

## Self-directed investing

# Cost information sheet

## Self-directed Investing Basic

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

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. We will then settle 25% of the annual percentage with you. You do not owe a minimum fee, nor are any service costs due on your cash resources.

Value of your investments	Service costs
Assets worth less than € 100,000	0.20%
Assets worth more than € 100,000	0.12%
Assets worth more than € 400,000	0.06%

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](https://abnamro.nl/tarieven)

## Transaction costs and costs for ancillary 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.

#### Overview of transaction costs

Investment funds	Free
ETFs	Free
Equities Domestic	€ 5.00 + 0.05% on the value of the order, per order
Equities International	€ 10.00 + 0.10% on the value of the order, per order

You will find an up-to-date list of countries and stock exchanges, together with their characteristics, at [abnamro.nl/beurskenmerken](https://abnamro.nl/beurskenmerken). Self-directed Investing Basic only pertains to the countries of the investment funds, ETFs and equities from the Self-directed Investing Basic product offering.

- ▶ We will convert orders in foreign currencies into euros. You will find the applicable exchange rates used by the bank at [abnamro.nl/ordervreemdevaluta](https://abnamro.nl/ordervreemdevaluta)
- ▶ You can have buy orders in investment funds executed automatically at set intervals, e.g. monthly. These orders are free.

### 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 incurs to hedge and convert the foreign currency. You can find more information about the calculation and the key costs at [abnamro.nl/ordervreemdevaluta](https://abnamro.nl/ordervreemdevaluta)

### Administrative services

Examples include:

- ▶ Costs for back-office services provided on your instructions, such as delivering investment products to another bank.
- ▶ Costs to re-invest dividends if you have opted in to a Dividend Re-investment Plan (DRIP).

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

### Transferring: ABN AMRO ABN covers the costs

If you are thinking of transferring your investments to ABN AMRO, 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](https://abnamro.nl/overstapservicebeleggen) for more information.

## Costs that you pay to others

### Costs related to the product (product 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 fees 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

#### General Disclaimer

The information provided in this document has been drafted by ABN AMRO Bank N.V.

#### About ABN AMRO

ABN AMRO Bank N.V. has its registered office at Gustav Mahlerlaan 10, 1082 PP Amsterdam (the Netherlands). Telephone: 0900 - 0024\*. Internet: [abnamro.nl](https://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 12000004. ABN AMRO Bank N.V. is entered in the Trade Register of the Amsterdam Chamber of Commerce under number 34334259. The VAT identification number of ABN AMRO Bank N.V. is NL8206.46.660B01.

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

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](https://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-basis](https://abnamro.nl/zelf-beleggen-basis)

### 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](https://abnamro.nl/voorwaardenbeleggen) in the General Investment Conditions.