

# MAIN FEES AND COMMISSIONS APPLICABLE AS OF JANUARY 1<sup>st</sup> 2025



**BNP PARIBAS**  
**WEALTH MANAGEMENT**

The bank  
for a changing  
world

# Preamble

Main fees and commissions, applicable as of January 1<sup>st</sup> 2025.

This booklet covers the pricing of our main products and services offered by BNP Paribas Wealth Management in Luxembourg<sup>1</sup>. For any additional information, do not hesitate to contact your Private Banker.

## Remarks

- This booklet covers the main products and services on offer as of January 1<sup>st</sup> 2025. Fees and commissions for products and services not described in this schedule, including those that are no longer offered but which a Client may still hold, are available upon request from the Bank.
- BNP Paribas Wealth Management in Luxembourg reserves the right to charge at its real cost any operation that has generated a specific cost beyond the services presented in this brochure.
- Banking transactions are carried out within a certain number of value days, expressed as a number of business days in Luxembourg from the execution date (D).
- Since 1<sup>st</sup> January 2018, BNP Paribas Wealth Management in Luxembourg reimburses the Client<sup>2</sup> for any distribution fees collected from managers of the UCIs which are held on the Client's account, up to the net amount received by the Bank, with said distribution fee corresponding to a part of the entry fees and management fees collected from the Clients by the UCI managers.
- Unless otherwise agreed, BNP Paribas Wealth Management in Luxembourg reserves the right to change its fees and commissions at any time. The Clients of BNP Paribas Wealth Management in Luxembourg will be informed of any changes ahead of time, and this booklete will be adjusted accordingly and made available to them.
- For a full description of the products and services offered by BNP Paribas Wealth Management in Luxembourg, please refer to the appropriate brochures, mandates and agreements, which are available on demand.

**The rates in this booklet are indicated excluding VAT and are expressed in EUR or equivalent**

**They are subject to Value Added Tax (VAT) in line with the legislation in place.**

**Clients residing outside the European Union (EU) are not subject to VAT. In the event of change of residence, please contact your Private Banker who will inform you of your future status.**

1 The products and services are intended for BNP Paribas Wealth Management Clients and BGL BNP Paribas Banque Privée Clients in Luxembourg (excluding Clients of External Wealth Managers).

2 Not applicable for the Execution Service and Private Equity investment funds.

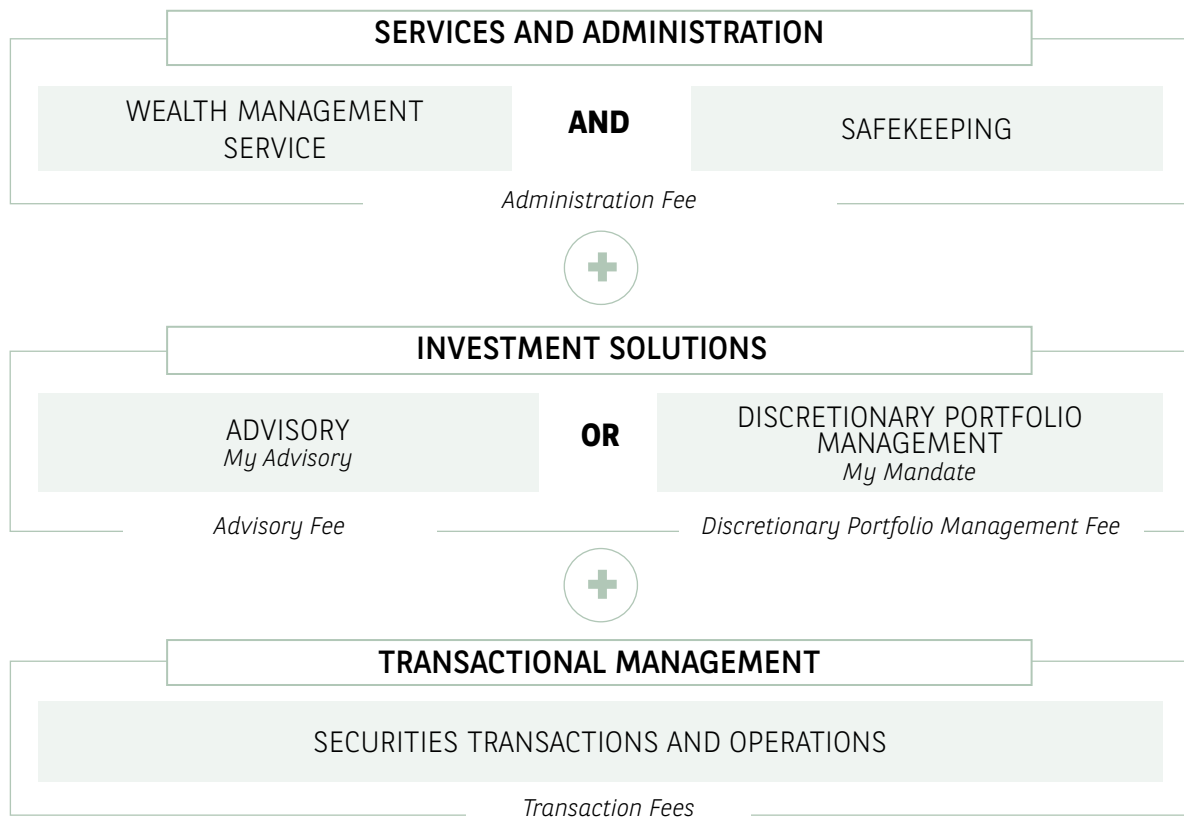
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# Pricing Structure

Your pricing structure is essentially composed of three components:

- **Services and Administration:** combines the services providing you, on the one hand, an individualised support and customer experience (Wealth Management Service) and, on the other hand, the custody and surveillance of securities, which ensures you a permanent monitoring of your assets within our Bank (Safekeeping).
- **Investment Solutions:** the second pillar corresponds to the offer to which you have subscribed: Discretionary Portfolio Management or Advisory Service.
- **Transactional Management:** covers all the operations necessary for the proper execution of your transactions and operations.



