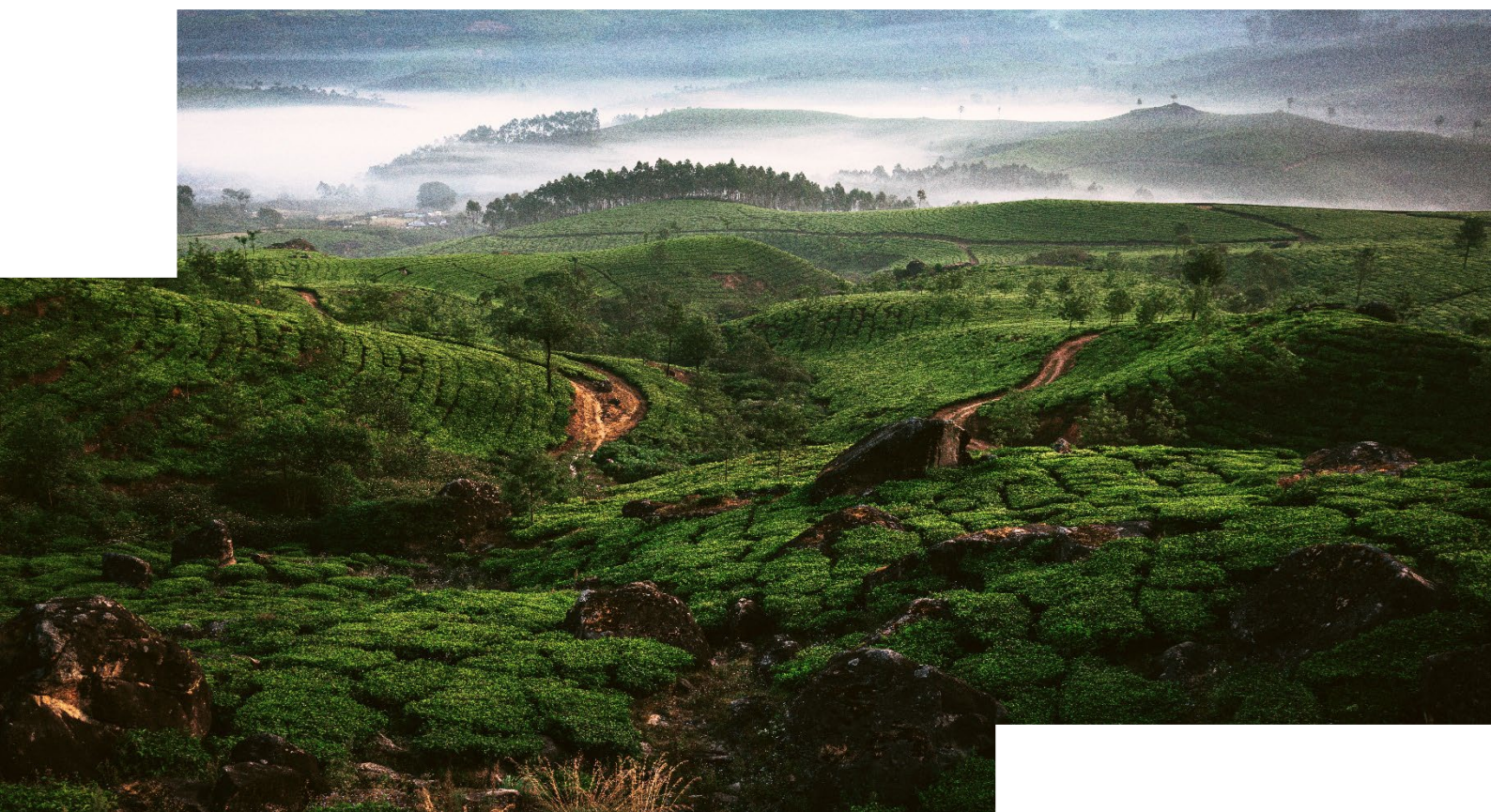


# Table of fees and Commissions (applicable as of December 11, 2023)



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# General information on CREDIT SUISSE (LUXEMBOURG) S.A.

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## **Address and contact details**

CREDIT SUISSE (LUXEMBOURG) S.A.

