

Other costs associated with the operation of the investment strategies are also charged directly to the strategy(ies) used. For more information on these fees, please consult the prospectus of the corresponding fund(s) and the Key Investor Information Documents (KIIDs) available on <https://www.bgl.lu/en/official-documents/kiid.html>.

<sup>1</sup> Only available in EUR.

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WEALTH MANAGEMENT

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# Responsible Investment (RI)

# Responsible Investment (RI)

For investors seeking a responsible approach based on environmental, social and governance criteria, a tailored RI service offering is available.

## My Mandate - Discretionary Management

## My Mandate Classic - Responsible & Engaged<sup>1</sup>

*My Mandate Responsible & Engaged* is accesible from a minimum asset value of EUR/USD 1.000.000.

### Discretionary Management Fee<sup>2</sup>

(Minimum : EUR 1.500 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
CONSERVATIVE	Standard <sup>2,3</sup>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %
	All-In <sup>2,3</sup>	-	1.40 %	1.25 %	1.05 %	0.85 %	0.65 %	0.50 %	0.45 %
BALANCED	Standard <sup>2,3</sup>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %
	All-In <sup>2,3</sup>	-	1.70 %	1.55 %	1.30 %	1.00 %	0.80 %	0.60 %	0.50 %
DYNAMIC	Standard <sup>2,3</sup>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %
	All-In <sup>2,3</sup>	-	1.80 %	1.60 %	1.35 %	1.10 %	0.85 %	0.65 %	0.55 %
EQUITY	Standard <sup>2,3</sup>	-	1.30%	1.15%	1.00%	0.80%	0.60%	0.45%	0.40%
	All-In <sup>2,3</sup>	-	2.00%	1.80%	1.50%	1.20%	0.90%	0.70%	0.60%

The Security Transaction Fees are detailed on page 29.

<sup>1</sup> The available *My Mandate* mandates are described in the relevant marketing brochure, available on request from your Private Banker.

<sup>2</sup> Fees shown excluding VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>3</sup> Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

## My Mandate - Classic SRI<sup>1,2</sup>

*My Mandate Classic* is available in SRI version and accessible from a minimum asset value of EUR 1.000.000.

### Discretionary Management SRI Fee<sup>1,3</sup>

(Minimum: EUR 1.500 per quarter)

Wealth Band		EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>CONSERVATIVE SRI<sup>1</sup></b>	Standard <sup>3,4</sup>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %
	All-In <sup>3,4</sup>	-	1.40 %	1.25 %	1.05 %	0.85 %	0.65 %	0.50 %	0.45 %
<b>BALANCED SRI<sup>1</sup></b>	Standard <sup>3,4</sup>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %
	All-In <sup>3,4</sup>	-	1.70 %	1.55 %	1.30 %	1.00 %	0.80 %	0.60 %	0.50 %
<b>DYNAMIC SRI<sup>1</sup></b>	Standard <sup>3,4</sup>	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %
	All-In <sup>3,4</sup>	-	1.80 %	1.60 %	1.35 %	1.10 %	0.85 %	0.65 %	0.55 %

The Security Transaction Fees are detailed on page 29.

<sup>1</sup> For the purpose of clarity, SRI refers to its general meaning and refers to investments that take into account non-financial criteria. The SRI mandates have not been subject to external SRI certification/labelling.

<sup>2</sup> The available *My Mandate* mandates are described in the relevant marketing brochure, available on request from your Private Banker.

<sup>3</sup> Fees shown excluding VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>4</sup> Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

## Security Transaction Fee<sup>1</sup> (per transaction)

### Security Transaction Fees STANDARD

	Purchase and Sale	Minimum
<b>Bonds</b>	0.60%	EUR 100
<b>Equities</b>	0.90%	EUR 100
<b>Funds<sup>3</sup></b>		
Money Market	0.30%	EUR 100
Bonds	0.60%	EUR 100
Equities	0.90%	EUR 100
Others	0.90% - 1.50% <sup>4</sup>	EUR 250 <sup>4</sup>
<b>Structured Products</b>		
Primary market > 3 months	0.50% - 5.00%	-
Primary market < 3 months	max 1.00 %	-
Secondary Market	0.50% - 2.00% <sup>2</sup>	EUR 100

<sup>1</sup> This transactional pricing grid shall come into force as soon as the management contract has been signed. In the event of termination of the contract, the transactional pricing of the Execution service shall be applied by default.

<sup>2</sup> Depending on the underlying, the type of investment and the residual term.

