

TERMS AND CONDITIONS effective 01.04.2017

<b>PURCHASE &amp; SALE OF SECURITIES</b>	A	A+
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Conditions listed in column A+ are for Asset Management Customers (managed accounts)  
Conditions listed in column A are for Non-Asset Management Customers (not managed accounts)

Minimum Fee per transaction EUR 50,- for all clients

P = Purchase / S = Sale

**FUNDS**

Shares / Bonds	P		for all clients varies - depending on kind of fund
Shares / Bonds / Own Funds	S		for all clients Ticket fee EUR 50,-

**SHARES**

	P/S	0,75%**	0,5%**
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**BONDS**

	P/S	0,5%**	0,3%**
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**PRECIOUS METALS**

	P/S	1%**	1%**
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<b>OTHER FEES FOR SECURITIES</b>	A	A+
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**SAFE CUSTODY**

	for all clients
Austrian Securities	0,20% p.a.*
Other Securities	0,50% p.a.*
Precious Metals	0,75% p.a.* / min. EUR 360,- p.a.*
Own Funds	0,10% p.a.*

**DELIVERY OF SECURITIES**

	for all clients
Austrian Securities	EUR 30,- per position** *
Other Securities	EUR 44,- per position** *
Internal transfer for all securities	EUR 25,- per position*

**PHYSICAL DELIVERY**

Precious Metals / Securities	on request
Break down of income	EUR 15,-*

<b>ASSET MANAGEMENT FEE</b>	for all clients
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Individually Managed Account up to EUR 1,5 Million	1,00% p.a.*
EUR 1,5 Million - EUR 3,7 Million	0,75% p.a.*
more than EUR 3,7 Million	0,50% p.a.*

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ACCOUNT ADMINISTRATION	for all clients
Account Opening Private Accounts	EUR 300,--
Account Opening Company/Trust Accounts	EUR 500,--
Account Closing	EUR 50,--
Quarterly Account Maintenance inc. Internet Access / Ebanking	EUR 80,--
Monthly Account Statements (first set)	free of charge for all clients
Monthly Account Statements (additional set)	EUR 30,-- / quarter
Account Statement on every movement	EUR 30,-- / quarter

WIRE TRANSACTIONS	for all clients
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INCOMING PAYMENTS

All Transfers free of charge

OUTGOING PAYMENTS / INTERNAL TRANSFERS

SEPA-Transfers / SEPA-Internal Transfers EUR 10,--  
(SEPA means Single European Payment Area)

Transfers in EUR within the EU with correct IBAN-account number of Beneficiary and correct BIC of Beneficiarys Bank and Beneficiarys Bank is SEPA participant

Other Transfers (non SEPA-Transfers) 0,25%  
(Minimum EUR 150,-- / Maximum EUR 1.000,--)

Confirmation for executed payment per fax / email EUR 20,-- per confirmation  
Document check for all transfers EUR 150,-- per transfer

STANDING ORDER

New standing order EUR 15,--  
Amendment of standing order EUR 10,--  
Cancellation of standing order EUR 10,--

Execution of the standing order will be done according terms and conditions of outgoing payment / internal transfers fees.

Confirmation for executed standing order per fax / email EUR 20,-- per confirmation

CURRENCY CONVERSION
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Conversion Fee 0,25%  
(Minimum EUR 20,-- per Conversion)

OTHER FEES	for all clients
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Investigation for outgoing payments EUR 20,--\*\*

Cheque collection EUR 30,-- / cheque

Special Reports/Request (e.g. Balance confirmation, certificate of residence) EUR 250,--\*

Reprint of bank statements / confirmations / correspondence EUR 4,--\* / page

Additional fee for Revenue Reporting EUR 500,-- p.a.

Bank Reference / Account Confirmation EUR 50,--