## Pricing per Wealth Bands

The concept of wealth bands<sup>1</sup> is intended to provide predictability and transparency on our pricing principles.

Based on 8 wealth bands (see table below), we provide you with the reference pricing level for an equivalent amount of assets. Your pricing is then defined according to your specific needs with your Private Banker.

The rate granted applies to the totality of your assets and remains fixed until its next revision<sup>2</sup>, which will usually follow a structural change in your assets or services.

Wealth Bands	EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
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<sup>1</sup> The term "wealth" refers to all of your financial assets held in an account with BNP Paribas Wealth Management in Luxembourg, in the form of securities and liquid assets.

<sup>2</sup> In the event of a change of rate, any revised pricing can not be applied retroactively.

# Services and Administration

The Wealth Management Service and Safekeeping are a range of services at your disposal, regardless of your choice of investment solution.

## Wealth Management Service

### ■ A TEAM OF EXPERTS

To support you in the management of your assets, a team of multidisciplinary specialists will advise you and help you to develop your wealth. In addition, through your Private Banker, you benefit from an access to the Group's expertise, particularly in terms of corporate finance and asset management.

### ■ RESPONSIBLE INVESTMENT

Dedicated support with a team of sustainable finance specialists who will guide you through a wide range of solutions enabling you to integrate a socially responsible dimension into your investment strategy.

### ■ ACCESS TO PRIVATE EQUITY

Benefit from our team of Private Equity & Private Real Estate experts<sup>1</sup> and have access to a wide range of exclusive investment opportunities in Private Equity funds sourced from world-class managers.

### ■ FINANCING EXPERTISE

A team of specialists at your service to meet your financing needs. Thanks to a wide range of financing formulas (multi-currency Lombard loans, mortgage loans or structured loans), you have access to tailor-made solutions to carry out your projects or add leverage into your investment portfolios.

### ■ WEALTH PLANNING

In complement to your legal and tax advisors, our experts will assist you in analysing your objectives and constraints. They provide you with their expertise in terms of wealth organisation, regulatory changes and their impacts, but also in terms of matrimonial regimes, donations and inheritance in an international context<sup>2</sup>.

### ■ WEALTH MANAGEMENT CLIENT PRIVILEGES

Participate in events, webinars or podcasts featuring our analysis of the financial markets, our investment strategy, or other cultural, social or sporting events.

### ■ STRATEGIC'A

Discover **Strategic'A**<sup>3</sup> a tailor-made analysis solution for strategic asset allocation in order to optimise the allocation of your assets.

### ■ MYWEALTH

Follow the performance of your portfolio at any time on your **myWealth application**<sup>4</sup> and benefit from its secure messaging service, place your stock market orders and execute your international transfers from your mobile phone.

### ■ CONSOLIDATION TOOL

Our **Wealth Aggregator Tool**<sup>5</sup> gives you a clear and concise view of your entire financial and non-financial assets accessible at any time in your **myWealth** application.

### ■ A TAILOR-MADE CREDIT CARD

A credit card perfectly adapted to your needs (Concierge Service, Home Emergency, Insurance, ...). Choose from several card categories the one that best suits your needs. Two cards<sup>6</sup> of your choice are included in the Wealth Management Service.

### ■ TAX REPORT

We provide you the necessary documents to help you with your tax returns, taking into account your situation and the tax specifics of your country of residence<sup>7</sup>.

1 Offer subject to eligibility criteria.

2 The Wealth Planning Service is reserved for Clients with more than EUR 5,000,000 of assets under management within BNP Paribas Wealth Management in Luxembourg.

3 The Strategic'A service is only available to Clients with more than EUR 5,000,000 of assets under management within BNP Paribas Wealth Management in Luxembourg.

4 Clients of BGL BNP Paribas Banque Privée au Luxembourg will have access to the Web Banking application.

5 Wealth Aggregator is a digital service available in the **myWealth** mobile application. Family Wealth Aggregator is not part of the services included in the Wealth Management Service and is charged separately (pricing available on page 23).

6 Choice of payment cards which are subject to eligibility criteria.

7 The countries concerned are: Luxembourg (in FR), the Netherlands (in NL), France (in FR), Belgium (in FR and NL), Germany (in DE), Spain (in ES) and Italy (in IT). Generic tax report for all legal entities and Clients who are not resident in one of the countries listed.

## Safekeeping

- **CUSTODY, MONITORING AND FOLLOW-UP OF ASSETS**

Our teams will be in charge of monitoring and tracking the risks of your assets as well as processing your securities transaction.

- **PERFORMANCE AND COST MONITORING**

Get an accurate report on the performance, risks or costs associated with your portfolio.

- **CONTINUOUS RISK MONITORING**

Benefit from our quarterly reporting and monitor the appropriateness of your portfolio in relation to the defined risk profile. Our teams monitor market developments and alert you in the event of a risk situation.

## Administration Fee

The Administration Fee applies to all Clients regardless of the investment solution subscribed to. It includes all services associated with the Wealth Management Service and Safekeeping. Expressed as an annual percentage, it is calculated and payable quarterly.

### Administration Fee<sup>1</sup>

(Minimum EUR 1,000 per quarter)

Wealth Bands	EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
Administration Fee	0.50 %	0.40 %	0.35 %	0.30 %	0.25 %	0.20 %	0.15 %	0.10 %

<sup>1</sup> The services covered and the calculation methods of the Administration Fee are specified in the 'Complementary Information' section on page 14.

