

Architects of Wealth

FEE SCHEDULE

CA INDOSUEZ WEALTH (EUROPE)

Rates applicable from 1 July 2019

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DISCRETIONARY PORTFOLIO MANAGEMENT MANDATE

Minimal amount under mandate (USD, EUR, CHF)

▪ "Discover" Mandate	100,000
▪ "Explore" Mandate	1 million
▪ "Design" Mandate	5 million
▪ "Design Unlimited" Mandate	20 million

Discretionary portfolio management commission

- "Discover" Mandate:
See heading "Flat fee for Discover service" on page 4
- "Explore", "Design" and "Design Unlimited" Mandates:
Annual discretionary management commission, charged quarterly and calculated at the end of each month based on gross assets under mandate according to the cumulative fee schedule below:

Assets	Investment strategy					
	Absolute Return	Income	Defensive	Balanced	Growth	Dynamic
< EUR 5M (or other currency equivalent)	0.80%	0.90%	0.95%	1.00%	1.15%	1.30%
EUR 5M - 20M (or other currency equivalent)	0.65%	0.75%	0.80%	0.85%	1.00%	1.15%
> EUR 20M (or other currency equivalent)	0.50%	0.60%	0.65%	0.70%	0.85%	1.00%

Other fees

- Commission on stock market and investment fund transactions

Equities	0.50%
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Bonds (according to maturity)	%
> 10 years	0.50%
5-10 years	0.375%
3-5 years	0.25%
1-3 years	0.125%
< 1 year	0.00%

Funds	Subscription / Redemption	%
Group funds	Equities/Bonds/Monetary	0.00%
Funds offered by the Group	Equities	0.50%
Funds offered by the Group	Bonds	0.25%
Funds offered by the Group	Monetary	0.00%

- Commission on distribution/structuring of structured products 0.50% maximum of the amount subscribed in the product
- Commission on foreign exchange transaction preferential rate
- Securities administration see page 5

Flat commissions available on request

The flat fee includes the annual discretionary management commission as well as securities administration fees. Charged quarterly and calculated at the end of each month based on gross assets under mandate according to the cumulative fee schedule below:

Assets	Investment strategy					
	Absolute Return	Income	Defensive	Balanced	Growth	Dynamic
< EUR 5M (or foreign currency equivalent)	1.10%	1.20%	1.25%	1.30%	1.45%	1.60%
EUR 5M - 20M (or foreign currency equivalent)	0.85%	0.95%	1.00%	1.05%	1.20%	1.35%
> EUR 20M (or foreign currency equivalent)	0.65%	0.75%	0.80%	0.85%	1.00%	1.15%

ADVISORY INVESTMENT SERVICES

ADVISORY INVESTMENT CONTRACT

Minimal amount under mandate (USD, EUR, CHF)

▪ "Discover" Contract	100,000
▪ "Explore" Contract	1 million
▪ "Design" Contract	5 million

Advisory commission

- "Discover" Contract:
see heading "Flat fee for Discover service" on page 4
- "Explore" and "Design" Contracts:
Annual advisory commission, charged quarterly and calculated at the end of each month based on gross asset under management according to the cumulative fee schedule below:

Assets	Annual commission
< EUR 5M (or other currency equivalent)	1.00%
EUR 5M - 20M (or other currency equivalent)	0.85%
> EUR 20M (or other currency equivalent)	0.70%

Other fees

- Commission on stock market and investment fund transactions
..... commission reduced by 50% from "Rates not included in the agreement"
- Commission on foreign exchange transactions preferential rate
- Securities administration see page 5

Flat commissions available on request

The flat fee includes the annual discretionary management commission as well as securities administration fees. Charged quarterly and calculated at the end of each month based on gross asset under management according to the cumulative fee schedule below:

Assets	Annual commission
< EUR 5M (or foreign currency equivalent)	1.30%
EUR 5M - 20M (ou contrevaieur)	1.05%
> EUR 20M (or foreign currency equivalent)	0.85%

INVESTING WEALTH

OTHER CONTRACTS AND SPECIFIC SERVICES

CURRENCIES AND PRECIOUS METALS

"DUAL CURRENCY INVESTMENTS" DISCRETIONARY MANAGEMENT MANDATE

- Minimum assets under mandate (USD, EUR, CHF or other currency equivalent in EUR): 50 million
- Annual discretionary management commission, charged quarterly and calculated at the end of each month based on gross assets under mandate: without leverage: 0.25% p.a. with leverage: 0.35% p.a.
- Commission on transactions between 0.25% and 0.50% p.a. according to market conditions of the notional amount of derivative instruments