<sup>3</sup> The Bank's fees levied for the purchase or sale of funds are in addition to any entry, exit or other fees charged for the transaction by the Bank's counterparty. Any such additional fees are payable by the client.

<sup>4</sup> Applicable if the purchase / sale of fund shares requires a special processing (e.g. manual processing)

## My Mandate - Crystal

*My Mandate Crystal* grants access to discretionary management services through a customised package of one or more subfunds of the PMS funds (Portfolio Management Solutions<sup>3</sup>) available in euro and/or dollar with a minimum asset size of EUR 250.000 and a minimum of EUR 50.000 per sub-fund.

Within the scope of *My Mandate Crystal*, the Bank does not charge a discretionary management fee or an administrative fee.

**Discretionary management fee:** 0% - minimum : 0EUR per quarter

**Administration fee:** 0% - minimum : 0EUR per quarter

The fees associated with these services (see "Complementary Information" pages 31 to 36) are covered by the management fees charged directly to the PMS<sup>3</sup> sub-funds or other financial instruments.

Wealth bands do not apply to ***My Mandate Crystal*** pricing.

### Crystal SRI<sup>1,4</sup> Management Fee

<b>CONSERVATIVE SRI<sup>1</sup></b>	<i>All-In<sup>4</sup></i>	0.80 %
<b>BALANCED SRI<sup>1</sup></b>	<i>All-In<sup>4</sup></i>	1.00 %

### Crystal Responsible & Engaged<sup>4</sup> Management Fee

<b>DYNAMIC RESPONSIBLE &amp; ENGAGED</b>	<i>All-In<sup>4</sup></i>	1.20 %
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Within the scope of the *My Mandate Crystal*, the Bank does not charge any transaction fees (subscription, redemption, conversion) on the investment strategies used.

**Subscription / redemption / conversion fee:** 0% - minimum: EUR / USD 0 per transaction.

Other costs associated with the operation of the investment strategies are also charged directly to the strategy(ies) used. For more information on these fees, please consult the prospectus of the corresponding fund(s) and the Key Investor Information Documents (KIIDs) available on <https://www.bgl.lu/en/official-documents/kiid.html>.

<sup>1</sup> For the purpose of clarity, SRI refers to its general meaning and refers to investments that take into account non-financial criteria. The SRI mandates have not been subject to external SRI certification/labelling.

<sup>2</sup> The available *My Mandate* mandates are described in the relevant marketing brochure, available on request from your Private Banker.

<sup>3</sup> Portfolio Management Solutions is a Luxembourg Undertaking for Collective Investment in Transferable Securities (UCITS). A UCI TS is a legal vehicle held jointly by multiple investors, for the purpose of holding and managing assets and / or financial instruments, and whose management is entrusted to an authorised and / or recognised professional.

<sup>4</sup> Upon termination of the contract, the transactional pricing of the Execution service shall be applied by default.

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WEALTH MANAGEMENT

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**Complementary  
Information**

# Complementary Information

## My Mandate - Discretionary Management MiFID Risk Profile and Management Policy

The fee schedule for **My Mandate** discretionary management mandates is linked to the management policy selected by the client.

### Management Policy

- **Fixed Income:** The objective is, within the investment horizon, to protect the capital and to generate a return on investment. This requires a structural exposure to bond-type securities denominated mainly in the mandate's reference currency.
- **Conservative:** The objective is, within the investment horizon, to achieve capital returns. This requires a predominant exposure to fixed-income instruments and a moderate exposure to the fluctuations in the equity markets and currencies.
- **Balanced:** The objective is, within the investment horizon, to achieve capital returns through a broad asset diversification. This requires, in general, a balanced exposure to fluctuations in the equity markets and fixed-income instruments. This profile comprises a structural exposure to currency fluctuations.
- **Dynamic:** The objective is, within the investment horizon, to achieve high capital returns. This requires significant exposure to trends in the stock markets (with a high exposure to market risks), mainly the equity markets. This profile comprises a structural exposure to currency fluctuations. Investments must be made for the long term to protect against unfavourable trends in the short or medium term.
- **Equity:** The objective is, within the investment horizon, to generate a strong performance. This requires significant exposure to equity market risks. This policy suits investors who are particularly knowledgeable about the workings of the market and who accept significant fluctuations in the capital linked to stock market trends in return for the expectation of strong performance over the investment period. The profile comprises a structural exposure to currency fluctuations.