# My Advisory - Advisory Services

## My Advisory ESSENTIAL<sup>1</sup>

### Advisory Fee<sup>2</sup>:

(Minimum EUR 1,000 per quarter)

Wealth Bands	EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
My Advisory ESSENTIAL	0.60 %	0.60 %	0.50 %	0.45 %	0.35 %	0.30 %	0.20 %	0.20 %

## My Advisory PARTNER<sup>3</sup>

### Advisory Fee<sup>2</sup>:

(Minimum EUR 1,500 per quarter)

Wealth Bands	EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
My Advisory PARTNER	-	1.00 %	0.90 %	0.75 %	0.60 %	0.45 %	0.35 %	0.30 %

### Security Transaction Fee<sup>4</sup> (per transaction):

	Purchase or Sale My Advisory ESSENTIAL	Purchase or Sale My Advisory PARTNER	Minimum
<b>Bonds</b>	1.10 %	0.60 %	EUR 100
<b>Equities</b>	1.50 %	0.90 %	EUR 100
<b>Funds<sup>5</sup></b>			
Money Market	0.50 %	0.30 %	EUR 100
Bonds	1.00 %	0.60 %	EUR 100
Equities	1.50 %	0.90 %	EUR 100
Other	1.50 %	0.90 % - 1.50 % <sup>6</sup>	EUR 250
<b>Structured Products</b>			
Primary Market > 3 months	0.50 % - 5.00%	0.50 % - 5.00%	-
Primary Market < 3 months	max 1.00 %	max 1.00 %	-
Secondary Market	0.50 % - 2.00 % <sup>7</sup>	0.50 % - 2.00 % <sup>7</sup>	EUR 100

1 The My Advisory ESSENTIAL advisory service is described in the dedicated marketing brochure, available on request from your Private Banker.

2 The services covered and the calculation methods of the Advisory Fee are specified in the 'Complementary Information' section on page 14.

3 The My Advisory PARTNER advisory service is described in the dedicated marketing brochure, available on request from your Private Banker.

4 This transactional pricing grid is applicable as soon as an Advisory Management agreement is signed. Upon termination of the contract, the transactional pricing of the Execution Service shall be applied by default.

5 The Bank charges levied on subscriptions / redemptions of funds do not exclude possible entry / exit fees and other costs charged by the Bank's counterparty for the execution of the transaction. Where applicable, these costs will be at the expense of the Client.

6 Applicable if the purchase / sale of fund shares requires a special processing (e.g. manual processing).

7 Depending on the underlying, the type of investment and the residual term.

# My Mandate - Discretionary Portfolio Management

## MiFID Risk Profile and management policy

The fee schedule for **My Mandate** Discretionary Portfolio Management mandates is linked to the management policy selected by the Client based on his risk profile.

## My Mandate SMART<sup>1</sup>

### SMART GLOBAL INCOME (EUR / USD<sup>2</sup>)

#### Discretionary Portfolio Management Fee<sup>3</sup>:

(Minimum EUR 7,750 per quarter)

Wealth Bands		EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>Global Income 1</b> 20% Equities	All-In	1.30 %	1.05 %	0.80 %	0.60 %	0.50 %
	Performance All-In	0.90 %	0.60 %	0.40 %	0.35 %	0.30 %
<b>Global Income 2</b> 40% Equities	All-In	1.50 %	1.20 %	0.90 %	0.70 %	0.60 %
	Performance All-In	0.90 %	0.60 %	0.40 %	0.35 %	0.30 %
<b>Global Income 3</b> 60% Equities	All-In	1.70 %	1.40 %	1.05 %	0.80 %	0.65 %
	Performance All-In	1.10 %	0.80 %	0.50 %	0.45 %	0.40 %
<b>Global Income 4</b> 80% Equities	All-In	1.70 %	1.40 %	1.05 %	0.80 %	0.65 %
	Performance All-In	1.10 %	0.80 %	0.50 %	0.45 %	0.40 %

### SMART FIXED INCOME (EUR / USD / GBP<sup>2</sup>)

#### Discretionary Portfolio Management Fee<sup>3</sup>:

(Minimum EUR 4,000 per quarter)

Wealth Bands		EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>Core</b>	All-In	0.60 %	0.55 %	0.45 %	0.40 %	0.30 %
<b>Higher Income</b>	All-In	0.65 %	0.60 %	0.50 %	0.40 %	0.35 %

#### Specific Allocation

Pricing on request

1 The My Mandate SMART Discretionary Portfolio Management mandates are described in the dedicated marketing brochures, available on request from the Private Banker.

2 The investment in another currency is subject to the Bank's approval.

3 The services covered as well as the calculation methods of the Discretionary Portfolio Management Fee and the Performance Bonus are specified in the 'Complementary Information' section on page 15.



**SMART ASSET ALLOCATION (EUR / USD<sup>1</sup>)****Discretionary Portfolio Management Fee<sup>2</sup>:**

(Minimum EUR 7,750 per quarter)

Wealth Bands		EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>Asset Allocation 10</b>	All-In	1.30 %	1.05 %	0.80 %	0.60 %	0.50 %
	Performance All-In	1.10 %	0.85 %	0.60 %	0.40 %	0.30 %
<b>Asset Allocation 20</b>	All-In	1.30 %	1.05 %	0.80 %	0.60 %	0.50 %
	Performance All-In	1.10 %	0.85 %	0.60 %	0.40 %	0.30 %
<b>Asset Allocation 30</b>	All-In	1.30 %	1.05 %	0.80 %	0.60 %	0.50 %
	Performance All-In	1.10 %	0.85 %	0.60 %	0.40 %	0.30 %
<b>Asset Allocation 45</b>	All-In	1.50 %	1.20 %	0.90 %	0.70 %	0.60 %
	Performance All-In	1.10 %	0.80 %	0.50 %	0.40 %	0.30 %
<b>Asset Allocation 55</b>	All-In	1.50 %	1.20 %	0.95 %	0.70 %	0.60 %
	Performance All-In	1.10 %	0.80 %	0.50 %	0.40 %	0.30 %
<b>Asset Allocation 65</b>	All-In	1.70 %	1.40 %	1.05 %	0.80 %	0.65 %
	Performance All-In	1.10 %	0.80 %	0.50 %	0.40 %	0.30 %
<b>Asset Allocation 80</b>	All-In	1.70 %	1.40 %	1.05 %	0.80 %	0.65 %
	Performance All-In	1.10 %	0.80 %	0.50 %	0.40 %	0.30 %
<b>Asset Allocation Specific</b>		Pricing on request sur demande				

**Security Transaction Fee<sup>3</sup>:**

	All-In <sup>4,5</sup>	Performance All-In <sup>4,5</sup>
<b>Security Transaction Fee</b>	Included in the Discretionary Management Fee.	Included in the Discretionary Management Fee.
<b>Performance bonus</b>	-	10%

1 The investment in another currency is subject to the Bank's approval.

2 The services covered as well as the calculation methods of the Discretionary Portfolio Management Fee and the Performance Bonus are specified in the 'Complementary Information' section on page 15.