ADVISORY INVESTMENT CONTRACT ON CURRENCIES AND PRECIOUS METALS

- Eligibility criteria granting of a minimum exchange facility of EUR 1M
- Advisory commission fixed on a case-by-case basis with a minimum of EUR 2,000 excl. VAT on an annual basis and charged quarterly
- Margin on foreign exchange and precious metals transactions by type of transaction and volume of activity, sliding scale

STRUCTURED PRODUCTS

STRUCTURED PRODUCTS DISCRETIONARY MANAGEMENT MANDATE

- Minimum assets under mandate EUR 2 million
- Management fee 1%
- Transaction fee 0.75% max of the amount subscribed in the product

PRIVATE EQUITY

DISCRETIONARY MANAGEMENT PRIVATE EQUITY MANDATE

- Minimum assets under mandate (USD, EUR, CHF or other currency equivalent in EUR) 1 million
- Commission on subscriptions, calculated based on amount of commitment max. of 1%
- Annual discretionary management commission, charged quarterly and calculated based on gross assets under mandate plus residual commitments of the funds held max. of 1%
- Annual flat commission, charged in full at beginning of the year or on entry into force of contract, no *prorata temporis*, during the investment period EUR 2,000

EXTERNAL FEES - CA INDOSUEZ WEALTH (ASSET MANAGEMENT)

- Tiera Capital Fund annual management fee, charged and calculated at the start of each quarter based on the latest net asset value of fund plus residual commitment - See Fund Prospectus (Clean Shares)

ADVISORY PRIVATE EQUITY CONTRACT

- Minimum assets under mandate (USD, EUR, CHF or other currency equivalent in EUR) 3 million
- Commission on subscriptions, calculated based on amount of commitment max. of 3%
- Administrative transfer fees (per item) EUR 2,500
- External Fund - Commission, fee excluding VAT - charged and calculated at the start of each quarter based on the latest net asset value of fund plus residual commitment 0.85% p.a.

EXTERNAL FEES - CA INDOSUEZ WEALTH (ASSET MANAGEMENT)

- Tiera Capital Fund annual management fee, charged and calculated at the start of each quarter based on the latest net asset value of fund plus residual commitment - See Fund Prospectus

FLAT FEE FOR "DISCOVER" SERVICE

FLAT COMMISSION

- Charged quarterly and calculated at the end of each month based on gross assets 1.60% p.a.

This fee includes the charges and commissions mentioned under the headings "Account and deposit management" on page 5, "Rates not included in the agreement" on page 5, and, subject to the signature of the applicable documents, the commissions related to the "Discover" discretionary management mandate and/or the "Discover" advisory contract. Correspondent and brokerage fees, taxes on financial transactions or other optional or compulsory tax levies or any other fees owed to third parties, will be charged (including in the case of a discretionary management mandate or an advisory contract) if applicable.

- Minimum quarterly flat fee (as specified above) EUR 1,200

BANKING & OTHER FINANCIAL SERVICES

RATES NOT INCLUDED IN THE AGREEMENT

EQUITES, BONDS

The below commissions are based on the total assets entrusted by the client to the bank, excluding broker fees and with a minimum of EUR 125 per transaction.

	< EUR 1M	EUR 1-5M	EUR 5-20M	> EUR 20M
Equities	1.50%	1.25%	1.00%	0.85%

Bonds (according to maturity)	< EUR 1M	EUR 1-5M	EUR 5-20M	> EUR 20M
> 10 years	1.50%	1.25%	1.00%	0.85%
3 - 10 years	1.30%	1.05%	0.80%	0.65%
1 - 3 years	1.00%	0.75%	0.50%	0.35%
< 1 year	0.80%	0.55%	0.30%	0.15%

STRUCTURED PRODUCTS

Commission on distribution/structuring of 1.50% maximum per year of maturity; sliding scale according to the type of transaction and the nominal invested.