**Note:** the choice of management policy may be restricted by the MiFID<sup>1</sup> risk profile which, based on a questionnaire, determines the client's investment objectives and risk acceptance level.

<sup>1</sup> Risk profiles are defined in accordance with MIFID II 2014/65/EU (Markets in Financial Instruments Directive).



## MiFID Risk Profiles<sup>1</sup>

- **Low risk:** Seeking steady growth in asset value with low volatility over a short / medium-term investment horizon.
- **Moderate risk:** Seeking reasonable growth in asset value with moderate volatility over a medium-term investment horizon.
- **Advanced risk:** Seeking significant growth in asset value with balanced exposure to the various asset classes over a medium / long-term investment horizon.
- **High risk:** Seeking strong growth in asset value with high exposure to the riskiest asset classes over a long-term investment horizon.

## List of available mandates by risk profile and investment policy

The following table shows the types of mandates and management policies available for a specific MiFID risk profile. For each MiFID risk profile, the mandates and management policies corresponding to a lower risk profile are also available.

**Example:** a Client with a “Moderate” MiFID risk profile may opt for either a “Moderate” or a “Low” MiFID risk profile mandate.

		Management policies				
		Fixed Income	Conservative	Balanced	Dynamic	100% Equities
MiFID Risk Profiles	High	2	2	2	2	<ul style="list-style-type: none"> <li>• Flexible 100</li> <li>• Equity</li> <li>• EquityPremium</li> <li>• Responsible &amp; Engaged</li> <li>• Profiled Mandates</li> </ul>
	Advanced	2	2	<ul style="list-style-type: none"> <li>• Profiled Mandates</li> <li>• SRI</li> <li>• Responsible &amp; Engaged</li> <li>• Flexible 60</li> </ul>	<ul style="list-style-type: none"> <li>• Profiled Mandates</li> <li>• SRI</li> <li>• Responsible &amp; Engaged</li> </ul>	
	Moderate	<ul style="list-style-type: none"> <li>• Yield Opportunity</li> </ul>	<ul style="list-style-type: none"> <li>• Profiled Mandates</li> <li>• SRI</li> <li>• Responsible &amp; Engaged</li> <li>• Flexible 30</li> </ul>			
	Low	<ul style="list-style-type: none"> <li>• Bonds</li> <li>• Profiled Mandate</li> </ul>				

*My Mandate SMART* mandates are fully customisable and are therefore not included in this table.

<sup>1</sup> Mandates corresponding to the lower MiFID risk profiles are also open to clients with higher MiFID risk profiles.

<sup>2</sup> The available *My Mandate* mandates are described in the relevant marketing brochure, available on request from your Private Banker.

## Management Fees

### Administration Fee

(Applicable for *My Mandate Discretionary Management*, *My Advisory - Advisory Services and Execution Services*).

The Administration Fee is expressed as an annual percentage. It is calculated and payable quarterly. It corresponds to a percentage of the total value of all assets in the account on the last day of the previous calendar quarter. It is payable in advance at the beginning of the period and is due for any incomplete period.

The Administration Fee is subject to VAT, which applies from the date it is charged in accordance with current rates.

The Administrative Fee covers the services described on pages 9 and 10 of this document, supplemented by the following information:

- asset custody, supervision and monitoring (including collection of income, dividends, coupons, annuities and, where applicable, capital)
- the definition, monitoring and annual review of the investor profile in accordance with the regulatory obligations in force;
- permanent risk monitoring (portfolio risk rating, quarterly reporting in order to ensure that the portfolio matches the defined risk profile)
- simulation and verification before each transaction to ensure it matches the defined risk profile and portfolio structure;
- simulation of costs and impact on performance before each transaction
- systematic access and recommendation of investment fund units with the lowest management. In this context, BNP Paribas Wealth Management will reimburse the client for any distribution fees collected from managers of the UCIs which are held on the client's account, up to the net amount received by the Bank, with said distribution fee corresponding to a part of the entry fees and management fees collected from the clients by the UCI managers;
- an annual summary of the total costs and charges relating to transactions, management and administration of the portfolio;
- postal charges;
- the digital service *myWealth*, accessible via web and mobile (iOS and Android);
- "OptiFlex" current account(s) and multicurrency account(s) (specific terms and conditions must be accepted);
- direct access to financial information, publications and analyses offered by Wealth Management;
- access to the other expertise offered by Wealth Management in the following areas: wealth and financial planning, financing, insurance, real estate, philanthropy.

