

Pricing conditions applicable to the services and products of UBS (Monaco) S.A. for FIM clients

July 2023

Account Keeping, Payment Transactions, Card and Cheque Services

Account Keeping

Custody and cash account (per quarter)		
• average assets over EUR 1,000,000	EUR	100
• average assets under EUR 1,000,000	EUR	200
• average assets under EUR 250,000	EUR	500
Account statement (annual fee):		
• yearly or quarterly		free of charge
• monthly		EUR
• weekly		EUR
• daily	EUR	400
Special mailing (surcharge applied to standard fee)	%	100
Account closing fee	EUR	2000

Payment transactions¹

Transfer – SEPA	EUR	25
Transfer – SWIFT	EUR	50
Transfer – additional fees for incomplete instructions	EUR	50
Direct debit authorization: setup fee	EUR	30
Standing order:		
• one-time (initial setup / modification)	EUR	30
• per transfer	EUR	15

¹ For same day value date, the transfer order must be received before the cut-off time which varies according to the currency - please contact your Advisor for further information.

Card services (*VISA issued by Advanzia Bank SA*)*

Annual fee – Gold	EUR	200
Annual fee – Infinite	EUR	500
Annual fee – Infinite Horizon	EUR	1000
Cash withdrawal commission	3 %, min. EUR 6	
Currency conversion for transactions in foreign currencies	Rates of 3% plus EUR 1.50 in relation to transactions up to EUR 30.00 and EUR 3.00 in relation to transactions above EUR 30.00.	
Card replacement		
• Standard processing (within 5 working days)	free of charge	
• Emergency processing (1 working day)	EUR	100
PIN replacement	EUR	50

*Advanzia Bank S.A. reserves the right to alter its prices and services at any time. These changes will be communicated to the client beforehand and in an appropriate manner. Additional information may be requested at UBS (Monaco) S.A.

Cheque services

Bank cheques: per issue	EUR	50
Personal cheques:		
• issue of cheque books	free of charge	
• collection	EUR	15
• failed collection	EUR	50
• stop payment	EUR	50

Other services

Audit Confirmation letter (Reply to the auditors request for information)	EUR	250
Special quarterly fee for accounts without client contact ²	EUR	250
Administrative fee for the opening of a Succession/Inheritance file: from	EUR	1500
Special yearly fee for Wealth Management Service	EUR	4000
Quarterly fee to send bank documents by post	EUR	250

² Special fee for accounts without client contact for more than two years
July 2023

Custody Services

Custody services include the following

- Safekeeping of securities
- Collection of dividends, interest and redemption payments
- Securities administration (notification of capital transactions, such as capital increases, etc.)

Advantages

- Our fee includes all expenses incurred in connection with custody services
- Custody services fee can be estimated in advance. The amount of the fee would be subject to the asset mix.

Custody services fee

Fee for UBS custody services

Annual fee as a percentage of total custody account value	%	0,35
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You benefit from the following:

- | | |
|-----------------|----------------|
| • UBS AG shares | free of charge |
|-----------------|----------------|

Supplemental fee for non-UBS custody services

Annual surcharge as a percentage of securities value held by custodians other than UBS or by clearing organisations outside Switzerland	%	0,15
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You benefit from the following:

- | | |
|------------------------|--------------|
| • UBS investment funds | no surcharge |
|------------------------|--------------|

Minimum fee

Minimum annual fee for maintaining a custody account	EUR	500
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If the custody account consists only of UBS AG shares, the account is not subject to a fee.

Surcharges to the custody services fee

Per position

For accounts with assets below EUR 1 million:

Annual fee per position	EUR	6
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UBS shares and UBS investment funds	no surcharge
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Securities transfers

	Swiss securities		Non-Swiss securities	
Receipt of securities	free of charge		free of charge	
Delivery of securities:				
• in physical form (per position)	EUR	200	EUR	400
• dematerialized (per position)	EUR	100	EUR	100
Other services	upon request		upon request	

Safe-deposit boxes (annual fee)

Fee charged depends on box dimensions	upon request
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Securities Trading

UBS maintains operations in all the world's leading financial centres. Thanks to this worldwide presence, UBS is able to process financial transactions quickly and with a high degree of professionalism. The fees shown below apply to purchases and sales of all standard types of securities.

Special fees apply to transactions involving derivatives.

The fees listed below include our own as well as third-party brokerage costs. Duties, levies and taxes (e.g. stamp duty, stock exchange duties and financial transactions taxes) are charged in addition to these fees.

Securities trading (by currency including Trackers, excluding bonds)

Transaction volumes in EUR		All Countries
up to	100,000	2.00%
up to	300,000	1.50%
from	300,000	1.00%
Minimum fee (EUR)		200

UCITS trading (managed or selected by an entity in the UBS Group)

Fund type	Volume at purchase	Volume at sale
Equity, diversified or similar funds	2.00%	free of charge
Alternative funds	2.00%	free of charge
Bonds or similar funds	1.50%	free of charge
Monetary funds	free of charge	free of charge
Property funds	on request	on request
Minimum fee (EUR)	no minimum	no minimum

UCITS trading (not managed or not selected by an entity in the UBS Group)

Fund type	Volume at purchase	Volume at sale
Equity, diversified or similar funds	2.50%	2.50%
Alternative funds	2.50%	2.50%
Bonds or similar funds	2.00%	2.00%
Monetary funds	1.00%	1.00%
Property funds	on request	on request
Minimum fee (EUR)	200	200

Trading denominated bonds and notes:

1.00% (minimum EUR 200)

Trading denominated options

2.00% of the order amount (minimum EUR 150)
Futures transactions are subject to special pricing.

Unauthorized Overdrafts

The debit interest that is applicable to unauthorized overdrafts, in whichever currency, will be calculated on a daily basis as the reference rates of the relevant currencies plus 800 basis points and will be debited directly to the Client's account.

For CHF, EUR, GBP, JPY and USD currencies, since October 1, 2020, the reference rate has been, for:

- CHF the SARON (Swiss Average Rate Overnight), published by SIX Group Ltd.
- EUR the STR (Euro Short-Term Rate), published by the European Central Bank
- GBP the SONIA (Sterling Overnight Index Average), published by the Bank of England
- JPY the TONAR (Tokyo Overnight Average Rate), published by the Bank of Japan
- USD the SOFR (Secured Overnight Financing Rate), published by the Federal Reserve Bank of New York

For all other currencies, the reference rate is the Bank's refinancing rate.

Deposit charge

A deposit charge may apply in certain currency and depending on the account balance. The current applicable fee schedule is available on a separate overview – Annex Deposit Charges.

Financial Planning & Wealth Management

These specialised products are tailored to your needs.

We would be pleased to prepare a personalised quote for advisory or other services, on the basis of the specific solution identified to best meet your requirements.

Mortgages and Lombard loans

If you plan to purchase real estate or refinance a property that you already own, we can accompany you, subject to our formal approval, with a customized, flexible property financing or mortgage arrangement as part of your comprehensive wealth management plan.

The UBS Lombard solution is a customizable and cost-effective way to access credit to help cover short term treasury needs, as well as medium term investment objectives.

Reordering and dispatch of bank documents (copies, in EUR)

<i>1-2 documents</i>	<i>Free of Charge</i>
<i>3-10 documents</i>	<i>10</i>
<i>11-20 documents</i>	<i>20</i>
<i>21-30 documents</i>	<i>30</i>
<i>Etc.</i>	<i>-</i>

All fees indicated above are exclusive of VAT, which is charged in accordance with applicable tax regulations.

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