3 This transactional pricing grid is applicable as soon as a Discretionary Portfolio Management agreement is signed. Upon termination of the contract, the transactional pricing of the Execution Service shall be applied by default.

4 The Bank charges levied on subscriptions / redemptions of funds do not exclude possible entry / exit fees and other costs charged by the Bank's counterparty for the execution of the transaction. Where applicable, these costs will be at the expense of the Client.

5 Excluding structured products and forex operations & scriptural market.

# My Mandate CLASSIC PROFILED (EUR<sup>1</sup>)<sup>2</sup>

## DIRECT LINES & FUNDS

### Discretionary Portfolio Management Fee<sup>3</sup>:

(Minimum EUR 1,500 per quarter)

Wealth Bands		EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>Bonds<sup>4</sup></b>	All-In	-	0.70 %	0.60 %	0.55 %	0.45 %	0.40 %	0.30 %
<b>Conservative</b>	All-In	1.40 %	1.25 %	1.05 %	0.85 %	0.65 %	0.50 %	0.45 %
	Performance All-In	1.20 %	1.05 %	0.85 %	0.60 %	0.40 %	0.35 %	0.30 %
<b>Balanced</b>	All-In	1.70 %	1.55 %	1.30 %	1.00 %	0.80 %	0.60 %	0.50 %
	Performance All-In	1.30 %	1.15 %	0.90 %	0.60 %	0.45 %	0.35 %	0.30 %
<b>Dynamic</b>	All-In	1.80 %	1.60 %	1.35 %	1.10 %	0.85 %	0.65 %	0.55 %
	Performance All-In	1.30 %	1.15 %	0.90 %	0.60 %	0.45 %	0.35 %	0.30 %
<b>Equities</b>	All-In	2.00 %	1.80 %	1.50 %	1.20 %	0.90 %	0.70 %	0.60 %
	Performance All-In	1.30 %	1.15 %	0.90 %	0.60 %	0.45 %	0.35 %	0.30 %

## FUNDS SRI

### Discretionary Portfolio Management Fee<sup>3</sup>:

(Minimum EUR 1,500 per quarter)

Wealth Bands		EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>Conservative</b>	All-In	1.40 %	1.25 %	1.05 %	0.85 %	0.65 %	0.50 %	0.45 %
	Performance All-In	1.20 %	1.05 %	0.85 %	0.60 %	0.45 %	0.35 %	0.30 %
<b>Balanced</b>	All-In	1.70 %	1.55 %	1.30 %	1.00 %	0.80 %	0.60 %	0.50 %
	Performance All-In	1.30 %	1.15 %	0.90 %	0.60 %	0.45 %	0.35 %	0.30 %
<b>Dynamic</b>	All-In	1.80 %	1.60 %	1.35 %	1.10 %	0.85 %	0.65 %	0.55 %
	Performance All-In	1.30 %	1.15 %	0.90 %	0.60 %	0.45 %	0.35 %	0.30 %

1 USD available on certain mandates, the investment in another currency is subject to the Bank's approval.

2 The My Mandate CLASSIC PROFILED Discretionary Portfolio Management mandates are described in the dedicated marketing brochures, available on request from the Private Banker.

3 The services covered as well as the calculation methods of the Discretionary Portfolio Management Fee and the Performance Bonus are specified in the 'Complementary Information' section on page 15.

4 Available in direct lines from EUR/USD 5,000,000.

## RESPONSIBLE & ENGAGED

### Discretionary Portfolio Management Fee<sup>1</sup>:

(Minimum EUR 1,500 per quarter)

Wealth Bands		EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
Conservative	All-In	1.40 %	1.25 %	1.05 %	0.85 %	0.65 %	0.50 %	0.45 %
	Performance All-In	1.20 %	1.05 %	0.85 %	0.60 %	0.45 %	0.35 %	0.30 %
Balanced	All-In	1.70 %	1.55 %	1.30 %	1.00 %	0.80 %	0.60 %	0.50 %
	Performance All-In	1.30 %	1.15 %	0.90 %	0.60 %	0.45 %	0.35 %	0.30 %
Dynamic	All-In	1.80 %	1.60 %	1.35 %	1.10 %	0.85 %	0.65 %	0.55 %
	Performance All-In	1.30 %	1.10 %	0.90 %	0.60 %	0.45 %	0.35 %	0.30 %
Equities	All-In	2.00 %	1.80 %	1.50 %	1.20 %	0.90 %	0.70 %	0.60 %
	Performance All-In	1.30 %	1.10 %	0.90 %	0.60 %	0.45 %	0.35 %	0.30 %

## My Mandate CLASSIC FLEXIBLE<sup>2</sup> (EUR)

### Discretionary Portfolio Management Fee<sup>1</sup>:

(Minimum EUR 1,500 per quarter)

Wealth Bands		EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
Flexible 100	All-In	1.90 %	1.70 %	1.40 %	1.10 %	0.80 %	0.60 %	0.50 %
	Performance All-In	1.30 %	0.90 %	0.70 %	0.50 %	0.45 %	0.35%	0.30 %

### Security Transaction Fee<sup>3</sup>:

	All-in <sup>4,5</sup>	Performance All-in <sup>4,5</sup>
Security Transaction Fee	Included in the Discretionary Management Fee.	Included in the Discretionary Management Fee.
Performance bonus	-	10%

1 The services covered as well as the calculation methods of the Discretionary Portfolio Management Fee and the Performance Bonus are specified in the 'Complementary Information' section on page 15.