### Discretionary Management Fee

(Applicable for *My Mandate Discretionary Management*)

The discretionary management fee is expressed as an annual percentage. It is calculated and payable quarterly. It corresponds to a percentage of the total value of all assets in the account on the last day of the previous calendar quarter. It is payable in advance at the beginning of the period and is due for any incomplete period.

With the "All-In" and "All-In Performance" pricing options, the discretionary management fee includes securities transaction costs.

Securities transaction costs are charged separately with the "Standard" pricing option. The discretionary management fee is subject to VAT, which applies on the date it is charged and in accordance with current rates.

The discretionary management fee covers the following services:

- the execution of discretionary management services in accordance with the investment policy determined by the Bank;
- selection and monitoring of the investment fund universe (monitoring companies and management teams, individual managers, consistency and preservation of the management style and performance) by a dedicated team of analysts;
- a close relationship and regular meetings with a Private Banker;
- a needs analysis and the formulation of an investment proposal geared to your investor profile.

## Performance Bonus

(Applicable for *My Mandate Discretionary Management*)

### Definition

At the end of the calendar year, if the assets under Discretionary Management have recorded positive growth (capital + income) (so called "performance"), the Client will owe the Bank an annual performance premium based on its Discretionary Management performance for the previous year. The premium is due on the first of January of the following year.

It is calculated in the reference currency of the mandate and is relative to the positive performance of the assets. The change in the financial value of the portfolio will be adjusted to take account of any external flows, contributions or withdrawals of funds over the course of the year. In the event of a negative or zero performance by the assets relative to the situation at the beginning of the period, no performance premium will be charged in the event that all assets are withdrawn from the Discretionary Management account, and particularly if the account is closed or the mandate is terminated during the course of the year, a performance premium will be due and calculated based on the performance of the assets at that date.

In the year when the mandate is signed, the reference period for calculating the performance premium will begin on the mandate's signature date and will end at the end of the calendar year.

In the case of mandates signed after 30 September, no performance premium will be calculated for the current calendar year. However, during that same period, the pricing terms applied will be those applied to a "Standard" Discretionary Management mandate, notably as regards the terms applicable to the buying and selling of financial instruments.

The performance bonus is a percentage of the total performance for the period.

The performance bonus is subject to VAT, which applies from the date it is charged in accordance with current rates.

### Procedures for calculating performance

The rule used by the Bank to calculate portfolio performance is a method that takes account of fund contributions to / withdrawals from the discretionary management account by the Client but also neutralises them to calculate management performance (capital / income asset growth).

The reference period is split into monthly sub-periods.

Performance will be calculated for each sub-period. That performance corresponds, for each sub-period, to the final value of managed assets, taking account of changes in capital and income generated, less the starting value of managed assets, divided by the starting value of managed assets. The performance of the Discretionary Management of the assets over the reference period is determined by geometrically linking all the performances calculated in this manner.

Portfolio performance is thus calculated net of commissions and charges billed as part of executing the mandate during the reference period.

## Advisory Fee

(Applicable for *My Advisory* - Advisory Services)

The Advisory Fee is expressed as an annual percentage. It is calculated and payable quarterly. It corresponds to a percentage of the total value of all assets in the account on the last day of the previous calendar quarter. It is payable in advance at the beginning of the period and is due for any incomplete period.

The Advisory Fee does not include securities transaction costs.

The Advisory Fee is subject to VAT, which applies from the date it is charged in accordance with current rates

The Advisory Fee covers the following services:

- execution of the advisory task in accordance with the investment policy determined by the Bank (this advice focuses on all financial instruments and asset classes);
- selection and monitoring of the investment fund universe (monitoring companies and management teams, individual managers, consistency and preservation of the management style and performance) by a dedicated team of analysts;
- the close dedicated and regular contact with your advisor, at agreed intervals and in accordance with the contractual terms according to *My Advisory* - advisory service (*My Advisory ESSENTIAL* or *My Advisory PARTNER*);
- a needs analysis and the formulation of an investment proposal geared to your investor profile.

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WEALTH MANAGEMENT

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# Options and Futures

# Options and Futures

(excluding transactions on equities, bonds and funds)

<b>Options</b>	<b>EUR / USD 1.10 per contract + 2% of the premium</b>
Purchase value date	D
Sale value date	D+3 BBD <sup>1</sup>
Minimum	EUR 25

## **Futures<sup>2</sup>**

Securities contracts	<b>Broker fees + EUR 40 fixed / contract – min. EUR 60</b>
Index contracts	<b>Broker fees + EUR 20 fixed / contract – min. EUR 30</b>
Commodity contracts	<b>Broker fees + EUR 40 fixed / contract – min. EUR 150</b>

<sup>1</sup> BBD: banking business day.

