



PACIFIC PRIVATE BANK FEES AND CHARGES

valid as of 26th of September 2016

Private Banking Multicurrency Account¹	
Opening bank account	500 €
Monthly maintenance fee (<i>per account</i>)	250 €
Closing bank account	Free of charge
Payments and Receipt Services	
Inward remittance	Free of charge
Transfers within the Bank	Free of charge
Outward remittance of EUR	
...to banks registered in SEPA countries	0.10%, min 75 €, max 500 €
...to banks registered in other countries	0.10%, min 75 €, max 500 € + correspondent banking charges ²
Outward remittance of AUD, NZD, SGD	0.10%, min 90 AUD, max 600 AUD
Outward remittance of other currencies	0.10%, min 75 €, max 500 € + correspondent banking charges ²
Other Services	
Bank reference letter	200 €
Audit confirmation	100 €
Fee for other Bank services (transfer adjustment/investigation, issuance of bank certificate etc.)	200 € / hour
Courier Charges	100 €
Wealth Management and Asset Management Account³	
Opening bank account	Free of charge
Monthly maintenance fee ³ (<i>per account</i>)	Free of charge
Closing bank account	Free of charge
Asset Management Advisory Fee³	
Fee for non-invested amount	0.10%, min. 3000 €
€ 500.000 - 1 MM	1.50%
€ 1 MM - 2 MM	1.25%
€ 2 MM - 5 MM	1.00%
€ 5 MM - 10 MM	0.75 %
Above 10 MM €	TBA
Securities Transaction Fees	
Equities and ETF's	0.50% for buying and selling, min. 35 €
Bonds	0.50% for buying and selling, min. 35 €
Equity Funds	2.00% for buying
Bond Funds	1.00% for buying
Other Funds	3.00% for buying
Self-Trading Online	
Forex, Bonds, Stocks, CFD, ETF	Between 0.10% and 0.80%

1. Current transactional Account– an account used for current savings and transactions, no investments into capital markets.

2. Correspondent banking charges – transfer fees charged by our correspondent banks. Indicative Fees schedule: 0.15%, min 250 € (subject to change without notice)

3. Asset management client – a client, who is going to invest at least 500.000 EUR of his/her assets under the advisory or discretionary asset management agreement.

Advisory management – when a bank is giving investment advices to the client (investment ideas, opportunities, overview on current portfolio etc.), but a client decides by himself how he'll act (sell, buy or hold position).