2 The My Mandate CLASSIC FLEXIBLE Discretionary Portfolio Management mandates are described in the dedicated marketing brochures, available on request from the Private Banker.

3 This transactional pricing grid is applicable as soon as a Discretionary Portfolio Management agreement is signed. Upon termination of the contract, the transactional pricing of the Execution Service shall be applied by default.

4 The Bank charges levied on subscriptions / redemptions of funds do not exclude possible entry / exit fees and other costs charged by the Bank's counterparty for the execution of the transaction. Where applicable, these costs will be at the expense of the Client.

5 Excluding structured products and forex operations & scriptural market.

## My Mandate CRYSTAL<sup>1</sup>

My Mandate Crystal grants access to Discretionary Portfolio Management services through a customised package of one or more subfunds of the PMS funds (Portfolio Management Solutions<sup>2</sup>) available in euro and/or dollar with a minimum asset size of EUR 250.000 at BGL BNP Paribas and a minimum of EUR 50.000 per sub-fund.

**Discretionary Portfolio Management Fee:** 0% - minimum: EUR / USD per quarter.

**Administration Fee:** 0% - minimum: EUR / USD per quarter.

**Subscription / redemption / conversion fee:** 0% - minimum: EUR / USD per transaction.

Other costs associated with the operation of the investment strategies are also charged directly to the strategy(ies) used. For more information on these fees, please consult the prospectus of the corresponding fund(s) and the Key Investor Information Documents (KIIDs) available on <https://www.bgl.lu/en/official-documents/kiid.html>.

Within the scope of My Mandate Crystal, the Bank does **not charge transaction costs (subscription, redemption, conversion)<sup>3</sup>** on the investment strategies used.

The fees associated with these services (see "Complementary Information" page 15) are covered by the management fees charged directly to the PMS<sup>2</sup> sub-funds or other financial instruments.

The Wealth Bands do not apply to the My Mandate Crystal fee schedule.

## CRYSTAL

### Commission PMS Crystal:

		Standard	Privileged share <sup>4</sup>
PMS Short Term Investment	USD	0.30 %	
PMS Bonds	EUR	0.75 %	
PMS Bonds	USD	0.85 %	
PMS Yield Opportunity	EUR	0.95 %	
PMS Conservative	EUR	1.55 %	
PMS Conservative SRI	EUR	0.80 %	0.50 %
PMS Conservative	USD	1.55 %	
PMS Flexible 30	EUR	1.70 %	
PMS Alti-Select	EUR	1.35 %	
PMS Alti-Select	USD	1.35 %	
PMS Balanced	EUR	1.75 %	
PMS Balanced SRI	EUR	1.00 %	0.60 %
PMS Balanced	USD	1.75 %	
PMS Flexible 60	EUR	1.80 %	
PMS Dynamic	EUR	1.95 %	
PMS Dynamic Responsible and Engaged	EUR	1.20 %	
PMS Flexible 100	EUR	1.90 %	
PMS Equity Premium	EUR	2.10 %	
PMS Equity Premium	USD	2.10 %	

<sup>1</sup> The My Mandate CRYSTAL Discretionary Portfolio Management mandates are described in the dedicated marketing brochures, available on request from the Private Banker.

<sup>2</sup> Portfolio Management Solutions is a Luxembourg Undertaking for Collective Investment in Transferable Securities (UCITS). A UCI TS is a legal vehicle held jointly by multiple investors, for the purpose of holding and managing assets and / or financial instruments, and whose management is entrusted to an authorised and / or recognised professional.

<sup>3</sup> This transactional pricing grid is applicable as soon as a Discretionary Portfolio Management agreement is signed. Upon termination of the contract, the transactional pricing of the Execution Service shall be applied by default.

<sup>4</sup> Available from EUR 5,000,000 or equivalent.

# Execution Service

The Execution Service applies by default if the account is not covered by a *My Mandate*, a *My Advisory PARTNER* or a *My Advisory ESSENTIAL* management agreement.

The Custody and Administration Fee covers the Administration Fee.

## Custody and Administration Fee<sup>1</sup>:

(Minimum EUR 1,500 per quarter)

Wealth Bands	EUR < 1 M	EUR 1 - 2.5 M	EUR 2.5 - 5 M	EUR 5 - 10 M	EUR 10 - 25 M	EUR 25 - 50 M	EUR 50 - 100 M	EUR > 100 M
<b>Custody and Administration fee</b>	0.70 %	0.60 %	0.50 %	0.45 %	0.35 %	0.30 %	0.20 %	0.15 %

## Security Transaction Fee (per transaction):

	Purchase or Sale		Minimum
	Manual	Electronic <sup>2</sup>	
<b>Bonds</b>	1.10 %	0.55 %	EUR 100
<b>Equities</b>	1.50 %	0.75 %	EUR 100
<b>Funds<sup>3</sup></b>			
Money Market	0.50 %	0.25 %	EUR 100
Bonds	1.00 %	0.50 %	EUR 100
Equities	1.50 %	0.75 %	EUR 100
Other	1.50 %	0.75 %	EUR 250
<b>Structured Products</b>	<b>Manual</b>		
Primary Market > 3 months	0.50 % - 5.00%		-
Primary Market < 3 months	max 1.00 %		-
Secondary Market	0.50 % - 2.00 % <sup>4</sup>		EUR 100

1 The services covered and the calculation methods of the Custody and Administration Fee are specified in the 'Complementary Information' section on page 16

2 Applicable for open values and transactions with a value of less than EUR 1,000,000.

3 The Bank charges levied on subscriptions / redemptions of funds do not exclude possible entry / exit fees and other costs charged by the Bank's counterparty for the execution of the transaction. Where applicable, these costs will be at the expense of the Client.

