



PRIVATE BANKING

GENERAL FEE SCHEDULE

OCTOBER 1, 2024



This Price List has been prepared by DNB Luxembourg S.A. (the 'Bank') exclusively for its customers, and provides indicative prices and fees. All prices are stated in EURO, but are debited in the reporting currency of the account or in the currency of the related transaction. Prices stated below apply to our standard transactions. Fees for other services and special transactions will be considered separately. In addition to own fees and unless otherwise stated, the Bank is also entitled to charge Customers with all direct and indirect third-party fees, taxes and other external costs incurred in relation with transactions.

The Bank reserves the right to change its pricelist at any given time. For any changes in prices it will be effective with two months' notice. The pricelist is available at all times on our website.

Stated fees below do not include VAT ¹⁾



PRICE LIST

This Price List will be applicable as of October 1, 2024. However, for the Customers that have already established and maintain a banking relationship with the Bank prior to this date, this Price List will come into effect December 1, 2024.

Account	EUR
Private Banking account opening fee (one off charge)	
Individual accounts	Free of charge
Company accounts (non-complex)	500
Multilayer companies (complex) ²⁾	2 500
Trusts/foundations	5 000
Private Banking annual account maintenance fee *	
Individual accounts	1 000
Company accounts (non-complex)	1 000
Multilayer companies (complex) ²⁾	1 500
Trusts/foundations	2 500
Additional Special Fees	
Annual maintenance fee for terminated accounts with unclaimed assets*	1 200 (a) / 2 500 (b) (c) (d)
Annual maintenance fee for accounts with min. 3 years of inactivity *	1 200
Research and legal fees**	300/hour
External research fees and legal advice costs **	Reinvoiced at cost

* Debited in arrears on a semi-annual and pro rata basis. Added on top of other maintenance and regular fees.

**In accordance with law March 30, 2022 on inactive accounts, research fees (internal + external) cannot exceed 10 % of the assets with a max of EUR 25 000.

Term Deposits	EUR
Annual interest rate	Fixed on date of acceptance, depending on market conditions
Early breakage (in part or in full)	
Early breakage fee	See note below ³⁾
Administrative fee	200



Loans		EUR
Mortgage Loan Spain⁴⁾		
Setup fee		1.75% (min. 5 000)
Annual interest rate		Reference rate + margin
Mortgage Loan France and Portugal⁴⁾		
Setup fee		
Loan amount <EUR 300 000		1.25% (min. 2 500)
Loan amount >EUR 300 000		1.00% (min 2 500)
Annual interest rate		Reference rate + margin
Mortgage Loan Switzerland⁴⁾		Price upon request
Multipurpose Credit Facility		
Setup fee		Price upon request
Annual interest rate		Reference rate + margin
Additional Special Fees		
Roll over fee mortgage loans		15
Current account overdraft		Reference rate + debit interest ⁵⁾ or according to agreement
Late payment reminder fees*	30 days reminder	50
	60 days reminder	75
	90 days reminder	100
Administrative fee -Early repayment of mortgage**		250
Prolongation of grace period and other loan amendments		min. 500
Other loan related changes		min. 500

Notary and/or legal fees and expenses may come in addition

* If payment failure persists legal action may follow. We may then pass the matter to a collection company or lawyer to commence a legal foreclosure process and initiate debt collection measures. The Customer will be charged the costs and legal fees connected to such measures and process.

** Additional fees may apply as per loan agreement.



Buying and Selling Securities*			% per transaction	EUR
Bonds			0.50	min. 100
Shares	Scandinavian Shares		0.75	min. 100
Shares, ETFs, ETNs	Other		1.00	min. 100
Funds	Subscription	DNB funds	1.00	min. 100
Funds	Subscription	Other funds	2.00	min. 100
Funds	Redemption		0.75	min. 100
Other Instruments				Price upon request

*Additional third-party correspondent charges may apply.

Foreign Exchange	Rate
Spot	Prevailing spot market rate for relevant currency pair + the Bank's standard commission of 1.00 % on the market rate
Forward and Swap	Prevailing forward market rate for relevant currency pair and period + the Bank's standard commission of 1.00 % on the market rate

Custody Fees	% / annum
All financial instruments	1.00
Standard corporate actions (coupons, dividends, redemptions)	Free of charge
Non-standard corporate action	Charged on time-spent basis

Custody fees are calculated based on the daily market value of the security and debited semi-annually.