5, rue Jean Monnet

B.P. 40

L-2010 Luxembourg

Telephone +352 46 00 11-1

Fax +352 46 32 70

**[www.credit-suisse.com](http://www.credit-suisse.com)**

## **Registration with the Trade and Companies' Register**

R.C.S. Luxembourg n° B 11756

## **Opening hours**

8:30–17:30 CET

on bank business days

## **General Terms and Conditions and Specific Terms and Conditions**

The Bank's General Terms and Conditions and Specific Terms and Conditions (e.g., for credit transfers) are applicable.

# Prices for basic banking services

## Prices for investment services

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### Account Administration Fees

Services included

- General market information and updates
- Phone and fax communications
- Mailing

	<b>Registered Account</b>
Regular mailing	EUR 250 p.a.
Periodical mailing	EUR 650 p.a.
Special mailing (on request)	EUR 50 flat (VAT not incl.)
Online Banking	Free of charge
Safekeeping account closing	EUR 250 flat

### Transactions in OTC derivatives

	<b>Purchase/Sale</b>	<b>Minimum</b>
OTC derivatives (except FX transactions)	1.50%	EUR 135 per transaction

### Transactions in Financial Instruments/Precious metals

	<b>Purchase/Sale</b>			<b>Minimum</b>
	<b>Up to EUR 75,000</b>	<b>Above EUR 75,000 to EUR 300,000</b>	<b>Above EUR 300,000</b>	
Bonds	0.60%	0.45%	0.30%	EUR 135 per transaction
Equities	1.00%	0.75%	0.50%	EUR 135 per transaction
Warrants & options	1.50%	1.125%	0.75%	EUR 135 per transaction
Precious Metals (Precious Metal Transactions non physical delivery)	2.00%	1.50%	1.00%	EUR 135 per transaction

Fee for securities transfers out is EUR 100.00 per position.

Third party fees are payable by the client (handling, transportation, insurance)

Legend:

**p.a.:** per annum/per year

**flat:** flat charges

## Allfunds Platform Investment Funds

Allfunds Investment Funds	Purchase			Minimum	Sale
	Up to EUR 75,000	Above EUR 75,000 to EUR 300,000	Above EUR 300,000		
Bond Funds	1.00%	0.75%	0.50%	EUR 135 per transaction	Free
Equity & Portfolio Funds	2.00%	1.50%	1.00%	EUR 135 per transaction	Free
Money Market Funds	0.50%	0.375%	0.25%	EUR 135 per transaction	Free

Allfunds is an information and advisory database of Credit Suisse with selected investment funds of Credit Suisse and designated third party providers.

No third party Front Load fees.

## Other Funds & Structured Products

Other funds	Purchase/Sale			
	Up to EUR 75,000	Above EUR 75,000 to EUR 300,000	Above EUR 300,000	Minimum
Bond Funds	0.60%	0.45%	0.30%	EUR 135 per transaction
Equity & Portfolio Funds & Alternative Investment Funds & Structured Products	1.00%	0.75%	0.50%	EUR 135 per transaction
Money Market Funds	0.50%	0.375%	0.25%	EUR 135 per transaction

Third party Front Load fees are payable by the client.

## Financial Futures Contracts/Options on Financial Futures Contracts and Commodity Futures Contracts/Options on Commodity Futures Contracts

Transaction (Purchase/Sale)<sup>1</sup>

Type of Futures Contracts/Options (FC/O)	Quantity of FC/O	Up to 10FC/O per Transaction	Up to 25FC/O per Transaction	Up to 100FC/O per Transaction	More than 100FC/O per Transaction	Min. Fee per Transaction
FC/O traded on EUREX	Per contract	EUR 60	EUR 30	EUR 20	EUR 10	EUR 250
FC/O traded outside EUREX	Per contract	EUR 75	EUR 35	EUR 35	EUR 25	EUR 250
Mini-Futures <sup>2</sup>	Per contract	EUR 25	EUR 16	EUR 10	EUR 5	EUR 100

## Interest rates regarding Margin Account overdrafts (relating to financial futures/ commodity futures contracts)

### Margin account overdraft

<b>Currencies</b>	EUR, USD, CHF and other eligible foreign currencies
<b>Interest rates<sup>3</sup></b>	Available on demand

In case the applicable reference interest rate is below 0%, a reference interest rate of 0% will be used for the calculation of the interest rate.