<sup>2</sup> Offer subject to eligibility criteria.

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WEALTH MANAGEMENT

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# Forex Operations & Scriptural Market

# Forex Operations & Scriptural Market<sup>1</sup>

Forex Operations & Scriptural Market may result in a markup ("rate") being applied by the Bank to the execution price received from the counterparty. Such a markup is calculated on the corresponding notional amount (for spots, forwards and swaps) or on the premium (for options).

Amount in EUR (non-cummulative)	Spots, forwards & swaps <sup>2</sup>		Forex options <sup>3,4</sup>	
	Minimum rate (%)	Maximum rate (%)	Minimum fee (or countervalue)	Maximum rate (%)
< 100.000	0.80%	1.50%	EUR 50	2.00% of the notional value
< 250.000	0.60%	1.50%		
< 500.000	0.35%	1.50%		
< 1 M	0.20%	1.00%		
< 5.0 M	0.15%	1.00%		
> 5.0 M	0.10%	0,70%		

## Physical Precious Metals

Physical precious metals may henceforth only be remitted or deposited with the Bank on condition that proof is provided (in the form of account statements or purchase slips) that the assets in question were sold by BGL BNP Paribas.

New entries to the vault (physical deposit of precious metals will be reflected on the securities custody account) can only be made on renunciation of a subsequent physical withdrawal. In the event of a sale, the proceeds will be credited solely to the cash account.

<b>Transaction Fees</b>	2.00%
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<sup>1</sup> Current account in XAU (gold ounce) and XAG (silver ounce)

<sup>2</sup> The rate applied will depend on the amount, the volatility and liquidity.

<sup>3</sup> The rate applied will depend on the amount, the complexity and the maturity of the option.

<sup>4</sup> For a derivatives strategy including several options (multi-leg options strategies), the markup is applied to the notional of the option (leg) with the highest notional amount (i.e. notionals for all legs are not aggregated).



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WEALTH MANAGEMENT

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# Financing Solutions

# Financing Solutions

## Multi-Currency Lombard Credits

A loan secured by your financial assets offering flexibility and security.

*Rates are available upon request.*

### " LOMBARD CONSUMER "

Financing your projects without withdrawing from the financial markets in which you are invested.

### " LOMBARD LEVERAGE "

Leveraged financing to acquire additional financial assets based on the portfolio already held (leverage effect). Concerns the experienced investor who is aware of the risks involved while being convinced that the return on future investments will exceed the cost of financing.

### SHORT TERM FINANCING (1 to 12 MONTHS)

Currency	Type of Credit Line
EUR	
USD	Debit Current Account
GBP	(Optiflex)
CHF	Fixed Term Advance 3, 6, 12 months
Other Currencies	

### MEDIUM & LONG TERM FINANCING (> 12 MONTHS to 5 YEARS)

Available Currencies: EUR, USD, GBP, CHF, other currencies on demand

## Real Estate Credit

Our range of property loans may be based on the pledging of a portfolio of assets or the registration of a mortgage on the (re)financed property. The property may be located in Luxembourg or in certain foreign countries and may be of a residential or commercial nature (offices, business premises).

On request, we will be happy to provide you with a price list for the fixed rates. For variable rates a reference rate plus a margin will be applied.

### Depreciable Credit

The loan capital is repaid by regular instalments in addition to interest payments. Repayment may extend over a period of up to 15 years.

### The IN FINE Credit

The loan capital is generally repayable at the end of one year. For this type of financing line, you only pay the interest periodically. The maximum term of this type of loan is 5 years.

## Our Tailor-Made Financing Solutions<sup>1</sup>

To round off our range and to provide a personalised solution to your financing needs, we are able to offer you:

- Tailor-made structured financing solutions,
- Syndicated loan solutions ("club-deal": risk and/or cash sharing with other banks or Group entities),
- Single-title financing,

<sup>1</sup> Tailor-made financing solutions are subject to eligibility requirements and are reserved for clients holding more than €25.000.000 of assets under management within BNP Paribas Wealth Management in Luxembourg.