4 Depending on the underlying, the type of investment and the residual term.

# Complementary Information

## Administration Fee

(Applicable for *My Mandate Discretionary Portfolio Management My Advisory Advisory Services and Execution Service*).

The Administration Fee is expressed as an annual percentage. It is calculated and payable quarterly. It corresponds to a percentage of the total value of all assets in the account on the last day of the previous calendar quarter. It is payable in advance at the beginning of the period and is due for any incomplete period.

The Administration Fee is subject to VAT, which applies from the date it is charged in accordance with current rates.

The Administration Fee covers the services described on pages 9 and 10 of this document, supplemented by the following information:

- asset custody, supervision and monitoring (including collection of income, dividends, coupons, annuities and, where applicable, capital)
- the definition, monitoring and review of the investor profile in accordance with the regulatory obligations in force;
- simulation and verification before each transaction to ensure it matches the defined risk profile and portfolio structure;
- simulation of costs and impact on performance before each transaction
- systematic access and recommendation of investment fund units with the lowest management. In this context, BNP Paribas Wealth Management will reimburse the Client for any distribution fees collected from managers of the UCIs which are held on the Client's account, up to the net amount received by the Bank, with said distribution fee corresponding to a part of the entry fees and management fees collected from the Clients by the UCI managers;
- an annual summary of the total costs and charges relating to transactions, management and administration of the portfolio;
- postal mail charges;
- the digital service *myWealth*, accessible via web and mobile (iOS and Android);
- "OptiFlex" current account(s) and multicurrency account(s) (specific terms and conditions must be accepted);
- direct access to financial information, publications and analyses offered by Wealth Management;
- access to the other expertise offered by Wealth Management in the following areas: wealth and financial planning, financing, insurance, real estate, philanthropy.

## Advisory Fee

(Applicable for *My Advisory - Advisory Services*)

The Advisory Fee is expressed as an annual percentage. It is calculated and payable quarterly. It corresponds to a percentage of the total value of all assets in the account on the last day of the previous calendar quarter. It is payable in advance at the beginning of the period and is due for any incomplete period.

The Advisory Fee does not include securities transaction costs.

The Advisory Fee is subject to VAT, which applies from the date it is charged in accordance with current rates

The Advisory Fee covers the following services:

- execution of the advisory task in accordance with the investment policy determined by the Bank (this advice focuses on all financial instruments and asset classes);
- selection and monitoring of the investment fund universe (monitoring companies and management teams, individual managers, consistency and preservation of the management style and performance) by a dedicated team of analysts;
- the close dedicated and regular contact with your advisor, at agreed intervals and in accordance with the contractual terms according to *My Advisory - advisory service (My Advisory ESSENTIAL or My Advisory PARTNER)*;
- a needs analysis and the formulation of an investment proposal geared to your investor profile.

## Discretionary Portfolio Management Fee

(Applicable for *My Mandate - Discretionary Portfolio Management*)

The discretionary management fee is expressed as an annual percentage. It is calculated and payable quarterly.

It corresponds to a percentage of the total value of all assets in the account on the last day of the previous calendar quarter. It is payable in advance at the beginning of the period and is due for any incomplete period.

With the "All-In" and "All-In Performance" pricing options, the discretionary management fee includes securities transaction costs<sup>1</sup>.

The Discretionary Portfolio Management Fee are subject to Value Added Tax (VAT) in line with the legislation in place.

La Discretionary Portfolio Management Fee couvre les services suivants :

- the execution of discretionary management services in accordance with the investment policy determined by the Bank;
- selection and monitoring of the investment fund universe (monitoring companies and management teams, individual managers, consistency and preservation of the management style and performance) by a dedicated team of analysts;
- a close relationship and regular meetings with a Private Banker;
- a needs analysis and the formulation of an investment proposal geared to your investor profile.

## Performance Bonus

(Applicable for *My Mandate - Discretionary Portfolio Management*)

### Definition

At the end of the calendar year, if the assets under Discretionary Management have recorded positive growth (capital + income) (so called "performance"), the Client will owe the Bank an annual performance premium based on its Discretionary Management performance for the previous year. The premium is due on the first of January of the following year.

It is calculated in the reference currency of the mandate and is relative to the positive performance of the assets.

The change in the financial value of the portfolio will be adjusted to take account of any external flows, contributions or withdrawals of funds over the course of the year. In the event of a negative or zero performance by the assets relative to the situation at the beginning of the period, no performance premium will be charged in the event that all assets are withdrawn from the Discretionary Management account, and particularly if the account is closed or the mandate is terminated during the course of the year, a performance premium will be due and calculated based on the performance of the assets at that date.

In the year when the mandate is signed, the reference period for calculating the performance premium will begin on the mandate's signature date and will end at the end of the calendar year.

In the case of mandates signed after 30 September, no performance premium will be calculated for the current calendar year. However, during that same period, the pricing terms applied will be those applied to a "Standard" Discretionary Management mandate, notably as regards the terms applicable to the buying and selling of financial instruments.

The performance bonus is a percentage of the total performance for the period.

The performance bonus is subject to VAT, which applies from the date it is charged in accordance with current rates.

### Modalités de calcul de la performance

The rule used by the Bank to calculate portfolio performance is a method that takes account of fund contributions to / withdrawals from the discretionary management account by the Client but also neutralises them to calculate management performance (capital / income asset growth).

The reference period is split into monthly sub-periods.

Performance will be calculated for each sub-period. That performance corresponds, for each sub-period, to the final value of managed assets, taking account of changes in capital and income generated, less the starting value of managed assets, divided by the starting value of managed assets. The performance of the Discretionary Management of the assets over the reference period is determined by geometrically linking all the performances calculated in this manner.

Portfolio performance is thus calculated net of commissions and charges billed as part of executing the mandate during the reference period.

<sup>1</sup> Excluding structured products and forex operations & scriptural market.

