Clear and transparent investment costs. That’s what you can expect from ABN AMRO. This Cost Information Sheet details all the costs associated with Self-Directed Investing Plus.

You pay costs to ABN AMRO and sometimes also to others. We differentiate between the following types of costs for investing:

▶ Costs that you pay to ABN AMRO;
▶ Costs related to the product;
▶ Taxes and deductions at source.

Inclusive or exclusive of VAT?
You do not pay VAT on the service costs and the transaction costs. Some of the other costs are subject to 21% VAT.

Costs that you pay to ABN AMRO

Service costs
The service costs are what you pay ABN AMRO for the administration of your investment portfolio and for all investment information provided in connection with your chosen investment option. The service costs are annual costs, and are paid quarterly in arrears. At the end of each quarter we will calculate the value of the investments within the asset classes equities, fixed income and alternative investments. You pay 25% of the below mentioned yearly percentage.

Transaction costs and costs for ancilliary services

Transaction costs
You pay transaction costs for buy and sell orders you submit to us via Internet Banking or Mobile Banking. These costs apply to each order, with the exception of options, for which you pay per contract.

Overview of transaction costs

| Equities, bonds, new issues, and Turbos¹ | € 4.00 + 0.04% on the value of the order, with a maximum of € 150 per order |
| Equities, bonds and new issues² | € 4.00 + 0.04% on the value of the order, with a minimum of € 50 and a maximum of € 750 per order |

1 This currently includes the following countries and stock exchanges: Euronext (Amsterdam, Brussels, Paris and Lisbon), Denmark (OMX Copenhagen Eq I, Germany (Xetra), Finland (OMX Helsinki), Ireland (Dublin SE), Italy (Mercato Continua), Norway (Oslo), Spain (Madrid Continua), Sweden (OMX Stockholm Exchange) Switzerland (SWX Swiss Exchange), the United Kingdom (LSE) and the United States (NYSE, Nasdaq and Amex).

2 This currently includes the following countries and stock exchanges: Australia (Australian Stock Exchange), Austria (Wiener Börse), Canada (TSX and TSX Venture Exchange), Hong Kong (Hong Kong), Japan (Tokyo), Luxembourg (Luxembourg) and Singapore (Singapore Ready Market).

You also need to take account of the costs that you pay for your current account. You need a current account for each type of investment service. Different rates apply to the current account. You can find these at abnamro.nl/tarieven

You will find an up-to-date list of countries and stock exchanges, together with their characteristics, at abnamro.nl/beurskenmerken

Self-directed Investing Plus

| Fixed costs | € 48.00 per year |
| Service costs* | |
| ▶ assets worth less than € 100,000: | 0.20% |
| ▶ assets worth between € 100,000 and € 400,000: | 0.12% |
| ▶ assets worth more than € 400,000: | 0.06% |

Minimum costs | None |

* On the value of your investments.
Orders in options and Turbos can be submitted electronically via Internet Banking or Mobile Banking and by telephone via the investment line. Combination order options and orders for an exercise can be submitted via the telephone investment line.

The following costs are due for exercises and assignments of share options:

- Share options Domestic: the costs that apply to share orders Domestic via the investment line.
- Share options International: the costs that apply to share orders International group 1 via the investment line.

You can invest in options on the option exchanges of Belgium, Germany (Eurex), France, the Netherlands (Euronext Liffe Amsterdam), Switzerland (Eurex), the United Kingdom and the United States.
operating expenses. Unpaid interest is usually included in ongoing charges as well. The investment fund calculates its ongoing charges per fund class over a period of 12 months and incorporates them automatically in the price of the investment fund. The ongoing charges are set out in the Key Investor Information Document (KIID) of the investment fund.

This information is available at abnamro.nl/fondsen in the product information of the investment funds.

The other fees an investment fund charges for the management of the fund are listed in the Cost Information Sheet with additional information. See under the ‘Costs’ heading at abnamro.nl/zelf-beleggen-plus

**Taxes and deductions at source**

**Foreign taxes**

Transactions conducted outside the Netherlands may be subject to tax. We will include this tax directly in your order. We will then pay the tax to the foreign tax authority.

Frequently occurring foreign taxes on the value of buy transactions are:

- United Kingdom: 0.50% stamp duty.
- Ireland: 1.00% stamp duty.
- France and French companies: 0.30% financial transaction tax (FTT).
- Italy and Italian companies: 0.10% financial transaction tax (FTT).
- Spain and Spanish companies: 0.20% financial transaction tax (FTT).

**Costs and returns**

Your investments are subject to costs. These will reduce your return. Investing also involves taking risks. You should therefore carefully consider whether investing is (still) appropriate for you or whether savings would be a better option for you.

You will find more information on investing and the risks of investing with ABN AMRO at abnamro.nl/voorwaardenbeleggen in the General Investment Conditions.

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**General Disclaimer**

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**About ABN AMRO**

ABN AMRO Bank N.V. has its registered office at Gustav Mahlerlaan 10 (1082 PP) in Amsterdam, the Netherlands. Telephone: 0900 0024 (within the Netherlands*). Internet: abnamro.nl. ABN AMRO Bank N.V. holds a banking licence from De Nederlandsche Bank N.V. (the Dutch Central Bank) and is listed in the register of the Autoriteit Financiële Markten (Netherlands Authority for the Financial Markets - AFM) under number 120 0 00 04 and in the Trade Register of the Amsterdam Chamber of Commerce under number 34 33 4259. The VAT identification number of ABN AMRO Bank N.V. is NL820 6 4 6 660 B 01.

**US Securities Law Disclaimer**

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* Calls are charged at the standard rate as set by your telephone provider.