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WEALTH MANAGEMENT

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# Cash Management

# Cash Management

## Optiflex Account

Current account available in the major currencies (EUR, USD, CHF, GBP, ...).

Credit interest rate	0%.
Debit interest rate	<b>Variable rate depending on market conditions.</b>
Credit value date	<b>D BBD<sup>1</sup></b>
Debit value date	<b>D BBD<sup>1</sup></b>

## Private Invest Account<sup>2</sup>

Investment account available in EUR and USD, allowing you to keep cash available at all times.

Credit interest rate	<b>Monthly fixed bank rate</b>
Credit value date	<b>D+1 BBD<sup>1</sup></b>
Debit value date	<b>D-7 BBD<sup>1</sup></b>

## Call Account 100<sup>2</sup>

Investment account available in EUR and USD, providing optimal returns on stable cash, subject to a 100-day notice of withdrawal (call).

Credit interest rate	<b>Monthly fixed bank rate</b>
Credit value date	<b>D BBD<sup>1</sup></b>
Debit value date	<b>D BBD<sup>1</sup> (with 100 calendar days' notice<sup>3</sup>)</b>

## Term deposits<sup>2</sup>

Standard periods 1-2-3-6-12 months	<b>Variable rate depending on market conditions</b>
Withdrawal before maturity	<b>Penalty fee depending on the amount withdrawn and the period remaining.</b>

<sup>1</sup> BBD: banking business day.

<sup>2</sup> Not available within My Mandate discretionary management mandates.

<sup>3</sup> If the notice period of 100 calendar days is not observed, a penalty fee corresponding to 100 days of interest income on the relevant amount will be applied.

Note about Optiflex, Private Invest, Call Account and Term deposits:

In the event of a deposit cost incurred by the Bank on a currency at a central bank, a deposit fee reflecting such cost will be charged to the account. These fees are calculated on the average monthly total cash held with the Bank in the currency concerned and debited quarterly.

## Bank Transfers

### Bank transfers in EUR to Luxembourg and within the SEPA zone<sup>1</sup>

Bank transfer from a BGL BNP Paribas account...	Manual transfer	Electronic transfer
... to another personal account (with the same root number)	Free of charge	Free of charge
... to another BGL BNP Paribas account	EUR 1.00 15 free transfers per quarter	Free of charge
... to another account within the SEPA zone		
< EUR 125.000	EUR 3.50 10 free transfers per quarter	EUR 0.75 20 free transfers per quarter
EUR 125,000 - 250.000	EUR 110	EUR 90
> EUR 250.000 <sup>2</sup>	EUR 150	EUR 130
<b>Instant transfers<sup>2</sup></b> via the mobile application to an account within the SEPA zone ≤ EUR 100.000	-	EUR 0,80
<b>Urgent transfers</b> Cumulative with other transaction costs	EUR 15.00	-

### Bank transfers in foreign currencies and/or outside the SEPA zone<sup>2</sup>

Bank transfer from a BGL BNP Paribas account...	Manual transfer	Electronic transfer
... to a BNP Paribas Group account outside the SEPA zone and/or in foreign currency	0.20 % min. EUR 7 / max. EUR 15	EUR 5
... to an account outside the SEPA zone and/or in foreign currency	0.20 % min. EUR 7 / max. EUR 200	0.15 % min. EUR 5 / max. EUR 180

### Bank transfers received

In EUR from a country within the SEPA zone	Free of charge
In a foreign currency and/or from a country outside the SEPA zone	0,2 % min. EUR 5 / max. EUR 40

<sup>1</sup> EU Countries: + Andorra + Guernsey + Isle of Man + Iceland + Jersey + Liechtenstein + Monaco + Norway + San Marino + Switzerland + the Vatican.

<sup>2</sup> When using the " expenses payable by the ordering party " mode, these expenses will be added to any corresponding fees (if applicable).

## Correspondent fees - Transfer at no cost to the beneficiary

	SEPA transfers in EURO	Transfers in foreign currency and/or outside the SEPA zone
≤ EUR 50.000	Free of charge	EUR 25
≤ EUR 125.000	Free of charge	EUR 50
> EUR 125.000	standard fee: EUR 50 Luxembourg: <b>free of charge</b>	EUR 100

## Reception of payment order and execution date

Reception of payment order	Implementation date
Funds Out	Value date of debit corresponding to the transaction execution date
Funds In	Value date of credit corresponding to the date the funds are available
Hard copy transfer received before 15:00 CET	The following business day, at the latest
Electronic transfer received before 16:30 CET on a business day	The same business day
Electronic transfer received on a non-business day or after 16:30 CET on a business day	+1 business day

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WEALTH MANAGEMENT

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# Bank Cards and Payments



# Bank Cards and Payments

## Bank Cards

We offer 2 credit cards free of charge, included in the Wealth Management Service.

