

Structured Products Advice

Cost information sheet

Clear and transparent cost information, that's what you can expect from ABN AMRO MeesPierson. This information card refers to the cost information for Structured Products Advice.

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.

Costs that you pay to ABN AMRO

Advisory costs

Type of investment service	Advisory costs		Minimum costs	
	Excl. VAT*	Incl. VAT*	Excl. VAT*	Incl. VAT*
Structured Products Advice	0.40%	0.48%	€ 1,500.-	€ 1,815.-

* VAT is payable on the advice costs and the minimum costs. The fees inclusive of VAT shown above have been rounded off. The fee that you pay in practice is not rounded off.

The advisory costs are for the year. We determine the value of your portfolio at the end of each quarter. We then charge you 25% of the annual fee in arrears. You pay the advisory costs on the value of your investments in the asset classes shares, bonds and alternative investments.

Graduated discount

A graduated discount applies to assets under management with a total value in excess of €2.5 million and to investments on which advice is given with a total value in excess of €2.5 million. This discount is deducted from the advisory costs.

Assets under management	Discount
Less than €2.5 million	None
€2.5 million up to and including €10 million	20%
Between €10 million and €20 million	30%
More than €20 million	40%

You must also take into account the charges that you pay for your current account. You need a current account for each form of investment. Different charges apply to the current account. You can view these at abnamromeespierson.nl/tarieven

Transaction costs

Transaction costs

The following transaction costs are charged on buying and selling transactions in and outside the Netherlands in addition to the advisory costs. These are levied per transaction and are exempt from VAT.

- ▶ Transaction costs: 0.20%.

Orders in foreign currency

When you give a buy or sell order for an investment product in another currency, the bank converts the value of the order into euros. For this, we use the middle rate prevailing at the time of conversion plus or minus a certain percentage, depending on the currency. This incorporates the costs that ABN AMRO incurs to hedge and convert the foreign currency. For more information on the method of calculation and the main surcharges and discounts, please go to abnamro.nl/ordervreemdevaluta

Costs that you pay to others

Costs related to the product (product costs)

Product costs

In addition to the transaction costs that you pay when buying and selling your structured products, you also pay one-off costs that the issuing institution incurs when structuring the product. These one-off costs are not paid separately, but are incorporated in the issue price of the structured product. You can find more information on the product costs of individual structured products in the Key Information Document (KID).

Taxes and deductions at source

Foreign taxes

Tax is sometimes payable on foreign transactions. We charge you this tax when we process your order. We then remit the tax to the foreign tax authority. Taxes that are frequently payable on the purchase value of 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: 0.12% financial transaction tax (FTT).
- ▶ Spain and Spanish companies: 0.20% financial transaction tax' (FTT).

Costs and returns

Your investments are subject to costs. These 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 abnamromeespierson.nl/voorwaardenbeleggen in the General Investment Conditions.

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About ABN AMRO

ABN AMRO Bank N.V. has its registered office at Gustav Mahlerlaan 10, 1082 PP Amsterdam (the Netherlands). Tel.: 0900 - 0024*. Internet: abnamro.nl ABN AMRO Bank N.V. holds a banking licence from De Nederlandsche Bank N.V. (the Dutch central bank) and is included in the register of the Autoriteit Financiële Markten (AFM - Authority for the Financial Markets) under number 12020215.

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