Degroof Petercam

Charges conditions
Banque Degroof Petercam Luxembourg S.A.
as of January 1, 2023

This brochure presents the various charges applied to the main banking products and services on an indicative basis. It covers the following investment services:

- Portfolio Management
- Portfolio Advice
- Ad Hoc Advice
- Execution Only

Certain elements are specific to Ad Hoc Advice and Execution Only services, and others to Portfolio Management and Portfolio Advice services. Differences are notified in the dedicated sections.

This document is not exhaustive. Therefore, please contact your advisor for any additional information.

Table of contents

Accounts 04

Term deposits 04

Foreign exchange (spot and forward) 04

Safe deposit box rental 05

Incoming and outgoing cash transfers 05

Cheques 05

Operations on gold 06

Securities administration charges 06

Portfolio Management and Portfolio Advice: specific charges 08

Securities transactions 08

Credit and debit interest 08

Fees 09

Important observations 09

Ad Hoc Advice and Execution Only: specific charges 10

Securities transactions 10

Credit and debit interest 11

Fees 11

Important observations 11

Accounts

ANNUAL ACCOUNT MAINTENANCE CHARGES*	Flat all-in charges
From EUR 1 to EUR 500,000.00	EUR 750.00
From EUR 500,000.01	EUR 500.00
Or equivalent in foreign currency	

* included in Portfolio Management All-In

SERVICES INCLUDED IN THE ALL-IN CHARGE
Access to My Degroof Petercam Luxembourg
Income statements for the current financial year

OTHER SERVICES NOT INCLUDED	
Document delivery fees (on paper)	EUR 125.00 per quarter
Account closing charges	EUR 250.00
Charge for reprinting statements	EUR 250.00 per full year elapsed and per portfolio
Search and print charges for previous financial years' income statements	EUR 250.00 per financial year concerned and per portfolio

Term deposits*

AMOUNTS	Interbank rate less a margin of
From EUR 1 to EUR 1,000,000.00	-0.50%
From EUR 1,000,000.01 to EUR 2,500,0000.00	-0.25%
From EUR 2,500,000.01	-0.15%
Or equivalent in foreign currency	

* included in Portfolio Management All-In

Foreign exchange (spot and forward)*

AMOUNTS	Market rate less a margin of
From EUR 1 to EUR 125,000.00	-1.00%
From EUR 125,000.01	-0.65%
Or equivalent in foreign currency	

* included in Portfolio Management All-In

Safe deposit box rental

Size (in cm)	Annual charge
5 x 30	EUR 120.00
7.5 x 30	EUR 130.00
10 X 30	EUR 160.00
15 x 30	EUR 180.00
60 x 63	EUR 560.00

Size (in cm)	Annual charge
20 x 30	EUR 210.00
30 x 30	EUR 260.00
60 x 30	EUR 360.00
40 x 60	EUR 510.00

Safe deposit box keys under seal: EUR 150.00 per seal per year.

Incoming and outgoing cash transfers

INCOMING CASH BY BANK TRANSFER	
	Free of charge
Value date	Date on which funds are received by the Bank

OUTWARD CASH BY BANK TRANSFER	
Amounts	**Charge per transfer**
From EUR 1 to EUR 50,000.00	EUR 50.00
From EUR 50,000.01 to EUR 250,000.00	EUR 75.00
From EUR 250,000.01	EUR 100.00
Or equivalent in foreign currency	

Maximum execution time: see General Terms and Conditions of the Bank.

Cheques

CHEQUE COLLECTIONS (CREDITED AFTER COLLECTION)		
Country	**Value date[1]**	**Charge per cheque**
Euro Zone	+2	EUR 250.00
Currently traded currencies (USD, CAD, JPY)	+5	EUR 250.00
Other currencies	+8	EUR 250.00

RETURN OF UNPAID CHEQUE
Charge per cheque
EUR 50.00

(1) Reference date: Date on which funds are received by the Bank.
(2) Reference date: Cheque issue date.

Operations on gold

The following charges do not include external charges applied by third parties, custodians or other intermediaries, such as brokerage fees, or any applicable taxes or charges of the various stock markets (taxes on stock exchange transactions, stamp duty); all such charges will be deducted separately.

