

Glossary of costs and fees associated with investment services and financial instruments

Ce This glossary presents the different types of costs and fees associated with any investment services you may acquire and with the financial instruments held in your securities account or PEA (personal equity plan).

Indosuez Wealth Management has provided you with this glossary to help you understand the information pertaining to the costs and fees reported to you, prior to subscribing for investment services or executing a transaction in a financial security, then on an annual basis in accordance with applicable regulations.

Please contact your Wealth Manager should you have any questions or require any further information.

TYPE OF FEE	DESCRIPTION AND EXAMPLES
Fees for investment services	<ul style="list-style-type: none"> • One-time fees charged at the initiation or termination of the service provided. <ul style="list-style-type: none"> - Example: account closing fees. • All costs associated with transactions executed for the purposes of the investment service provided. <ul style="list-style-type: none"> ▪ Examples: <ul style="list-style-type: none"> - transactions in mutual funds: front-end and back-end load. - securities transactions: bank fees (fees for the reception and processing of orders for execution, follow-up, etc.), brokerage fees (intermediaries that execute orders on the markets), delivery fees, foreign exchange fees where applicable (for transactions in foreign currencies), taxes (financial transaction tax and other taxes). • Recurrent fees and charges paid for the investment services provided to the client. <ul style="list-style-type: none"> ▪ Examples: <ul style="list-style-type: none"> - fees for financial advisory services on securities and investment funds: personal advisor, personalised trading recommendations, information, portfolio monitoring; - investment fees covering charges related to the discretionary management of a portfolio of securities and investment funds: investment management entrusted to market specialists, reporting; - custody fees covering expenses relating to the holding of securities and investment funds in a securities account or a PEA and the associated administrative costs: monitoring securities transactions, preparation of the annual single tax information form (IFU), payment of dividends/coupons, etc. • Any fees associated with ancillary services not included above. • Marginal costs: performance-related fees. <ul style="list-style-type: none"> ▪ Example: incentive fees payable when performance exceeds a level set out in the contract.
Fees payable on financial instruments	<ul style="list-style-type: none"> • One-off charges (included in the price or added to the price of a financial instrument) paid to suppliers of the product at the start or end of the investment in the financial instrument. <ul style="list-style-type: none"> ▪ Examples: entry or exit fees payable to the investment fund to cover the expenses it incurs to invest or divest the assets entrusted to it, financial product structuring fees, etc. • All costs associated with transactions stemming from the acquisition or disposal of investments. <ul style="list-style-type: none"> ▪ Example: transaction fees indicated in Fund KIIDs (Key Investor Information Documents) made available on request. • Ongoing fees associated with the management of a given financial instrument, which are deducted from its valuation over the course of investing in the financial instrument, excluding rebates paid to the distributor. <ul style="list-style-type: none"> ▪ Example: ongoing fees (management and operating fees) charged by funds (excluding transaction fees, incentive fees and fees related to investments in mutual funds). • Marginal costs: performance-related fees. <ul style="list-style-type: none"> ▪ Example: incentive fees relative to a threshold defined in the Fund Prospectus.
Payments from third parties received by our bank	<ul style="list-style-type: none"> • Rebates received in respect of investment services provided to clients.

* UCIs or Undertakings for Collective Investment.

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