<sup>1</sup> A transaction is deemed to be the full or partial execution by the Bank on a given trading day of a client order to purchase or sell a certain quantity of a specific Futures Contract/Option (an "Order"). The client's amendment to an existing (but not yet or only partially executed) Order (including changes made to price limits) is considered as a new Order. The execution of such amended Orders by the Bank will be invoiced as new transactions. In case of amended Orders, the Bank's fees for the initial transactions shall be the higher of either the minimum fee per transaction or (if applicable) the fee corresponding to the quantity of Futures Contracts/Options for which an actual execution took place.

For the avoidance of doubt, where the execution of an Order, which for any reason has only been executed partially during a given trading day, is continued on any following trading day(s) (to the extent possible), the continued execution of such Order during a given trading day is deemed a new transaction.

<sup>2</sup> Applicable to all Futures Contracts identified as "Mini-Futures" or similar denomination by the Bank regardless of whether they are traded on or outside EUREX. Mini-Futures are futures contracts with smaller contract values (e.g. one-fifth of the normal size).

<sup>3</sup> Each reference interest rate may be replaced by another reference interest rate in accordance with the applicable contractual provisions.

## **Custody Fees**

Service included

- Holding and administration of securities and precious metals
- Collection of coupons/dividends
- Corporate actions
- Redemption at maturity

Custody fees are calculated monthly, based on the preceding month-end assets under management and charged on a half-yearly basis (30.06/31.12). These fees are subject to VAT, if applicable.

### **Custody Fees**

<b>Up to EUR 300,000</b>	<b>Above EUR 300,000</b>	<b>Above EUR 600,000</b>	<b>From EUR 2,500,000</b>	<b>Minimum</b>
0.35%	0.30%	0.25%	0.20%	EUR 250 p.a.

## **Other Services**

- Special services regarding the handling of inheritance cases: EUR 250 per hour
- Special in house services regarding the implementation of state-of-the art solutions upon client request will be invoiced separately as mutually agreed
- Investigations upon client request: EUR 150 per hour
- Fees and commissions for other services are available upon request
- Foreign fees, expenses and taxes are payable by the client

These fees are subject to VAT, if applicable.

# Discretionary Portfolio Management Mandates

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All-in fee model applicable to discretionary portfolio management services. The all-in fee is calculated in EUR on the basis of the assets under management valued at market prices as of the end of each month. The monthly fees incurred are invoiced quarterly in the reference currency at the end of a quarter. The all-in fee calculation is based on a stepped tariff which depends on the assets under management.

## Services **included**

- Portfolio management according to the individual investment strategy
- Permanent monitoring of the portfolio
- Regular reporting including performance calculation
- Account administration incl. mailing
- Security transaction costs
- Custody fees

## Services and charges particularly **not included** in the All-In Fee

- Third party duties (stock market charges, brokerage fees, stamp duty, taxes etc.)
- Additional fees/charges which may be contained in the investment vehicles used in the portfolio (e.g. management fees for collective investments)
- Foreign Exchange margin (the margin applied by the Bank amounts up to 3%, depending on the currency concerned and the transaction volume)
- Tax statements



## Discretionary Portfolio Management Mandates

### Private Mandates<sup>4</sup>

All Instruments	Minimum Investment EUR 500,000 or equivalent in reference currency					Assets under management
	Discretionary Management Profile	Up to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000	Above EUR 5,000,000 to EUR 20,000,000	Above EUR 20,000,000	
Fixed Income	1.30%	1.20%	1.10%	1.00%	EUR 4,800 p.a.	
Global Navigator Conservative	1.30%	1.20%	1.10%	1.00%	EUR 4800 p.a.	
Yield	1.70%	1.60%	1.50%	1.40%	EUR 6,375 p.a.	
Global Navigator Stable	1.70%	1.60%	1.50%	1.40%	EUR 6,375 p.a.	
Yield (sustainability)	1.70%	1.60%	1.50%	1.40%	EUR 6,375 p.a.	
Balanced	1.70%	1.60%	1.50%	1.40%	EUR 6,375 p.a.	
Balanced (sustainability)	1.70%	1.60%	1.50%	1.40%	EUR 6,375 p.a.	
Growth	2.00%	1.90%	1.80%	1.70%	EUR 7,500 p.a.	
Global Navigator Progressive	2.00%	1.90%	1.80%	1.70%	EUR 7,500 p.a.	
Growth (sustainability)	2.00%	1.90%	1.80%	1.70%	EUR 7,500 p.a.	
Equities	2.00%	1.90%	1.80%	1.70%	EUR 7,500 p.a.	