PHYSICAL GOLD (INGOTS AND COINS)	
Purchases/Sales	1.50%

SCRIPTURAL GOLD*	Market rate less a margin of
Purchases/Sales	
From EUR 1 to EUR 25,000.00	-1.00%
From EUR 25,000.01	-0.65%
Or equivalent in foreign currency	

* included in Portfolio Management All-In

Securities administration charges*

The following charges do not include external charges applied by third parties, custodians or other intermediaries, or any applicable taxes or charges of the various stock markets (taxes on stock exchange transactions, stamp duty); all such charges will be deducted separately.

PAYMENT OF INTERESTS/DIVIDENDS		
Type	**Value date[3]**	**Charge**
From deposit	compensated value date	2.00%

FINAL MATURITY	
	Charge per transaction
	EUR 25.00

* included in Portfolio Management All-In

(3) Reference date: Date on which funds are received by the Bank.

Portfolio Management and Portfolio Advice: specific charges

Securities transactions*

The following charges do not include external charges applied by third parties, custodians or other intermediaries, such as brokerage fees, or any applicable taxes or charges of the various stock markets (taxes on stock exchange transactions, stamp duty); all such charges will be deducted separately.

CONTRIBUTIONS OF SECURITIES (HANDLING FEES)	
	Charge
Delivery at our counters	**Free of charge**

DELIVERY OF SECURITIES (EXIT OF SECURITIES)	
	Charge per line
Delivery between custodians	EUR 150.00

PURCHASE/SALES OF SHARES/DEGROOF PETERCAM GROUP SHARES UCITS			
Type of contract	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
Portfolio Management	0.85%	EUR 25.00	EUR 15.00
Portfolio Advice	0.85%	EUR 100.00	EUR 15.00

PURCHASE/SALES OF BONDS/DEGROOF PETERCAM GROUP BONDS UCITS			
Type of contract	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
Portfolio Management	0.40%	EUR 25.00	EUR 15.00
Portfolio Advice	0.40%	EUR 100.00	EUR 15.00

PURCHASE/SALES OF EXTERNAL SHARES UCITS			
Type of contract	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
Portfolio Management	0.95%	EUR 25.00	EUR 15.00
Portfolio Advice	0.95%	EUR 100.00	EUR 15.00

PURCHASE/SALES OF EXTERNAL BONDS UCITS			
Type of contract	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
Portfolio Management	0.50%	EUR 25.00	EUR 15.00
Portfolio Advice	0.50%	EUR 100.00	EUR 15.00

PURCHASE/SALES OF OPTIONS/FUTURES	
Value date	**Tariff (fees)**
+1	fixed fees per contract depending on the market and the underlying (details available on request)

* included in Portfolio Management All-In

Credit and debit interest[4]

INTEREST ON CREDIT BALANCES	
From EUR 1 to EUR 100,000.00	No remuneration is payable
From EUR 100,000.01	Current Account Rate - 0.75%
Or equivalent in foreign currency	

INTEREST ON DEBIT BALANCES	
	Current Account Rate + 5.00%

Fees

MANAGEMENT FEES	
Type of contract	**Basic annual tariff deducted monthly**
Portfolio Management	0.70% on all assets (minimum EUR 580 per month)
Portfolio Management All-In*	1.30% on all assets (minimum EUR 580 per month)

* including charges for i) annual account maintenance, ii) term deposit, iii) foreign exchange, iv) scriptural gold transactions, v) securities administration, vi) securities transaction

ADVICE FEES	
Type of contract	**Basic annual tariff deducted monthly**
Portfolio Advice	0.90% on all assets (minimum EUR 750 per month)

Important observations

- Unless expressly provided otherwise, the foregoing charges do not include VAT. Where VAT is applicable by virtue of the laws and regulations, it will be applied at the rate in force.
- Fees for services not shown in this document are the subject of specific contracts.
- Subject to imperative legal provisions, the Bank reserves the right to adapt and change these charges at any time, informing the Client in accordance with the Bank's General Conditions.

(4) Current Account Rate:
for currencies belonging to group A (EUR, USD, CHF, GBP, JPY, NOK, DKK and SEK); ECB reference rate +/- (debitor/creditor) 0.15%,
for currencies belonging to group B (AUD, CAD, CZK, PLN, NZD, ZAR and HUF) ECB reference rate +/- (debitor/creditor) 0.25%,
for all the currencies belonging to group A and B: if the ECB reference rate is negative, the Bank will apply a zero rate for the calculation of the Current Account Rate debitor rate,
for all other currencies: creditor flat rate 0% and debitor flat rate 25%.

Ad Hoc Advice and Execution Only: specific charges

Securities transactions

The following charges do not include external charges applied by third parties, custodians or other intermediaries, such as brokerage fees, or any applicable taxes or charges of the various stock markets (taxes on stock exchange transactions, stamp duty); all such charges will be deducted separately.