CURRENCY AND PRECIOUS METALS

Amount (€)	Standard Pricing - Change Spot	
	Basket 1* + Gold	Basket 2** + Other Precious metals
0 - 50k	2,00%	3,00%
50k - 100k	1,00%	2,00%
100k - 150k	0,50%	1,25%
150k - 250k	0,30%	0,30%
250k - 500k	0,30%	0,30%
500k - 1m	0,20%	0,20%
1m - 5m	0,15%	0,15%
5m - +	0,10%	0,10%

*Basket 1 : USD, CAD, AUD, GBP, JPY, CHF, EUR, SEK, NOK, DKK, NZD, SGD

**Basket 2 : All other convertible currencies. NDF could also be executed.

Amount (€)	FX OTC Vanilla Options	FX OTC Complex Options
	Commission in % per year	
100k-150k	2,00%	N. A.
150k-250k	2,00%	N. A.
250k-500k	1,50%	0,60%
500k-1m	1,50%	0,50%
1m-5m	1,25%	0,40%
>5m	1,00%	0,30%

Amount (€)	Standard Pricing - FX Derivatives *	
	FX Forward	FX Swap de change
100k - 150k	0,030%	0,015%
150k - 250k	0,020%	0,010%
250k - 500k	0,010%	0,005%
500k - 1m	0,010%	0,003%
1m - 5m	0,010%	0,002%
5m - +	0,010%	0,001%

*in addition to spot change commissions

SECURITIES ADMINISTRATION

The annual commission is charged quarterly and calculated at the end of each month based on the amount of securities on deposit in the account, according to the cumulative fee schedule below:

Group Crédit Agricole securities Franco
Other securities based on the value of the portfolio

< EUR 1M	EUR 1-5M	EUR 5-20M	> EUR 20M
0.35%	0.30%	0.20%	0.15%

Minimum per line EUR 50

Minimum par dossier EUR 500

FUNDS: SUBSCRIPTIONS AND REDEMPTIONS

These commissions are based on the total assets entrusted by the client to the bank, excluding broker fees and with a minimum of EUR 125 per transaction.

			< EUR 1M	EUR 1-5M	EUR 5-20M	> EUR 20M
Equity fund	Group funds ¹ or funds proposed by the Group ²	Subscription/Redemption	1.75%	1.50%	1.25%	1.00%
	Standard funds ³	Subscription*	2.25%	2.00%	1.75%	1.50%
	Exotic funds ³	Subscription*	2.75%	2.50%	2.25%	2.00%
Bond fund	Group funds ¹ or funds proposed by the Group ²	Subscription/Redemption	1.50%	1.25%	1.00%	0.85%
	Standard funds ³	Subscription*	2.00%	1.75%	1.50%	1.35%
	Exotic funds ³	Subscription*	2.50%	2.25%	2.00%	1.85%
Money market fund	All funds	Subscription/Redemption	0.30%	0.25%	0.15%	0.10%

*Redemption at the same rate as for the Group Funds or Funds proposed by the Group

1. Group Fund

Funds managed by the subsidiaries of the Crédit Agricole group (this includes the Indosuez Wealth Management and Amundi Asset Management funds)

2. Funds proposed by the Group

Investment funds of third parties selected and monitored within the Crédit Agricole Group

3. Standard Funds & Exotic Funds

Funds registered in a country of the European Union or in Switzerland and in this case meeting the UCITS standards. In all other cases, the funds are considered "Exotic Funds"

These charges and conditions apply from 1 July 2019, may be changed at any time and are subject to the current VAT rate. Free transactions are not subject to the minimum charges. This document is intended as an overview of the charges currently in application, but does not give a detailed account of all the charges. CA Indosuez Wealth (Europe) reserves the right to charge the client any additional costs incurred in a transaction that are not specified in this document. For more information on our charges and terms and conditions, please contact your Wealth Manager.

CA Indosuez Wealth (Europe) - société anonyme, ayant son siège social 39, Allée Scheffer à L-2520 Luxembourg, Grand-duché de Luxembourg, R.C.S Luxembourg B91986.