## Custody and Administration Fee

### (Applicable for the Execution Service)

The Custody and Administration Fee is expressed as an annual percentage. It is calculated and payable on a quarterly basis. It corresponds to a percentage of the total value of all assets in the account on the last day of the previous calendar quarter.

The Custody and Administration Fee does not cover the transaction costs on securities. It is payable in advance at the start of the period and is due for any period already commenced

The Custody and Administration fee is subject to the VAT applicable on the day of its collection according to the rates in force.

La Commission de Conservation et d'Exécution couvre la Commission de Gestion Administrative.

The Custody and Administration fee covers the following services:

- investor profile definition and monitoring in accordance with current regulatory requirements;
- general financial information, excluding personalised advice;
- postal charges;
- asset custody, supervision and monitoring (including collection of income, dividends, coupons, annuities and, where applicable, capital);
- the digital service *myWealth*, accessible via web and mobile (iOS and Android);
- "OptiFlex" current account(s), "Private Invest" account(s), "Call Account 100" and multicurrency account(s);
- services dedicated to the daily management of your accounts under the preferential conditions offered by Wealth Management.



# Options

(excluding transactions on equities, bonds and funds)

<b>Options</b>	<b>EUR/USD 1.10 per contract + 2% of the premium</b>
Purchase value date	D
Sale value date	D+3 BBD <sup>1</sup>
Minimum	EUR 25

## Forex Operations & Scriptural Market<sup>2</sup>

Forex Operations & Scriptural Market may result in a markup ("rate") being applied by the Bank to the execution price received from the counterparty. Such a markup is calculated on the corresponding notional amount (for spots, forwards and swaps) or on the premium (for options).

Amount in EUR (non-cumulative)	Spots, forwards & swaps <sup>3</sup>		Forex options <sup>4,5</sup>	
	Minimum rate (%)	Maximum rate (%)	Minimum fee (or countervalue)	Maximum rate (%)
< 100,000	0.90%	1.50%	50 EUR	2.00% of the nominal value
< 250,000	0.70%	1.50%		
< 500,000	0.50%	1.50%		
< 1M	0.35%	1.50%		
< 5M	0.30%	1.00%		
> 5M	0.10%	0.70%		

## Physical Precious Metals

Physical precious metals may henceforth only be remitted or deposited with the Bank on condition that proof is provided (in the form of account statements or purchase slips) that the assets in question were sold by BGL BNP Paribas.

New entries to the vault (physical deposit of precious metals will be reflected on the securities custody account) can only be made on renunciation of a subsequent physical withdrawal. In the event of a sale, the proceeds will be credited solely to the cash account.

<b>Transaction Fees</b>	2.00%
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1 BBD: banking business day.

2 Current account in XAU (gold ounce) and XAG (silver ounce)

3 The rate applied will depend on the amount, the volatility and liquidity.

4 The rate applied will depend on the amount, the complexity and the maturity of the option.

5 For a derivatives strategy including several options (multi-leg options strategies), the markup is applied to the notional of the option (leg) with the highest notional amount (i.e. notionals for all legs are not aggregated).

# Financing Solutions

## Multi-Currency Lombard Credits

A loan secured by your financial assets, offering flexibility and security.

*Rates are available upon request.*

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### Lombard Consumer

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Financing your projects without withdrawing from the financial markets in which you are invested.

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### Lombard Leverage

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Leveraged financing to acquire additional financial assets based on the portfolio already held (leverage effect). Concerns the experienced investor who is aware of the risks involved while being convinced that the return on future investments will exceed the cost of financing.

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## Short Term Financing (1 to 12 months)

Currency	Type of Credit Line
EUR	Debit Current Account (Optiflex) Fixed Term Advance 3, 6, 12 months
USD	
GBP	
CHF	
Other Currencies	

## Medium & Long Term Financing (> 12 months to 5 years)

Available Currencies: EUR, USD, GBP, CHF, other currencies on demand.

# Cash Management

## Optiflex Account

Current account available in the major currencies (EUR, USD, CHF, GBP, ...).

Credit interest rate	0%.
Debit interest rate	Variable rate depending on market conditions.
Credit value date	D BBD <sup>1</sup>
Debit value date	D BBD <sup>1</sup>

## Private Invest Account<sup>2</sup>

Investment account available in EUR and USD, allowing you to keep liquid assets available at all times.

Credit interest rate	Monthly fixed bank rate
Credit value date	D+1 BBD <sup>1</sup>
Debit value date	D-7 BBD <sup>1</sup>

## Call Account 100<sup>2</sup>

Investment account available in EUR and USD, providing optimal returns on stable cash, subject to a 100-day notice of withdrawal (call).

Credit interest rate	Monthly fixed bank rate
Credit value date	D BBD <sup>1</sup>
Debit value date	D BBD <sup>1</sup> (with 100 calendar days' notice <sup>3</sup> )

## Term Deposits<sup>2</sup>

Standard periods 1-2-3-6-12 months	Variable rate depending on market conditions
Withdrawal before maturity	Penalty fee depending on the amount withdrawn and the period remaining.

<sup>1</sup> BBD: banking business day.

<sup>2</sup> Not available within the discretionary management mandates *My Mandate*

<sup>3</sup> If the notice period of 100 calendar days is not observed, a penalty fee corresponding to 100 days of interest income on the relevant amount will be applied.

