



**PRIVATE BANKING - FEE SCHEDULE FOR LEGAL ENTITIES OF  
BANK GPB INTERNATIONAL S.A. ("GPBL") \***

No.	Service	Fee in EUR or equivalent
<b>1. CURRENT ACCOUNTS OPENING / MAINTENANCE / SERVICES / CLOSING</b>		
<b>Opening</b>		
1.1.	Opening of the first account	Up to € 50,000.--*
1.1.1	Opening of additional accounts	Free of charge
1.2	Certificate for access to e-banking platform	€ 200.- <sup>1</sup>
<b>Maintenance</b>		
1.3	Interest rate on credit balances: <sup>2</sup>	
1.3.1	EUR credit balances	0%
1.3.2	CHF credit balances	0%
1.3.3	USD credit balances	Not applicable
1.3.4	Credit balances in other currencies	Not applicable
1.4.	Interest rate on negative balance	5% p.a.--
1.5.	Extra (on request) debit / credit advice, account balance statements, copies of SWIFTS etc.	€ 50.--
1.6	Quarterly charge for account maintenance for Main Currency account <sup>3</sup>	Up to € 5,000.--*

<sup>1</sup> Per certificate.

<sup>2</sup> Interest rates on credit balances are subject to change at Bank's sole discretion. In case of any changes to applicable Interest rates on credit balances, Client will be notified by Bank at least 30 days in advance.

<sup>3</sup> Is charged per each account on the last working day of calendar quarter.

<sup>4</sup> Per cent from the fair market value of local shares on the date of its delivery to the custody account of the client with the Bank. External fees of third Bank to be charged separately and are fully borne by the client.



1.6.1	Quarterly charge for current account maintenance for additional current account <sup>3</sup>	Up to 600.--*
1.6.2	Quarterly charge for e-banking platform	€ 50.- <sup>1</sup>
1.7	Reference Letter on request	€ 300.--
1.8	Official response to Auditors' request	€ 200.--
<b>Agency functions services</b>		
1.9	Escrow account maintenance (Per arrangement depending on complexity)	min. € 40,000.--
1.10	Maintenance of pledged account (Per arrangement depending on complexity)	min. € 8,000.-- p.a.
1.11	ADRs conversion to local shares	1 % -- <sup>4</sup> min. € 5,000.- max. € 15,000 —per line
<b>Closing</b>		
1.12	Closing of the account	Free of charge
<b>2. PAYMENTS<sup>5</sup></b>		
<b>Within SEPA<sup>6</sup> zone (payments in EUR)</b>		
2.1.	Incoming payments	Free of charge
2.2.	Outgoing payments (e-banking platform)	€ 100. --
2.3.	Outgoing payments (any channel other than e-banking)	€ 150. --
<b>Outside SEPA<sup>6</sup> zone (in any currency)</b>		
2.4.	Incoming payments	Free of charge
2.5.	Incoming payments requiring enhanced due diligence (higher risk countries <sup>7</sup> )	0.3%, min. €100 / max. €2,000
2.6.	Outgoing payments (e-banking platform)	0.15%, min. €100 / max. €500
2.7.	Outgoing payments (e-banking platform) requiring enhanced due diligence (higher risk countries <sup>7</sup> )	0.3%, min. €100 / max. €2,000
2.8.	Outgoing payments (any channel other than e-banking)	0.20%, min. €200 / max. €750
2.9.	Outgoing payments (any channel other than e-banking) requiring enhanced due diligence (higher risk countries <sup>7</sup> )	0.6%, min. €200 / max. €2,000

<sup>5</sup> The fee is charged per each transaction with the same value date and debited from the same account. Commissions charged by third banks for executing the transaction are additionally debited from the payer's account whenever the costs related to the transaction are fully borne by the payer (OUR option).

<sup>6</sup> Single Euro Payments Area (SEPA) is a payment integration initiative of the European Union for simplification of bank transfers denominated in euro. SEPA zone covers the whole of the EU. It also applies to payments in euros in other European countries: Iceland, Norway, Switzerland, Liechtenstein, Monaco and San Marino.

<sup>7</sup> List available upon request.



<b>Internal transfers in all currencies</b>		
2.10	Via e-banking platform	Free of charge
2.11	Via any channel other than e-banking	€ 10. --
<b>Additional charges</b>		
2.12	Cancellation/amendment or supplement of payment orders	€ 40.--
2.13	Extra charge for missing information (IBAN, VO code, BIC)	€ 40.--
Bank GPB International S.A. reserves the right to charge the account with third party fees not specified here above.		
<b>3. CUSTODY SERVICES &amp; BROKERAGE</b>		
<b>Custody Account Administration</b>		
3.1	Administration fee calculated on the average of each quarterly valuation of securities, debited at the end of each quarter. Bank's fee concerning withholding tax application, tax reclaim, etc. to be discussed between the Client and the Bank separately.	Up to 1.00 % p.a.* min. € 625 per quarter –
<b>Transaction Charges</b>		
3.2	Transaction commission/brokerage fee charged flat per each transaction: - Shares - Bonds Foreign brokerage is not included and to be disclosed to a client separately.	Up to 0.50 %* Up to 0.50 %*
3.3.	Fee for transfer of securities charged per each transaction (receipt or delivery): - Transfer - Receipt	€ 200.--per item Up to € 200.--per item *
<u>Notes:</u> VAT may apply on some of the services and will be charged additionally.		

**\* Important disclaimer:** This is the tariffs' summary of Bank GPB International S.A. (the "Bank") which is indicative only. The tariffs set out above are default tariffs (the "Base Tariffs"), meaning that such tariffs will apply to client's relationship and transactions unless otherwise agreed with the client. The Bank reserves the right to amend these default tariffs at any time.

The Bank, however, makes no commitment to any client that the Base Tariffs will, indeed, be available to a specific client, because it is impossible for the Bank to assess in advance which tariff will compensate it adequately for providing its services. Accordingly, the Bank may agree individual tariffs with its clients (the "Individual Tariffs"). The Individual Tariffs will always be pre-agreed with the client in writing and the Bank will not charge the client Individual Tariffs, unless the client gives such consent. If agreed, Individual Tariffs will always prevail over the Base Tariffs.

Luxembourg, December 2022