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BANKING & OTHER FINANCIAL SERVICES

OTHER FEES*

ACCOUNT CHARGES

- Annual fee EUR 500
- Hold mail EUR 500

* Not applicable for "Discover" all-in

BANK TRANSFER

- Transfer commissions* 0.25% - Min EUR 15 / Max EUR 250
- Cheque issuance 0.25% - Min EUR 35 / Max EUR 350
- Cheque issuance / DHL delivery 0.25% - Min EUR 50 / Max EUR 350
- From/to Indosuez accounts Franco

* + possible operational fees and messages transmission fees
(eurozone: EUR 5 – other areas: EUR 20)

TRANSFER AND DELIVERY OF SECURITIES

- Transfer from one bank to another EUR 75

(per line of securities, correspondent bank fee included)

eBANKING

- Annual fee No charge
- Brokerage for equities 0.80% Min EUR 50
- Brokerage for bonds and funds see Rates not included in the agreement

SAFE DEPOSIT HIRE (PER ANNUM)

Model	Price	Model	Price	Model	Price
1	EUR 80	4	EUR 150	7	EUR 300
2	EUR 100	5	EUR 200	8	EUR 350
3	EUR 120	6	EUR 250	9	EUR 400
Refundable deposit					EUR 400

ADMINISTRATIVE TASKS OR OPERATIONS

DOCUMENT SEARCHES

- Per hour EUR 100
- Per search Minimum EUR 300
- Special monitoring EUR 200
- On closed account EUR 500

ACCOUNT IRREGULARITY

- Per hour EUR 200

RECOVERY OF WITHHOLDING TAX

- Minimum amount to be recovered per line EUR 1,000
- Commission 8%
- Minimum EUR 100
- Maximum EUR 4,000

BLOCKING CERTIFICATE EUR 150

BALANCE CONFIRMATION EUR 150

These charges and conditions apply from 1 July 2019, may be changed at any time and are subject to the current VAT rate. Free transactions are not subject to the minimum charges. This document is intended as an overview of the charges currently in application, but does not give a detailed account of all the charges. CA Indosuez Wealth (Europe) reserves the right to charge the client any additional costs incurred in a transaction that are not specified in this document. For more information on our charges and terms and conditions, please contact your Wealth Manager.

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PRICING SIMULATIONS

The costs, simply estimated in this document, are necessarily deducted from the return on your investments.

We hereby provide you with an estimate of the costs and expenses relating to our investment services and the financial instruments that may be acquired in this context. We also provide you with an estimate of potential payments from third parties.

All of the costs, and more generally the amounts, in this pricing simulation document are given as examples only. They do not presume the costs and fees that will ultimately be billed in relation to the investments that will actually be made. The same is true of estimates of potential payments from third parties. In accordance with the rules in force, we present these amounts, simply estimated, in an aggregated manner, as an absolute amount and in percentage format.

In the case of investment-advisory and discretionary-management services, these costs and fees were determined by reference to sample portfolios during a given period. In particular, with regard to the order receiving/sending service, they are the subject of a reasonable estimate. The elements communicated throughout this document are based on our current rates, available on our website www.ca-indosuez.com and, upon request, at the headquarters of our Bank.

Your Wealth Manager remains available to provide any additional information you may require.

The illustrations of the costs and fees in this document are to be increased, if necessary, by any taxes and duties, of whatever nature, including VAT at the rate in force, due to a service provided or in view of the investments made.

Discretionary Management	Discover Offer				Explore Offer				Design Offer				Design Unlimited Offer			
Portfolio amount in EUR	500,000 EUR				2,500,000 EUR				7,500,000 EUR				25,000,000 EUR			
	Balanced		Dynamic		Balanced		Dynamic		Balanced		Dynamic		Balanced		Dynamic	
Service costs	8,000 EUR	1.6%	8,000 EUR	1.6%	28,363 EUR	1.1%	34,516 EUR	1.4%	84,112 EUR	1.1%	108,773 EUR	1.5%	256,910 EUR	1.0%	346,063 EUR	1.4%
Financial instrument costs	5,941 EUR	1.2%	8,109 EUR	1.6%	29,704 EUR	1.2%	40,544 EUR	1.6%	83,021 EUR	1.1%	83,235 EUR	1.1%	256,433 EUR	1.0%	210,325 EUR	0.8%
Total Costs	13,941 EUR	2.8%	16,109 EUR	3.2%	58,067 EUR	2.3%	75,060 EUR	3.0%	167,133 EUR	2.2%	192,008 EUR	2.6%	513,343 EUR	2.1%	556,388 EUR	2.2%
Benefits and compensation received from third parties by the Bank	0 EUR	0.0%	0 EUR	0.0%	0 EUR	0.0%	0 EUR	0.0%	0 EUR	0.0%	0 EUR	0.0%	0 EUR	0.0%	0 EUR	0.0%

Assumptions:

The cost of financial instruments includes the management fees and ongoing expenses of the funds selected in the model portfolios.

