



Charges conditions
Banque Degroof Petercam Luxembourg S.A.
as of February 1, 2024

private banking
asset management
investment banking
asset services

 **Degroof
Petercam**
Trust. Knowledge.

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.



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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 150.00 per quarter
Account closing charges	EUR 350.00
Charge for reprinting statements	EUR 350.00 per full year elapsed and per portfolio
Search and print charges for previous financial years' income statements	EUR 350.00 per financial year concerned and per portfolio

Term deposits*

AMOUNTS	Interbank rate less a margin of
From EUR 25,000.00** to EUR 100,000.00	- 1.25%
From EUR 100,000.01 to EUR 1,000,000.00	- 0.5%
From EUR 1,000,000.01 to EUR 2,500,000.00	- 0.25%
FROM EUR 2,500,000.01	- 0.15%
Or equivalent in foreign currency	

* included in Portfolio Management All-In

** The minimum amount to be deposited is EUR 25,000.00 (or equivalent in foreign currency).

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	SIZE (IN CM)	Annual charge
5 x 30	EUR 250.00	20 x 30	EUR 400.00
7.5 x 30	EUR 265.00	30 x 30	EUR 500.00
10 X 30	EUR 320.00	60 x 30	EUR 700.00
15 x 30	EUR 360.00	40 x 60	EUR 850.00
60 x 63	EUR 850.00		

Safe deposit box keys under seal: EUR 350.00 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.

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 ²	Charge
From deposit	compensated value date	2.00%

FINAL MATURITY	
	Charge per transaction
	EUR 25.00

* included in Portfolio Management All-In

(2) 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 200.00

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

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	Free of charge
Portfolio Advice	0.40%	EUR 100.00	Free of charge

* inclus dans Portfolio Management All-In

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)

Credit and debit interest³

INTEREST ON CREDIT BALANCES	
From EUR 1 to EUR 100,000.00	No remuneration is payable
From EUR 100,000.01	Current Account Rate -1.25%
Or equivalent in foreign currency	

INTEREST ON DEBIT BALANCES	
	Current Account Rate +10.00%

(3) Current Account Rate:
for currencies belonging to group A (EUR, USD, CHF, GBP, JPY, NOK, DKK and SEK); ECB reference rate +/- (debtor/creditor) 0.15%,
for currencies belonging to group B (AUD, CAD, CZK, PLN, NZD, ZAR and HUF) ECB reference rate +/- (debtor/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 debtor rate, for all other currencies: creditor flat rate 0% and debtor flat rate 25%.

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.

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 200.00

PURCHASE/SALES OF SHARES/ETF			
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

PURCHASES/SALES OF BONDS			
Transaction amount	Tariff (fees)	Minimum per transaction	Fixed fees
From EUR 0 to EUR 50,000.00	0.50%	100.00 EUR	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	Free of charge
From EUR 50,000.01 to EUR 100,000.00	0.65%	-	Free of charge
From EUR 100,000.01	0.40%	-	Free of charge

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	Free of charge
From EUR 50,000.01 to EUR 100,000.00	0.25%	-	Free of charge
From EUR 100,000.01	0.15%	-	Free of charge

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 interest⁴

INTEREST ON CREDIT BALANCES

From EUR 1 to EUR 100,000.00	No remuneration is payable
From EUR 100,000.01	Current Account Rate -1.50%
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	0.30% on all assets
Execution Only	0.35% on all assets

SPECIFIC TARIFFS

Sealed envelope	EUR 350.00 per sealed envelope per year
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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 +/- (debtor/creditor) 0.15%, for currencies belonging to group B (AUD, CAD, CZK, PLN, NZD, ZAR and HUF) ECB reference rate +/- (debtor/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 debtor rate, for all other currencies: creditor flat rate 0% and debtor flat rate 25%.

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