Funds	Minimum Investment EUR 250,000 or equivalent in reference currency					Assets under management
	Discretionary Management Profile	Up to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000	Above EUR 5,000,000 to EUR 20,000,000	Above EUR 20,000,000	
Fixed Income	0.90%	0.80%	0.70%	0.60%	EUR 1,250 p.a.	
Yield	1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.	
Yield (Payout)	1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.	
Yield (Sustainability)	1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.	
Balanced	1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.	
Balanced (Payout)	1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.	
Balanced (Sustainability)	1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.	
Growth	1.50%	1.40%	1.30%	1.20%	EUR 2,800 p.a.	
Growth (Sustainability)	1.50%	1.40%	1.30%	1.20%	EUR 2,800 p.a.	
Equities	1.50%	1.40%	1.30%	1.20%	EUR 2,800 p.a.	

Index	Minimum Investment EUR 250,000 or equivalent in reference currency					Assets under management
	Discretionary Management Profile	Up to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000	Above EUR 5,000,000 to EUR 20,000,000	Above EUR 20,000,000	
Fixed Income	0.90%	0.80%	0.70%	0.60%	EUR 750 p.a.	
Yield	1.30%	1.20%	1.10%	1.00%	EUR 1,050 p.a.	
Balanced	1.30%	1.20%	1.10%	1.00%	EUR 1,050 p.a.	
Systematic	1.30%	1.20%	1.10%	1.00%	EUR 1050 p.a.	

<sup>4</sup> All above-mentioned fees are subject to VAT, if applicable.

Growth	1.50%	1.40%	1.30%	1.20%	EUR 1,200 p.a.
Equities	1.50%	1.40%	1.30%	1.20%	EUR 1,200 p.a.

**Diversified Return** Minimum Investment EUR 250,000 or equivalent in reference currency  
Assets under management

Discretionary Management Profile	Assets under management		Above EUR 5,000,000 to EUR 20,000,000	Above EUR 20,000,000	Minimum charge
	Up to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000			
DR Moderate	1.40%	1.30%	1.20%	1.10%	EUR 5,000 p.a.
DR Medium	1.60%	1.50%	1.40%	1.30%	EUR 6,000 p.a.

**Other Discretionary Mandates<sup>5</sup>**

**My Choice** Minimum Investment EUR 100,000 or equivalent in reference currency  
Assets under management

Discretionary Management Profile	Assets under management				Minimum charge
	Up to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000	Above EUR 5,000,000 to EUR 20,000,000	Above EUR 20,000,000	
All Profiles My Choice	1.15%	1.05%	0.95%	0.85%	EUR 450 p.a.

**Premium<sup>5</sup>**

**Premium Mandates** Minimum Investment EUR 7,500,000 or equivalent in reference currency  
Assets under management

Discretionary Management Profile	Assets under management		Minimum charge
	Up to EUR 20,000,000	Above EUR 20,000,000	
Fixed Income	0.80%	0.70%	EUR 36,000 p.a.
Mixed Portfolio	1.20%	1.00%	EUR 54,000 p.a.
Equities	1.60%	1.40%	EUR 72,000 p.a.

<sup>5</sup> All above-mentioned fees are subject to VAT, if applicable.

# Current Account

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**For cash movements in relation to the purchase and sale of financial instruments as well as for payment transactions in EUR and various foreign currencies, for individual and corporate clients**

**Conditions**

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**Currencies** EUR, USD, CHF and other eligible foreign currencies

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**Credit Interest Rates:** Available on request

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**Frequency of interest payment** Monthly

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**Overrunning conditions** See next section

The Bank reserves the right to change the applicable credit interest rate at any time and to apply a negative credit interest rate in accordance with the Bank's General Terms and Conditions. Changes to credit interest rates will be communicated separately.