Outperformance fees are not included.

They do not have a tax impact.

Investment Advisory Services	Discover Offer				Explore Offer				Design Offer				Design Unlimited Offer			
Portfolio amount in EUR	500,000 EUR				2,500,000 EUR				7,500,000 EUR				25,000,000 EUR			
	Balanced		Dynamic		Balanced		Dynamic		Balanced		Dynamic		Balanced		Dynamic	
Service costs	8,000 EUR	1.6%	8,000 EUR	1.6%	41,840 EUR	1.7%	41,118 EUR	1.6%	135,238 EUR	1.8%	127,925 EUR	1.7%	379,750 EUR	1.5%	362,800 EUR	1.5%
Financial instrument costs	7,050 EUR	1.4%	8,150 EUR	1.6%	20,363 EUR	0.8%	13,275 EUR	0.5%	61,088 EUR	0.8%	39,825 EUR	0.5%	203,625 EUR	0.8%	132,750 EUR	0.5%
Total Costs	15,050 EUR	3.0%	16,150 EUR	3.2%	62,202 EUR	2.5%	54,393 EUR	2.2%	196,325 EUR	2.6%	167,750 EUR	2.2%	583,375 EUR	2.3%	495,550 EUR	2.0%
Benefits and compensation received from third parties by the Bank	552 EUR	0.1%	431 EUR	0.1%	3,308 EUR	0.1%	1,320 EUR	0.1%	13,490 EUR	0.2%	3,600 EUR	0.0%	44,966 EUR	0.2%	12,000 EUR	0.0%

Assumptions:

The cost of financial instruments includes the management fees and ongoing expenses of the funds selected in the model portfolios.

Outperformance fees are not included.

They do not have a tax impact.

Not included in the Agreement	Stock Brokerage (one transaction)	Bond Brokerage (a transaction with a 5 year maturity)	Fund Subscriptions Standard Equities (one transaction)	Total Cost (*)		Discover RTO Total Cost (*)	
Transaction amount	100,000 EUR	100,000 EUR	100,000 EUR	2,500,000 EUR		500,000 EUR	
Service costs	1,250 EUR	1,050 EUR	2,000 EUR	30,550 EUR	1.22%	8,000 EUR	1.60%
Financial instrument costs	-	-	-	26,550 EUR	1.06%	5,310 EUR	1.06%
Total Costs	-	-	-	57,100 EUR	2.28%	13,310 EUR	2.66%
Benefits and compensation received from third parties by the Bank	-	-	-	6,000 EUR	0.24%	1,200 EUR	0.24%

* These cost estimates are based on the following assumptions:

- theoretical allocation of 60% in third-party funds, 15% in equities, 15% in bonds and 10% in cash
- 6 equity transactions, 6 bond transactions with maturity > 5 years, 3 redemption of equity funds, 3 subscriptions of equity funds

Specific Contracts	Forex Advisory Services		Private Equity Advisory Services		Structured Product Management Agreement	
Portfolio amount in EUR	2,500,000 EUR		2,500,000 EUR		2,500,000 EUR	
Service costs	2,000 EUR	0.1%	5,750 EUR	0.2%	55,000 EUR	2.2%
Financial instrument costs	29,100 EUR	1.2%	13,333 EUR	0.5%	24,000 EUR	1.0%
Total Costs	31,100 EUR	1.2%	19,083 EUR	0.8%	79,000 EUR	3.2%
Benefits and compensation received from third parties by the Bank	0 EUR	0.0%	0 EUR	0.0%	0 EUR	0.0%

SIMULATION OF COSTS AND CHARGES BY TYPE OF INVESTMENT

Within the context of the previous simulations, we invite you to consult the additional information below.

We would like to provide additional information regarding costs and fees, and duration should you invest in one of the financial instruments detailed below.

As previously specified, the costs and fees mentioned hereafter are estimations and will not affect the amounts that will ultimately be charged.

We therefore invite you to consult the presumptions detailed below and i) the sections entitled "Rates not included in the agreement¹" and ii) the section related to "Remuneration and other benefits that the Bank may receive from third parties", at the end of the document, for a better understanding.