Payments and Transfers			EUR
Incoming Funds			
Incoming transfer		per transaction	Free of charge
Outgoing Funds			
Outgoing transfer	To own DNB account	per transaction	10
Outgoing transfer	Through e-banking	per transaction	25
Outgoing transfer	By other means	per transaction	50
Securities Transfers			
Incoming securities		per security	Free of charge
Outgoing transfers	To own DNB account	per security	Free of charge
Outgoing transfers	To all other accounts	per security	100

Please also see the "Framework to Payment Services" document for more details, including applicable value dates and cut-off times.



Credit Cards (third-party fees)*

EUR

MasterCard	Capitol Gold	Price upon request
	Capitol Business	Price upon request
	Capitol World	Price upon request

*Please contact your third-party credit card provider for current fees

Shareholder Rights Directives

EUR

Sub-account set up fee, to ensure subscription to General Meetings notification, where required (applies notably to Norway)	per subaccount/year	70
General meeting notifications	per notification	20
Re-registration (Scandinavian countries)	per registration	50
Re-registration (other countries)	per registration	Depending on country
Vote*	per vote	100
Standard corporate actions (coupons, dividends, redemptions)		No additional fees

*Additional third-party correspondent charges may apply to the voting fees and the amount will depend on the country. Additional charges may also apply if re-registration is required, in case of non-electronic or manual voting or handling of requests, for non-standard requests and/or arranging physical attendance or physical representation at the meeting. The fees are in addition to custody fees.

Other Charges

EUR

Various administrative fees and special inquiries	per hour	300
Administrative fees for the study of inheritance documentation and verifying the right of disposal	per hour	300
Legal fees and research fees	per hour	300
Bailiff or legal fees incurred by the Bank as part of following up on a customer banking relation		Reinvoiced at cost
Administrative fees for following up on missing customer due diligence documentation. Fees are charged as long as and until requested documents are no longer missing.	per month	100(a)/200(b)/150(c)/300(d)



NOTES

1) VAT is currently charged to individuals residing in the European Union, companies registered with Luxembourg VAT and companies registered in other EU countries failing to provide the Bank with their EU VAT identification number. Where VAT is required to be applied, it will be charged in addition to the listed fees and at the rate provided under applicable VAT law in force. As per March 2020, VAT applies on custody fees at the rate of 14%.

2) Complex structures are e.g., structures with more than one layer between the company and the ultimate beneficial owner.

3) The Customer is liable to pay an Early redemption fee, corresponding to the difference in interest payment for the remaining time of the relevant term deposit and will vary according to market conditions. Please contact your account manager for more information.

4) Conditions apply to private clients. Conditions for corporate clients available upon request.

5) Unless otherwise agreed with Customer and/or stipulated by applicable law, the Bank will charge debit interest on all overdrafts at an annual interest rate of 5 % over the reference rate. If the reference rate is negative the Bank applies a floor rate of 0%.

- (a) Mortgage only – private client
- (b) Mortgage only – corporate client
- (c) private banking – private client
- (d) private banking – corporate client

IMPORTANT NOTE: This Price List is a summary of the fees applicable to our main products and services and is not exhaustive. Individual client agreements may vary. If you need further details of the fees relating to any transaction, products or services you can contact your account manager prior to placing your order or completing your transaction. Kindly note that some products and services may be subject to legal restrictions and may thus not be available to all customers.

The information contained herein does not constitute a contractual agreement, nor does it constitute and under no circumstances shall it be considered as an advice, solicitation, personal recommendation, invitation or offer of any kind. Each recipient must not make any strategic decisions on the basis of this information, and should make its own individual assessments of whether any strategies or concrete actions are suitable or appropriate. Such independent self-assessment should be based on the recipient's relevant knowledge and experience, financial situation and investment objective. If deemed relevant, each recipient should refer to its own legal, financial or commercial advisors for specific and detailed advice.

DNB Luxembourg S.A. is part of the DNB Group. DNB Luxembourg S.A. is registered in Luxembourg under the number B22374 and regulated by CSSF (Commission de Surveillance du Secteur Financier) as a bank.



DNB

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