*(Eligibility conditions available upon request from your Private Banker).*

Applicable rates for any additional card request:

### Debit Cards

Visa Debit	EUR 24 / year
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### Credit Cards

Visa Classic	EUR 24 / year	
Mastercard Gold	EUR 60 / year	
Mastercard Platinum	EUR 192 / year	
Mastercard Elite	EUR 330 / year	
	<b>1-5 card(s)</b>	EUR 40 / year
Visa Business	<b>6-50 cards</b>	EUR 25 / year
	<b>&gt; 50 cards</b>	EUR 20 / year

### Charges related to bank cards

Re-issuing PIN for debit or credit card	Free of charges
Card replacement (in case of loss, theft...)	Credit or Debit Card: EUR 15
Urgent card request for credit or debit card	EUR 90 / request + postal charges
Urgent PIN request for credit or debit card	EUR 90 / request + postal charges

## Withdrawals and Payments

### With a Debit Card

Withdrawals from BGL BNP Paribas ATMs	<b>Free of charges</b>
Withdrawals from other ATMs in Luxembourg & the EU	<b>20 withdrawals per quarter</b> (additional withdrawals at EUR 2.50 / withdrawal)
Withdrawals outside the EU	<b>EUR 5 / withdrawal</b> (+ any foreign exchange fees)

### Retail payments - Debit Card

Retail payments within the EU	<b>Free of charge</b>
Retail payments outside the EU	<b>EUR 1 / payment</b> (+ any foreign exchange fees)

### With a Credit Card

Withdrawals	<b>EUR 2.50 + 2% of the amount withdrawn</b> (+ any foreign exchange fees)
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### Retail payments - Credit Card

Retail payments within the EU	<b>Free of charges</b>
Retail payments outside the EU	<b>Foreign Exchange Fee</b>

## Foreign Exchange Fee

Daily exchange rate Mastercard or Visa + mark-up fee.  
Commission charged for non EUR operations.

### Mark-up fee applied to transactions:

	Mastercard	Visa
GBP rate	1.00 %	1.25 %
USD rate	1.00 %	1.25 %
Other currency rate	1.00 %	1.00 %
CHF rate	0.85 %	0.40 %

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WEALTH MANAGEMENT

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# Safe Deposit Boxes

# Safe Deposit Boxes

## Safe Deposit Boxes rental rates at Kirchberg-Headquarter<sup>1</sup>

Door height (in cm)	Price per year (VAT included, in EUR)
up to 19.0	<b>140</b>
19.1 to 40.0	<b>180</b>
40.1 to 70.0	<b>250</b>
70.1 to 200.0	<b>370</b>

Rate applied for a standard width of 30 cm.

For twice the width: 2 X the rate

For half the width: 0,5 X the rate

The rental fee is payable in advance.

For an oversized safe deposit box, a tailor-made proposal will be made, taking into account your particular needs.

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<sup>1</sup> Subject to availability of safe category.

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WEALTH MANAGEMENT

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## Other Fees

# Other Fees

## Transfer of Securities from a BGL BNP Paribas Securities Account

To another securities account held with BGL BNP Paribas	<b>Free of charge</b>
To a securities account held with another bank	<b>EUR 100 per security identification number</b>

**Important:** any additional taxes or charges to be borne by the Bank following deposit or withdrawal transactions are not included in our commission and will be charged separately.

For instance:

- Registration fees for registered securities;
- Duties charged on the change of ownership of the transferred securities.

## Inheritance Product Fees

Inheritance file opening fees	<b>EUR 50</b>
Maintenance and custody fees – National inheritance:	
Year 1	<b>EUR 50</b>
Year 2	<b>EUR 75</b>
Additional year	<b>EUR 100</b>
Maintenance and custody fees – International inheritance	<b>0.50 % of financial assets (min. EUR 200, max EUR 3.500)</b>

## Miscellaneous Charges

Account closing charges <sup>1</sup>	<b>EUR 600</b>
Administration fee <sup>2</sup>	<b>EUR 100 / hour – min. EUR 125</b>

<sup>1</sup> Applicable to accounts for which the signed account opening request is dated less than 12 months ago.

