

Fee Schedule for Investment Services:

Private Banking



IMPORTANT INFORMATION

The fees for the services to be provided by Sparkasse Bank Malta plc are set out below in the “Fee Schedule” section. This fee schedule is not exhaustive; other tariffs, fees, expenses and charges may apply for other services such as banking services which are not outlined below, in accordance with the relevant Tariff Sheets or Fee Schedules. All tariffs, fees, expenses and other charges are quoted exclusive of tax (if applicable).

This document forms part of the Agreement between the customer and the Bank in accordance with the Bank’s General Terms and Conditions for Investment Services (“General Terms”) document. By signing the Portfolio Account Form or the Confidential Customer Profile Form (as applicable), customers acknowledge that they have received, read and understood this Fee Schedule and therefore:

Confirm, accept and agree with the fees, charges, expenses and other charges, and the other provisions set out herein. The Bank charges in euro, and accordingly, the Bank will convert the applicable fees, charges, expenses and other costs to the currency of the account to which they are charged (if it is not a euro account) at the prevailing exchange rate. If the account from which the fees, charges, expenses or other costs need to be taken does not have sufficient funds, the Bank may deduct such fees, charges, expenses and other costs from another funded account as long as it is not designated as a Clients’ Account. The Bank reserves the right to change the fees, charges, expenses and other costs, and otherwise amend the provisions set out herein, in accordance with the changes to the Customer Agreement as described in the “General Terms” document.

FEE SCHEDULE

1. TRANSACTION FEES

TRANSACTION TYPE	FEES PER TRANSACTION
PURCHASE / SALE OF FIXED INCOME	0.35% PER TRADE (MINIMUM €20)
PURCHASE / SALE OF EQUITIES & ETFs	0.30% PER TRADE (MINIMUM €20)
PURCHASE / SALE OF INVESTMENT FUNDS	NON-COMPLEX: 0.35% PER TRADE (MINIMUM €25)
	COMPLEX: 0.35% PER TRADE (MINIMUM €100)
PURCHASE / SALE OF PRECIOUS METALS (PHYSICAL)	0.75% OF MARKET VALUE
ADVISORY FEE PER TRANSACTION (ADVISORY SERVICE)	0.20% OF MARKET VALUE
RECEIPT OF SECURITIES / TRANSFER IN	NO FEE
DELIVERY OF SECURITIES / TRANSFER OUT	€100 PER SECURITY
TRADE CAPTURE / DVP SETTLEMENT	FLAT FEE €50

The fees mentioned above, exclude third-party fees and expenses (if any). When applicable, such charges are treated as out of pocket expenses.

Investment Funds: The definition of complex and non-complex refers to the subscription process of the target fund and not to the complexity of its structure, investment strategy or underlying assets.

- **Non-complex:** Funds that trade electronically or accept orders by fax or SWIFT.

- **Complex:** All other funds; i.e. funds which might require prepayments, original application and redemption forms or require any other administrative work or formalities.

Advisory Fee: This fee applies to purchases and sales in respect of Securities (Fixed Income, Equities / ETFs and Investment Funds) for those customers who rely on the Bank for Investment Advice before the execution of a transaction.

FEE SCHEDULE continued**2. SAFEKEEPING FEES****FIXED INCOME / EQUITIES & ETFs / INVESTMENT FUNDS** 0.25% per annum (minimum €100)**PRECIOUS METALS (PHYSICAL)** 0.75% per annum

Safekeeping fees shall apply to the total value of the portfolio account. The fee shall be levied quarterly in arrears, and will be based upon the average monthly closing balances for the quarter (based on the Bank's valuations, as applied in the normal course of business).

Dates for levying fees will be end of: MARCH | JUNE | SEPTEMBER | DECEMBER.

Safekeeping fees are exclusive of third party fees, if and when levied.

3. PORTFOLIO MONITORING FEE - ADVISORY SERVICE**FIXED INCOME / EQUITIES & ETFs / INVESTMENT FUNDS** 0.10% per annum

The Advisory Portfolio Monitoring fee shall apply to the total value of the portfolio account, levied in addition to the safekeeping fee for FIXED INCOME / EQUITIES & ETFs / INVESTMENT FUNDS.

4. SHAREHOLDER SERVICES**GENERAL MEETINGS NOTIFICATION** €250 per quarter

Per quarter, irrespective of the number of notifications.

PROXY VOTING SERVICE €100 per transaction

Per voting instruction, agenda distribution, ordering of entrance cards, excluding third party fees if applicable.

Fees will be applied unless communicated otherwise in your Client Profile Form / Application Form.

5. OTHER APPLICABLE FEES**Corporate Actions:**

€5 per issue (excluding third party fees if applicable).

Issue of Coupon & Dividends:

0.25% subject to a minimum fee of €2 (excluding third party fees if applicable).

Tax Reclamation Services/ W8 Ben or Similar:

€125 per month or €85 per coupon / dividend, €90 per certificate, when and if applicable (excluding third party fees if applicable).

Manual Pricing:

€25 per update per security. This applies to securities for which alternative automatic pricing via data providers, such as Bloomberg, SixFinancial, or Thomson Reuters is not available.

N.B.: the Bank is not responsible for the valuation of any assets of the fund; pricing provided by the Bank in respect of the accounts is used by the Bank for internal purposes (e.g. calculation of fees, valuation of collateral, etc.).

CONTACT DETAILS: PRIVATE BANKING

Email: privatebanking@sparkasse-bank-malta.com

Sparkasse Bank Malta plc

101 Townsquare
Ix-Xatt Ta' Qui-Si-Sana
Sliema, SLM 3112
Malta

Tel: +356 2133 5705

Fax: +356 2133 5710

Email: info@sparkasse-bank-malta.com

Website: www.sparkasse-bank-malta.com