# Interest Rates regarding loans

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## Interest rates regarding current account loans

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<b>Currencies</b>	EUR, USD, CHF and other eligible foreign currencies offered in the loan agreement or upon request
<b>Interest rates</b>	Available in the agreement or on demand

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In case the applicable reference interest rate is below 0%, a reference interest rate of 0% will be used for the calculation of the interest rate.

## Interest rates regarding fixed advances (1 to 12 months)

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<b>Currencies</b>	EUR, USD, CHF and other eligible foreign currencies offered in the loan agreement or upon request
<b>Interest rates</b>	Agreed between the bank and the borrower 2 bank business days before the relevant drawdown

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In case the applicable reference interest rate is below 0%, a reference interest rate of 0% will be used for the calculation of the interest rate.

**Interest rate regarding overrunnings, i.e. overdrafts on current account without explicitly agreed-upon current account loan facility<sup>6</sup>. Overrunnings shall be repaid within one month at the latest.**

For all abovementioned currencies, the fixed interest rate is 10 % per annum.

<sup>6</sup> For more information on overrunnings, refer to Current Account Closing Statement.

# Prices and other Information with respect to payment services

## Value Date

	Value date regarding account crediting	Value date regarding account debiting
Credit transfers	Same day <sup>7</sup>	Same day <sup>13</sup>

## Credit transfers

### a) Cut-off times regarding credit transfers within the European Economic Area (EEA)<sup>8</sup> or outside the EEA in EEA currencies<sup>9</sup> or non-EEA currencies paper-initiated or non paper-initiated

Kind of credit transfer	Cut-off time
Non paper-initiated credit transfers in EUR or other EEA currencies or non-EEA currencies within or outside the EEA	12:00 (CET) on bank business days for payment services
Paper-initiated credit transfers in EUR within or outside the EEA	14:00 (CET) on bank business days for payment services
Paper-initiated credit transfers in EEA currencies (other than EUR) or in non-EEA currencies within or outside the EEA	11:00 (CET) on bank business days for payment services

Credit transfer orders which are received after the cut-off time or on a day which is not a bank business day for payment services will be treated as if they had been received on the following bank business day for payment services at the time the Bank opens for business.

### b) Execution times for credit transfers within Luxembourg, in other states of the European Economic Area (EEA) and in the United Kingdom of Great Britain and Northern Ireland in EUR, in other EEA currencies or in GBP.

The Bank ensures that the credit transfer amount is received by the payee's payment service provider at the latest by the date as stated hereafter:

Credit transfer type	Execution time in bank business days for payment services
Non paper-initiated credit transfers in EUR	Maximum 1
Paper-initiated credit transfers in EUR	Maximum 2
Paper-initiated credit transfers in other EEA currencies	Maximum 4
Non paper-initiated credit transfers in other EEA currencies	Maximum 4
Paper-initiated credit transfers in GBP	Maximum 4
Non paper-initiated credit transfers in GBP	Maximum 4

<sup>7</sup> (if received until cut-off time, see above).

<sup>8</sup> The European Economic Area currently comprises: Belgium, Bulgaria, Croatia, Denmark, Germany, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Poland, Portugal, Romania, Sweden, Slovak Republic, Slovenia, Spain, Czech Republic, Hungary, as well as Cyprus, furthermore the countries Liechtenstein, Norway and Iceland.

<sup>9</sup> EEA currencies are currently: euro, Bulgarian lev, Danish krone, Icelandic krona, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss francs in Liechtenstein, Czech koruna, Hungarian forint and Croatian kuna.

## Fees for Payment Service<sup>10</sup>

Payment service	Amount
Incoming payments	Free of charge
Outgoing payments. <sup>11</sup>	EUR 50 per order
Issue and collection of cheques	EUR 50 per cheque
Outgoing Payment via Online Banking	Free of charge
Standing credit transfer order	EUR 10 at each scheduled credit transfer (as per agreed frequency) EUR 10 for each change of standing credit transfer order EUR 20 for each out of cycle execution of standing credit transfer order

With respect to the allocation of fees, credit transfers within Luxembourg or in other states of the EEA in EEA currencies (including EUR) or non-EEA currencies are executed as SHARE credit transfers, unless the client expressly chooses the allocation of fees OUR.

