



## PACIFIC PRIVATE BANK FEES AND CHARGES

valid as of 17<sup>th</sup> of April 2017

<b>Private Banking Multicurrency Account<sup>1</sup></b>	
Opening bank account	500 €
Monthly maintenance fee ( <i>per account</i> )	250 €
Closing bank account	Free of charge
<b>Payments and Receipt Services</b>	
Inward remittance of USD	\$25
Inward remittance of other currencies	Free of charge
Transfers within the Bank	Free of charge
Outward remittance of EUR	
...to banks registered in SEPA countries	0.10%, min 75 €, max 500 €
...to banks registered in other countries	0.10%, min 75 €, max 500 € + correspondent banking charges <sup>2</sup>
Outward remittance of AUD, NZD, SGD	0.10%, min 90 AUD, max 600 AUD
Outward remittance of other currencies	0.10%, min 75 €, max 500 € + correspondent banking charges <sup>2</sup>
<b>Other Services</b>	
Bank reference letter	200 €
Audit confirmation	100 €
Fee for other Bank services (transfer adjustment/investigation, issuance of bank certificate etc.)	200 € / hour
Courier Charges	100 €
<b>Wealth Management and Asset Management Account<sup>3</sup></b>	
Opening bank account	Free of charge
Monthly maintenance fee <sup>3</sup> ( <i>per account</i> )	Free of charge
Closing bank account	Free of charge
<b>Asset Management Advisory Fee<sup>3</sup></b>	
Fee for non-invested amount	0.10%, min. 3000 €
€ 500.000 - 1 MM	1.50%
€ 1 MM - 2 MM	1.25%
€ 2 MM - 5 MM	1.00%
€ 5 MM - 10 MM	0.75 %
Above 10 MM €	TBA
<b>Securities Transaction Fees</b>	
Equities and ETF's	0.50% for buying and selling, min. 35 €
Bonds	0.50% for buying and selling, min. 35 €
Equity Funds	2.00% for buying
Bond Funds	1.00% for buying
Other Funds	3.00% for buying
<b>Self-Trading Online</b>	
Forex, Bonds, Stocks, CFD, ETF	Between 0.10% and 0.80%

1. Current transactional Account– an account used for current savings and transactions, no investments into capital markets.

2. Correspondent banking charges – transfer fees charged by our correspondent banks. Indicative Fees schedule: 0.15%, min 250 € (subject to change without notice)

3. Asset management client – a client, who is going to invest at least 500.000 EUR of his/her assets under the advisory or discretionary asset management agreement.

Advisory management – when a bank is giving investment advices to the client (investment ideas, opportunities, overview on current portfolio etc.), but a client decides by himself how he'll act (sell, buy or hold position).