This additional information is based on the following presumptions:

- An investment amount of €100,000 (one hundred thousand euros);
- You shall maintain this financial instrument in the portfolio for 5 years (without changing unit category or compartment). At the end of this period the financial instrument is repaid;
- For the purposes hereof, any return has not been taken into account and is presumed to be 0;
- Any additional fees related to subscription fees have not been taken into account either.

The Client is reminded that a fund prospectus, which will provide all useful information regarding fees, can be consulted at any time.

¹Rates on which the above estimations were based and, in such cases, the Bank does not provide discretionary management or investment advisory services.

INDOSUEZ FUNDS

BONDS

Indosuez Funds - Bonds - 5 years summary table of costs					
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges	
In EUR	in %	In EUR	in %	In EUR	in %
2,500	2.50%	5,800	5.80%	8,300	8.30%

	Service related costs and charges		Instrument related costs and charges	
One-Off charges	Subscription fees	1.25%	Entry fees	0.00%
	Redemption fees	1.25%	Exit fees	0.00%
Recurring fees	Custody fees	0.00%	Ongoing charges	1.16%
			Transaction costs	0.19%

	Indosuez Funds - Bonds									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	1,250	1.25%	0	0.00%	0	0.00%	0	0.00%	1,250	1.25%
Costs and associated charges related to the financial instrument	1,160	1.16%	1,160	1.16%	1,160	1.16%	1,160	1.16%	1,160	1.16%
Total costs and associated charges	2,410	2.41%	1,160	1.16%	1,160	1.16%	1,160	1.16%	2,410	2.41%

MIXED FUNDS

Indosuez Funds - Mixed Funds - 5 years summary table of costs					
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges	
In EUR	in %	In EUR	in %	In EUR	in %
3,000	3.00%	10,450	10.45%	13,450	13.45%

	Service related costs and charges		Instrument related costs and charges	
One-Off charges	Subscription fees	1.50%	Entry fees	0.00%
	Redemption fees	1.50%	Exit fees	0.00%
Recurring fees	Custody fees	0.00%	Ongoing charges	2.09%
			Transaction costs	0.23%

	Indosuez Funds - Mixed Funds									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	1,500	1.50%	0	0.00%	0	0.00%	0	0.00%	1,500	1.50%
Costs and associated charges related to the financial instrument	2,090	2.09%	2,090	2.09%	2,090	2.09%	2,090	2.09%	2,090	2.09%
Total costs and associated charges	3,590	3.59%	2,090	2.09%	2,090	2.09%	2,090	2.09%	3,590	3.59%

EQUITY FUNDS

Indosuez Funds - Equity - 5 years summary table of costs					
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges	
In EUR	in %	In EUR	in %	In EUR	in %
3,000	3.00%	11,850	11.85%	14,850	14.85%

	Service related costs and charges		Instrument related costs and charges	
One-Off charges	Subscription fees	1.50%	Entry fees	0.00%
	Redemption fees	1.50%	Exit fees	0.00%
Recurring fees	Custody fees	0.00%	Ongoing charges	2.37%
			Transaction costs	0.27%

	Indosuez Funds - Equity									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	1,500	1.50%	0	0.00%	0	0.00%	0	0.00%	1,500	1.50%
Costs and associated charges related to the financial instrument	2,370	2.37%	2,370	2.37%	2,370	2.37%	2,370	2.37%	2,370	2.37%
Total costs and associated charges	3,870	3.87%	2,370	2.37%	2,370	2.37%	2,370	2.37%	3,870	3.87%

SELECTED FUNDS

MONETARY

Selected Funds - Monetary - 5 years summary table of costs					
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges	
In EUR	in %	In EUR	in %	In EUR	in %
2,000	2.00%	1,300	1.30%	3,300	3.30%

	Service related costs and charges		Instrument related costs and charges	
One-Off charges	Subscription fees	0.25%	Entry fees	0.00%
	Redemption fees	0.25%	Exit fees	0.00%
Recurring fees	Custody fees	0.30%	Ongoing charges	0.26%
			Transaction costs	0.03%

	Selected Funds - Monetary									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	550	0.55%	300	0.30%	300	0.30%	300	0.30%	550	0.55%
Costs and associated charges related to the financial instrument	260	0.26%	260	0.26%	260	0.26%	260	0.26%	260	0.26%
Total costs and associated charges	810	0.81%	560	0.56%	560	0.56%	560	0.56%	810	0.81%

