

## FEES DETAILS - ACCOUNTS FOR INDIVIDUALS (Updated as of 01/03/2026)

### Current account fees

Bank fees	500.00 € Annual debited quarterly (debited on 31.3, 30.6, 30.09 and 31.12)	
Fees for Hold Mail	50.00 € Annual debited quarterly (debited on 31.3, 30.6, 30.09 and 31.12)	
Fees for incoming transfers (credits)	0,10%	Minimum € 10,00 - Max. 50.00€
	500.00 € Including cheques collection	
Fees for outgoing transfers (payments)	0,10%	Minimum € 20,00 - Max. 300.00€
Fees for internal transfer (ordering party)	5.00 €	
Fees for internal transfer (beneficiary party)	5.00 €	
Fee for duplicate document	25.00 €	
Account closing fees	1,000.00 €	

### Securities trading and custodial fees

Government Bonds	1.00% Applied to the price excluding commissions paid to any intermediaries	Minimum € 75,00
Bonds	1.00% Applied to the price excluding commissions paid to any intermediaries	Minimum € 75,00
Shares	1.00% Applied to the price excluding commissions paid to any intermediaries	Minimum € 75,00
ETF, ETN, ETC	1.00% Applied to the price including commissions paid to any intermediaries	Minimum € 75,00
Funds and Sicavs	1.00% Applied to the price including commissions paid to any intermediaries	Minimum € 75,00
Certificates, ABS, Structured Products	1.00% Applied to the price including commissions paid to any intermediaries	Minimum € 75,00

### Payments trading and custodial fees

Incoming securities transfers	0.00 € Per security	
Outgoing Securities Transfers FOP	100.00 € Per security	
Incoming securities transfers RVP	100.00 € Per security	
Outgoing DVP transfers	100.00 € Per security	
Cudtody fees	0.30% Annual debited semi-annual (on 30.6 and 31.12) on the monthly avg. value of the securities in deposit	Minimo € 250.00
Fixed fee for securities transactions	20.00 € Per transaction	
Fixed fee for securities transactions (USA)	30.00 € Per transaction	
Fixed fee for coupons and dividends collection	0.00 € Per transaction	
Voting by proxy at AGM/EGM	150.00 € Per transaction	
Administrative management of phisical participation in AC	300.00 € Per transaction	
Acting as a second level bank for withohoding tax	1,000.00 € Annual debited quarterly (31.3, 30.6, 30.09 and 31.12)	

### Commissions on derivative transactions

Interest rate swap (hedging)	1.00% Applied to the notional value of the IRS	Minimum € 1.000,00
Futures (all types)	50.00 € per contrat	Minimum € 100,00
Options (all types)	1.00% Applied to the notional value of the Option	Minimum € 350,00

### Commissions on foreign exchange transactions

FX Spot / Outright / Swap transactions	1.20% up to 50.000 €	Minimum € 50,00
	1.10% up to 150.000 €	
	1.00% up to 500.000 €	
	0.80% up to 1.000.000 €	
	0.50% up to 5.000.000 €	
	0.30% more than 5.000.001 €	

### Deposits - Cash withdrawals

Cash deposits and withdrawals in all currencies	0.30% on the actual amount	Minimum € 80,00
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### Other Fees

Fees for complex incoming/outgoing payments	0,10%	Max. 500.00 €
Fees for dossier management (requests for information)	150.00 €	
Fees for Dormant account evaluation	1,500.00 € (+vat)	
Fees for inheritances	500.00 € (+vat)	
Overdraft fee on account without authorized overdraft	3,50% over Market rate for all currencies	