With respect to credit transfers outside the EEA in EEA or non-EEA currencies, the client can also request the allocation of fees BEN.

**SHARE credit transfer** = transferor bears any fees in relation to his bank and transferee bears any other fees

**OUR credit transfer** = transferor bears any fees

**BEN credit transfer** = beneficiary bears any fees

### Other Fees

Handling of the revocation of a credit transfer order after receipt of such credit transfer order	EUR 50
Notification of a justified refusal of the execution of a credit transfer order	EUR 50
Efforts made by the Bank for recovery of credit transfer amounts in case of incorrect unique identifier of the payee provided by the client	EUR 50

### Exchange Rate

The exchange rate the Bank applies to the currency conversions mentioned in the Bank's General Terms and Conditions is composed of the reference exchange rate ("base rate") and a margin. The base rate is the average of bid and ask taken several times daily (7:00, 8:00, 9:00, 11:00, 13:00, 15:00, 19:00, 21:00 CET)<sup>12</sup> by the Bank from Reuters Markets Data Systems (RMDS). The margin applied by the Bank amounts to up to 3%, depending on the currency and the transaction volume. For transaction amounts exceeding EUR 200,000 the base rate is determined in real time from RMDS.

<sup>10</sup> All above-mentioned fees are subject to VAT, if applicable.

<sup>11</sup> Plus external bank charges if the payment shall be executed as OUR credit transfer.

<sup>12</sup> Central European Time (CET).

# Credit Suisse World Elite™ MasterCard®

## Cut-off and Execution Periods of Credit Card Payments

A payment initiated by the use of the CREDIT SUISSE World Elite MasterCard is triggered by the MasterCard Acceptance Point as the beneficiary. The payments to the MasterCard Acceptance Point are made via MasterCard as the clearing house. The cut-off and execution periods as indicated in the chapter "Credit Transfers" apply. A payment order that is received on a bank business day for payment services after the time-of-day shown in the Table of Fees and Commissions or on a day that is not a bank business day for payment services will be treated as if it had been received on the following bank business day for payment services.

## Fees CREDIT SUISSE World Elite MasterCard.<sup>13</sup>

	Amount
Cashless payments with CREDIT SUISSE World Elite MasterCard. <sup>14</sup>	Free of charge
▪ EUR-payments (within the EU currency countries)	1.5%, min. EUR 1.50
▪ Other payments (currency conversion fee)	
Cash withdrawals with CREDIT SUISSE World Elite MasterCard	2.5%, min. EUR 5.00
▪ At Automatic Teller Machines (ATMs) of domestic banks and abroad. <sup>15, 16</sup>	3.5%, min. EUR 5.75
▪ At domestic bank tellers and tellers abroad <sup>20</sup>	Free of charge
▪ At bank ATMs in metropolitan France <sup>21</sup>	
CREDIT SUISSE World Elite MasterCard Main Card	EUR 500 p.a.
CREDIT SUISSE World Elite MasterCard, additional card for family members (max. of 2 additional cards)	EUR 250 p .a. per additional card
Order of a replacement card	Free of charge
Urgent dispatch of card and/or PIN	EUR 25

## Other Fees CREDIT SUISSE World Elite MasterCard

	Amount
Debiting of third party cost	Third party costs incurred (e.g. courier services for the express dispatch of card abroad, Priority Pass Lounge entries for accompanying parties, commissions for services ordered via the Concierge Service, etc.) can be passed on.

## Exchange rates for CREDIT SUISSE World Elite MasterCard

The exchange rates applied by the Bank for the currency conversion related to credit card transactions in a currency other than the Euro are based on the latest available European Central Bank Euro foreign exchange rates. In addition, a currency conversion fee of 1.5% is applied by the Bank which considers and includes the mark-up applied by MasterCard® on the exchange rate ("wholesale rate of exchange").

<sup>13</sup> All above-mentioned fees are subject to VAT, if applicable.

<sup>14</sup> Debited on the monthly credit card statement.

<sup>15</sup> In addition, a charge of 1.5%, min. EUR 1.50 for cash withdrawals for currencies other than EUR.

<sup>16</sup> A third party charge may be applied by the bank operating the ATM (as displayed on the ATM).



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