BONDS

Selected Funds - Bonds - 5 years summary table of costs					
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges	
In EUR	in %	In EUR	in %	In EUR	in %
4,000	4.00%	6,150	6.15%	10,150	10.15%

	Service related costs and charges		Instrument related costs and charges	
One-Off charges	Subscription fees	1.25%	Entry fees	0.00%
	Redemption fees	1.25%	Exit fees	0.00%
Recurring fees	Custody fees	0.30%	Ongoing charges	1.23%
			Transaction costs	0.12%

	Selected Funds - Bonds									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	1,550	1.55%	300	0.30%	300	0.30%	300	0.30%	1,550	1.55%
Costs and associated charges related to the financial instrument	1,230	1.23%	1,230	1.23%	1,230	1.23%	1,230	1.23%	1,230	1.23%
Total costs and associated charges	2,780	2.78%	1,530	1.53%	1,530	1.53%	1,530	1.53%	2,780	2.78%

MIXED FUNDS

Selected Funds - Mixed Funds - 5 years summary table of costs					
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges	
In EUR	in %	In EUR	in %	In EUR	in %
4,500	4.50%	8,200	8.20%	127,00	12.70%

	Service related costs and charges		Instrument related costs and charges	
One-Off charges	Subscription fees	1.50%	Entry fees	0.00%
	Redemption fees	1.50%	Exit fees	0.00%
Recurring fees	Custody fees	0.30%	Ongoing charges	1.64%
			Transaction costs	0.17%

	Selected Funds - Mixed Funds									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	1,800	1.80%	300	0.30%	300	0.30%	300	0.30%	1,800	1.80%
Costs and associated charges related to the financial instrument	1,640	1.64%	1,640	1.64%	1,640	1.64%	1,640	1.64%	1,640	1.64%
Total costs and associated charges	3,440	3.44%	1,940	1.94%	1,940	1.94%	1,940	1.94%	3,440	3.44%

EQUITY

Selected Funds - Equity - 5 years summary table of costs					
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges	
In EUR	in %	In EUR	in %	In EUR	in %
4,500	4.50%	9,350	9.35%	13,850	13.85%

	Service related costs and charges		Instrument related costs and charges	
One-Off charges	Subscription fees	1.50%	Entry fees	0.00%
	Redemption fees	1.50%	Exit fees	0.00%
Recurring fees	Custody fees	0.30%	Ongoing charges	1.87%
			Transaction costs	0.13%

	Selected Funds - Equity									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	1,800	1.80%	300	0.30%	300	0.30%	300	0.30%	1,800	1.80%
Costs and associated charges related to the financial instrument	1,870	1.87%	1,870	1.87%	1,870	1.87%	1,870	1.87%	1,870	1.87%
Total costs and associated charges	3,670	3.67%	2,170	2.17%	2,170	2.17%	2,170	2.17%	3,670	3.67%

THIRD PARTY FUNDS

MONETARY FUNDS

Third Party Funds - Monetary - 5 years summary table of costs						Service related costs and charges		Instrument related costs and charges	
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges		One-Off charges	Subscription fees	Entry fees	Exit fees
In EUR	in %	In EUR	in %	In EUR	in %				
2,000	2.00%	1,050	1.05%	3,050	3.05%	Redemption fees	0.25%	Ongoing charges	0.21%
						Transaction costs			0.10%

	Third Party Funds - Monetary									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	550	0.55%	300	0.30%	300	0.30%	300	0.30%	550	0.55%
Costs and associated charges related to the financial instrument	210	0.21%	210	0.21%	210	0.21%	210	0.21%	210	0.21%
Total costs and associated charges	760	0.76%	510	0.51%	510	0.51%	510	0.51%	760	0.76%

BONDS

Third Party Funds - Bonds - 5 years summary table of costs						Service related costs and charges		Instrument related costs and charges	
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges		One-Off charges	Subscription fees	Entry fees	Exit fees
In EUR	in %	In EUR	in %	In EUR	in %				
4,500	4.50%	6,500	6.50%	11,000	11.00%	Redemption fees	1.25%	Ongoing charges	1.30%
						Transaction costs			0.10%