<sup>2</sup> Charges subjected to VAT according to current rates.

## Execution Service

The Execution Service applies by default if the account is not covered by a *My Mandate*<sup>1</sup>, a *My Advisory PARTNER*<sup>1</sup> or a *My Advisory ESSENTIAL*<sup>1</sup> management agreement.

The Custody and Administration Fee combines the Administration Fee and the Execution Platform Fee.

### Custody and Administration Fee<sup>2,3</sup>

(Minimum : EUR 1.500 EUR per quarter)

Wealth Band	EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>Custody and Administration Fee<sup>2,3</sup></b>	0.70 %	0.60 %	0.50 %	0.45 %	0.35 %	0.30 %	0.20 %	0.15 %
<i>Administration Fee</i>	0.50 %	0.40 %	0.35 %	0.30 %	0.25 %	0.20 %	0.15 %	0.10 %
<i>Execution Platform Fee</i>	0.20 %	0.20 %	0.15 %	0.15 %	0.10 %	0.10 %	0.05 %	0.05 %

### Security Transaction Fee (per transaction)

	Purchase and Sale	Minimum
<b>Bonds</b>	1.10%	EUR 100
<b>Equities</b>	1.50%	EUR 100
<b>Funds<sup>5</sup></b>		
Money Market	0.50%	EUR 100
Bonds	1.00%	EUR 100
Equities	1.50%	EUR 100
Others	1.50% <sup>6</sup>	EUR 250 <sup>6</sup>
<b>Structured Products</b>		
Primary market > 3 months	0.50% - 5.00%	-
Primary market < 3 months	max 1.00 %	-
Secondary Market	0.50% - 2.00% <sup>4</sup>	EUR 100

<sup>1</sup> This transactional pricing grid shall come into force as soon as the management contract has been signed. In the event of termination of the contract, the transactional pricing of the Execution service shall be applied by default.

<sup>2</sup> The services covered, as well as the methods for calculating fees and the performance bonus are specified in the "Administration Fee" section on page 56.

<sup>3</sup> Fees shown excl. VAT. Fees subject to the applicable rate of VAT in accordance with the laws in force.

<sup>4</sup> Depending on the underlying, the type of investment and the residual term.

<sup>5</sup> The Bank's fees levied for the purchase or sale of funds are in addition to any entry, exit or other fees charged for the transaction by the Bank's counterparty. Any such additional fees are payable by the client.

<sup>6</sup> Applicable if the purchase / sale of fund shares requires a special processing (e.g. manual processing).

## Custody and Administration Fee (Applicable to the Execution Service)

The Custody and Administration Fee is expressed as an annual percentage. It is calculated and payable on a quarterly basis. It corresponds to a percentage of the total value of all assets in the account on the last day of the previous calendar quarter.

The Custody and Administration Fee does not cover the transaction costs on securities. It is payable in advance at the start of the period and is due for any period already commenced

The Custody and Administration fee is subject to the VAT applicable on the day of its collection according to the rates in force.

The Custody and Administration fee covers the following services:

- investor profile definition and monitoring in accordance with current regulatory requirements;
- general financial information, excluding personalised advice;
- postal charges;
- asset custody, supervision and monitoring (including collection of income, dividends, coupons, annuities and, where applicable, capital);
- the digital service *myWealth*, accessible via web and mobile (iOS and Android);
- "OptiFlex" current account(s), "Private Invest" account(s), "Call Account 100" and multicurrency account(s);
- services dedicated to the daily management of your accounts under the preferential conditions offered by Wealth Management.

## Family Wealth Aggregator<sup>1,2</sup>

Consolidated Assets	Wealth Aggregator	Family Wealth Aggregator Our premium consolidation tool (annual pricing)	
		Quarterly Reports	Monthly Reports
EUR 0 - 25 million	Included in the Wealth Management Service	EUR 6.000	EUR 8.000
EUR 25 - 50 million		EUR 8.000	EUR 10.000
EUR 50 - 100 million		EUR 10.000	EUR 12.000
> EUR 100 million		0.02 %	0.02 %

<sup>1</sup> Pricing is subject to adjustment in accordance with specific customer requests.

<sup>2</sup> Prices shown are exclusive of VAT. Fees are subject to the VAT applicable according to the legislation in force









BGL BNP Paribas Banque Privée and BNP Paribas Wealth Management, in Luxembourg, are business lines of BGL BNP Paribas.

**BGL BNP PARIBAS S.A.**

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