CONTRIBUTIONS OF SECURITIES (HANDLING FEES)	
	Charge
Delivery at our counters	**Free of charge**

DELIVERY OF SECURITIES (EXIT OF SECURITIES)	
	Charge per line
Delivery between custodians	EUR 150.00

PURCHASE/SALES OF SHARES			
Transaction amount	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
From EUR 0 to EUR 50,000.00	1.00%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.70%	-	EUR 15.00
From EUR 100,000.01	0.50%	-	EUR 15.00

PURCHASE/SALES OF BONDS			
Transaction amount	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
From EUR 0 to EUR 50,000.00	0.50%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.35%	-	EUR 15.00
From EUR 100,000.01	0.25%	-	EUR 15.00

PURCHASE/SALES OF DEGROOF PETERCAM GROUP SHARES UCITS			
Transaction amount	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
From EUR 0 to EUR 50,000.00	0.85%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.65%	-	EUR 15.00
From EUR 100,000.01	0.40%	-	EUR 15.00

PURCHASE/SALES OF DEGROOF PETERCAM GROUP BONDS UCITS			
Transaction amount	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
From EUR 0 to EUR 50,000.00	0.40%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.25%	-	EUR 15.00
From EUR 100,000.01	0.15%	-	EUR 15.00

PURCHASE/SALES OF EXTERNAL SHARES UCITS			
Transaction amount	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
From EUR 0 to EUR 50,000.00	1.20%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.90%	-	EUR 15.00
From EUR 100,000.01	0.70%	-	EUR 15.00

PURCHASE/SALES OF EXTERNAL BONDS UCITS			
Transaction amount	**Tariff (fees)**	**Minimum per transaction**	**Fixed fees**
From EUR 0 to EUR 50,000.00	0.70%	EUR 100.00	EUR 15.00
From EUR 50,000.01 to EUR 100,000.00	0.55%	-	EUR 15.00
From EUR 100,000.01	0.45%	-	EUR 15.00

PURCHASE/SALES OF OPTIONS/FUTURES	
Value date	**Tariff (fees)**
+1	fixed fees per contract depending on the market and the underlying (details available on request)

Credit and debit interest[5]

INTEREST ON CREDIT BALANCES	
From EUR 1 to EUR 100,000.00	No remuneration is payable
From EUR 100,000.01	Current Account Rate - 0.75%
Or equivalent in foreign currency	

INTEREST ON DEBIT BALANCES
Current Account Rate + 8.00%

Fees

SERVICE FEES	
Type of contrat	**Basic annual tariff deducted monthly**
Ad Hoc Advice	0.15% on all assets

ASSETS SAFEKEEPING FEES	
Type of contrat	**Basic annual tariff deducted monthly**
Ad Hoc Advice	0.20% on all assets
Execution Only	0.25% on all assets

SPECIFIC TARIFFS	
Sealed envelope	EUR 250.00 per sealed envelope per year

Important observations

- Unless expressly provided otherwise, the foregoing charges do not include VAT. Where VAT is applicable by virtue of the laws and regulations, it will be applied at the rate in force.
- Fees for services not shown in this document are the subject of specific contracts.
- Subject to imperative legal provisions, the Bank reserves the right to adapt and change these charges at any time, informing the Client in accordance with the Bank's General Conditions.

(5) Current Account Rate:
for currencies belonging to group A (EUR, USD, CHF, GBP, JPY, NOK, DKK and SEK); ECB reference rate +/- (debitor/creditor) 0.15%,
for currencies belonging to group B (AUD, CAD, CZK, PLN, NZD, ZAR and HUF) ECB reference rate +/- (debitor/creditor) 0.25%,
for all the currencies belonging to group A and B: if the ECB reference rate is negative, the Bank will apply a zero rate for the calculation of the Current Account Rate debitor rate,
for all other currencies: creditor flat rate 0% and debitor flat rate 25%.

Degroof Petercam

Banque Degroof Petercam Luxembourg S.A.
Zone d'activité La Cloche d'Or
12, Rue Eugène Ruppert
L-2453 Luxembourg
bienvenue@degroofpetercam.lu

Websites
degroofpetercam.lu
blog.degroofpetercam.com/fr-lu
degroofpetercam.com

linkedin.com/company/degroofpetercam

youtube.com/degroofpetercam

@degroofpetercam

@degroofpetercam

January 2023