	Third party Funds - Bonds									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	2,050	2.05%	300	0.30%	300	0.30%	300	0.30%	1,550	1.55%
Costs and associated charges related to the financial instrument	1,300	1.30%	1,300	1.30%	1,300	1.30%	1,300	1.30%	1,300	1.30%
Total costs and associated charges	3,350	3.35%	1,600	1.60%	1,600	1.60%	1,600	1.60%	2,850	2.85%

MIXED FUNDS

Third Party Funds - Mixed Funds - 5 years summary table of costs						Service related costs and charges		Instrument related costs and charges	
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges		One-Off charges	Subscription fees	Entry fees	Exit fees
In EUR	in %	In EUR	in %	In EUR	in %				
5,000	5.00%	13,129	13.13%	18,129	18.13%	Redemption fees	1.50%	Ongoing charges	1.91%
						Transaction costs			0.71%

	Third Party Funds - Mixed Funds									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	2,300	2.30%	300	0.30%	300	0.30%	300	0.30%	1,800	1.80%
Costs and associated charges related to the financial instrument	2,630	2.63%	2,630	2.63%	2,630	2.63%	2,630	2.63%	2,630	2.63%
Total costs and associated charges	4,930	4.93%	2,930	2.93%	2,930	2.93%	2,930	2.93%	4,430	4.43%

EQUITY FUNDS

Third Party Funds - Equity - 5 years summary table of costs					
Costs and associated charges for investments services		Costs and associated charges related to the financial instrument		Total costs and associated charges	
In EUR	in %	In EUR	in %	In EUR	in %
5,000	5.00%	9,100	9.10%	14,100	14.10%

	Service related costs and charges		Instrument related costs and charges	
One-Off charges	Subscription fees	2.00%	Entry fees	0.00%
	Redemption fees	1.50%	Exit fees	0.00%
Recurring fees	Custody fees	0.30%	Ongoing charges	1.82%
			Transaction costs	0.20%

	Third Party Funds - Equity									
	1 year		2 years		3 years		4 years		5 years	
	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %	In EUR	in %
Costs and associated charges for investments services	2,300	2.30%	300	0.30%	300	0.30%	300	0.30%	1,800	1.80%
Costs and associated charges related to the financial instrument	1,820	1.82%	1,820	1.82%	1,820	1.82%	1,820	1.82%	1,820	1.82%
Total costs and associated charges	4,120	4.12%	2,120	2.12%	2,120	2.12%	2,120	2.12%	3,620	3.62%

ADDITIONAL INFORMATION

REMUNERATION AND OTHER BENEFITS THAT THE BANK MAY RECEIVE FROM THIRD PARTIES

You have already been informed that the Bank may receive commissions from third parties for services that it provides under agreements that are independent and autonomous of relations with its clients, notably regarding its marketing of financial instruments relating to the range of assets that the Bank selects for its clients and/or the management of underlying assets for these instruments. We invite you to familiarise yourself with or re-read our General Terms and Conditions concerning this point.

Please find below additional information regarding the type, scope and calculation basis of these commissions. We hereby remind you that this information is subject to change.

The Bank may also receive non-financial benefits, for example, financial analyses that it can use—along with other information—to determine its investment strategy and to supplement any investment advice provided.

We would like to specify that we choose the third parties with whom we work based on objective, quantitative and qualitative criteria. Commissions and benefits received do not play a part in this selection. This selection policy is in line with our policy on managing conflicts of interest, which can be found at www.ca-indosuez.com.

Types of financial instruments	Categories	Calculation basis and comments	Standard remuneration brackets
Selected Funds, or Crédit Agricole Group funds (excluding the Indosuez Funds range)	Money market funds	Rates are calculated based on assets held and in the fund's base currency.	0 - 0.25%
	Bond funds		0 - 0.70%
	Equity and mixed funds		0 - 1.50%
Indosuez funds	Money market funds	Rates are calculated based on assets held and in the fund's base currency.	0 - 0.25%
	Bond funds		0 - 0.60%
	Equity and mixed funds		0 - 1.00%
Structured products	On bonds	Not applicable for transactions on the secondary market. Rates are generally calculated from the issue price and may vary according to the term of the product.	0 - 1.50%
	On equities, indices and similar		0 - 2.50%
	On currency and precious metal		0 - 1.50%

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