

## Self-directed Investing

# Cost Information Sheet Self-directed Investing Plus

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

You will pay the following costs:

1. You will always pay service costs based on the value of the investments in your portfolio.
2. You will pay transaction costs on your buy and sell orders.
3. You may owe other fees, depending on the composition of your portfolio.

### 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.

### Service costs

The service costs are what you pay ABN AMRO MeesPierson 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.

#### 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.

### 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, Turbos and ETFs <sup>1</sup>	€ 4.00 + 0.04% on the value of the order, with a maximum of € 150 per order
Equities, bonds, new issues and ETFs <sup>2</sup>	€ 4.00 + 0.04% on the value of the order, with a minimum of € 50 and a maximum of € 750 per order

<sup>1</sup> This currently includes the following countries and stock exchanges: Euronext (Amsterdam, Brussels, Paris and Lisbon), Germany (Xetra), Italy (Mercato Continua), Switzerland (SWX Swiss Exchange), the United Kingdom (LSE) and the United States (NYSE, Nasdaq and Amex).

<sup>2</sup> This currently includes the following countries and stock exchanges: Australia (Australian Stock Exchange), Austria (Wiener Börse), Canada (TSE and TSX Venture Exchange), Denmark (OMX Copenhagen Eq.), Finland (OMX Helsinki), Hong Kong (Hong Kong), Ireland (Dublin SE), Japan (Tokyo), Luxembourg (Luxembourg), Norway (Oslo), Singapore (Singapore Ready Market), Spain (Madrid Continua) and Sweden (OMX Stockholm Exchange).

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

► We will convert orders in foreign currencies into euros. You will find the applicable exchange rates used by the bank at [abnamro.nl/ordervreemdevaluta](http://abnamro.nl/ordervreemdevaluta).

#### INVESTMENT FUNDS

Standard investment funds <sup>1</sup>	No transaction fee
Other investment funds EUR <sup>2</sup>	0.20%, with a minimum of € 1
Other funds non-Euro <sup>3</sup>	0.6%
Non-standard investment funds <sup>4</sup>	Buy: 2.00%, with a minimum of € 30 and a maximum of € 750. Sale: 1.00% with a minimum of € 30 and a maximum of € 750.

<sup>1</sup> You will find the standard investment funds at

[abnamromeespierson.nl/tarievenbeleggen](http://abnamromeespierson.nl/tarievenbeleggen)

> Investment products > View the full range

> pages 1 and 2 (partly).

<sup>2</sup> All investment funds in EUR, not falling within 1.

<sup>3</sup> All other investment funds, except for non-standard funds.

<sup>4</sup> Non-standard investment funds are funds that we cannot process automatically. Costs are higher as a result. You will find a list of investment funds we cannot process automatically at [abnamromeespierson.nl/tarievenbeleggen](http://abnamromeespierson.nl/tarievenbeleggen).

► You also pay costs incurred by an investment fund, such as the fund's management costs, administration costs and transaction costs. These costs are included in the price of the investment fund and are set by the fund. The management costs and service costs are set out in the Key Investor Information Document (KIID) published by the investment fund. This information is available at [www.abnamro.nl/fondsen](http://www.abnamro.nl/fondsen) in the product information of the investment funds.

Orders in options and Turbos can be submitted electronically via Internet Banking or Mobile Banking and by telephone via the investment line. Combination option orders and orders for an exercise can be submitted via the telephone investment line.

OPTIONS	TRANSACTION COSTS
On 1st to 20th contract	€ 2.25 per transaction
On 21st contract and up	€ 1.95 per contract
Cash settlement index options and currency options <sup>4</sup>	€ 2.90 per contract with a minimum of €10.00 per order
Closing order premium 0.10 or less	None

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) and the United States.

## Order by phone

If you submit an order via the telephone investment line, an additional charge of € 6.00 per order will apply. The minimum and maximum costs will then also be increased by € 6.00.

## Other costs

### Product costs

If you invest in investment funds, you also pay for costs incurred by an investment fund, such as ongoing charges. The ongoing charges provide an indication of the costs that an investment fund incurs. These include management costs and extra outgoings such as legal fees, audit fees and other 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 [abnamromeespierson.nl/fondsen](http://abnamromeespierson.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 [abnamromeespierson.nl/zelf-beleggen-plus](http://abnamromeespierson.nl/zelf-beleggen-plus).

## Orders in foreign currencies

If you place an order to buy or sell an investment product in another currency, we will convert the order amount into euros. We do so using the middle price at the time of conversion.

In addition, you pay a percentage depending on the currency. This includes the costs that ABN AMRO MeesPierson incurs to hedge and convert the foreign currency. You can find more information about the calculation and the key costs at [abnamro.nl/ordervreemdevaluta](http://abnamro.nl/ordervreemdevaluta).

## 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)

## Back-office services

Examples include:

- Costs for back-office services provided on your instructions, such as delivering investment products to another bank.
- Foreign taxes you owe on certain foreign investment products. Current examples include stamp duty on buying or selling investment products in the UK (0.50%) and Ireland (1.00%). And financial transaction tax (FTT) when buying or receiving investment products from certain French (0.30%) and Italian (0.10%) companies.

These costs and taxes are specified on your investment invoice. You can find more information on all other types of costs at [abnamromeespierson.nl/tarievenbeleggen](http://abnamromeespierson.nl/tarievenbeleggen).

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 [abnamromeespierson.nl/tarieven](http://abnamromeespierson.nl/tarieven).

## Transferring: ABN AMRO MeesPierson covers the costs

If you are thinking of transferring your investments to ABN AMRO MeesPierson, you can take advantage of our Investment Transfer Service. It's very simple. We take care of the transfer and will refund the costs charged by your old bank up to a maximum of € 1,500, including VAT, per 12 months. See [abnamro.nl/overstapservicebeleggen](http://abnamro.nl/overstapservicebeleggen) for more information.

## 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 MeesPierson at [abnamro.nl/voorwaardenbeleggen](http://abnamro.nl/voorwaardenbeleggen) in the General Investment Conditions.

### General Disclaimer

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### About ABN AMRO

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\*Call charges: for this call you pay your usual call charges set by your telephone provider.

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