# Bank Transfers

## Bank Transfers in EUR to Luxembourg and within the SEPA zone<sup>1</sup>

Bank Transfer from a BGL BNP Paribas account...	Manual Transfer	Electronic Transfer
... to an other personal account (same root number)	Free of charge	Free of charge
... to a BGL BNP Paribas account	EUR 1.00 15 free transfers per quarter	Free of charge
... to an account within the SEPA zone		
< EUR 125,000	EUR 30	Free of charge
EUR 125,000 - 250,000 <sup>2</sup>	EUR 150	Free of charge
> EUR 250,000	EUR 200	Free of charge
<b>Instant Bank Transfer<sup>2</sup></b> via the mobile application to an account within the SEPA zone ≤ EUR 100,000	-	Free of charge
<b>Urgent Bank Transfer</b> Cumulative with other transaction costs	EUR 15.00	-

## Bank Transfer in foreign currencies and/or outside the SEPA zone<sup>2</sup>

Bank Transfer from a BGL BNP Paribas account...	Manual Transfer	Electronic Transfer
... to a BNP Paribas Group account outside the SEPA zone and/or in foreign currency	0.20 % min. EUR 30 / max. EUR 200	Free of charge
... to an account outside the SEPA zone and/or in foreign currency	0.20 % min. EUR 30 / max. EUR 200	0.15 % min. EUR 5 / max. EUR 180

## Bank Transfer received

... in EUR from a country within the SEPA zone	Free of charge
... in a foreign currency and/or from a country outside the SEPA zone	0.2 % min. EUR 5 / max. EUR 40

## Correspondant Fees - Bank Transfer at no cost to the beneficiary

	SEPA transfers in EURO	Transfers in foreign currency and/or outside the SEPA zone
≤ EUR 50.000	<b>Free of charge</b>	EUR 25
≤ EUR 125.000	<b>Free of charge</b>	EUR 50
> EUR 125.000	standard fee: EUR 50 Luxembourg: <b>free of charge</b>	EUR 100

## Reception of payment orders and execution date

Reception of payment order	Execution date
Funds Out	Value date of debit corresponding to the transaction execution date
Funds In	Value date of credit corresponding to the date the funds are available
Hard copy transfer received before 15:00 CET	The following business day, at the latest
Electronic transfer received before 16:30 CET on a business day	The same business day
Electronic transfer received on a non-business day or after 16:30 CET on a business day	+1 business day

1 The SEPA area covers all the countries of the European Economic Area (27 European Union member states + Iceland, Liechtenstein, Norway, Andorra, Monaco, the United Kingdom, San Marino, Switzerland and the Vatican).

2 When using the "charges to be borne by the originators" mode, these expenses will be added to any corresponding fees.

# Bank Cards and Payments

## Bank Cards

We offer 2 credit cards free of charge, included in the Wealth Management Service.

Eligibility conditions available upon request from your Private Banker.

Applicable rates for any additional card request:

### Debit Cards

Visa Debit	EUR 24 / year
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### Credit Cards

Visa Classic	EUR 24 / year	
Mastercard Gold	EUR 66 / year	
Mastercard Platinum	EUR 204 / year	
Mastercard Elite	EUR 336 / year	
Visa Business	1-5 card(s)	EUR 40 / year
	6-50 cards	EUR 25 / year
	> 50 cards	EUR 20 / year

## Charges related to bank cards

Re-issuing PIN for debit or credit card	Free of charges
Card replacement (in case of loss, theft...)	Credit or Debit Card: EUR 15
Urgent card request for credit or debit card	EUR 90 / request + postal charges
Urgent PIN request for credit or debit card	EUR 90 / request + postal charges

## Foreign Exchange Fee

Daily exchange rate Mastercard or Visa + mark-up fee.

Commission charged for non EUR operations.

### Mark-up fee applied to transactions:

	Mastercard	Visa
USD rate	1.00 %	1.25 %
GBP rate	1.00 %	1.25 %
CHF rate	1.00 %	1.00 %
Other currency rate	0.85 %	0.40 %

# Withdrawal and Payments

## With a Debit Card

Withdrawals from BGL BNP Paribas ATMs	<b>Free of charges</b>
Withdrawals from other ATMs in Luxembourg & the EU	<b>20 withdrawals per quarter</b> (additional withdrawals at EUR 2.50 / withdrawal)
Withdrawals outside the EU	<b>EUR 5 / withdrawal</b> (+ any foreign exchange fees)

## Retail payments - Debit Card

Retail payments within the EU	<b>Free of charge</b>
Retail payments outside the EU	<b>EUR 1 / payment</b> (+ any foreign exchange fees)

## With a Credit Card

Withdrawals	<b>EUR 2.50 + 2% of the amount withdrawn</b> (+ any foreign exchange fees)
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## Retail payments - Credit Card

Retail payments within the EU	<b>Free of charges</b>
Retail payments outside the EU	<b>Foreign Exchange Fee</b>

## Other Fees

### Transfer of securities from a BGL BNP Paribas Securities Account

To another securities account held with BGL BNP Paribas	<b>Free of charge</b>
To a securities account held with another bank	<b>EUR 100 per security identification number</b>

**Important: any additional taxes or charges to be borne by the Bank following deposit or withdrawal transactions are not included in our commission and will be charged separately.**

For instance:

- registration fees for registered securities;
- duties charged on the change of ownership of the transferred securities.

### Inheritance Product Fees

Inheritance file opening fees	<b>EUR 50</b>
Maintenance and custody fees – National inheritance:	
Year 1	<b>EUR 50</b>
Year 2	<b>EUR 75</b>
Additional year	<b>EUR 100</b>
Maintenance and custody fees – International inheritance	<b>0.50 % of financial assets (min. EUR 200, max EUR 3,500)</b>

### Miscellaneous Charges

Account closing charges <sup>1</sup>	<b>EUR 600</b>
Administration Fee <sup>2</sup>	<b>EUR 100 / hour – min. EUR 125</b>

### Account Aggregation Solutions

Consolidated Assets	Wealth Aggregator	Family Wealth Aggregator <sup>3</sup> (Annual pricing)	
	Included in the Wealth Management Service	Quarterly Reports	Monthly Reports
EUR 0 - 25 million		EUR 6,000	EUR 8,000
EUR 25 - 50 million		EUR 8,000	EUR 10,000
EUR 50 - 100 million		EUR 10,000	EUR 12,000
> EUR 100 million		0.02 %	0.02 %

<sup>1</sup> Applicable to accounts for which the signed account opening request is dated less than 12 months ago.

<sup>2</sup> Fees relating to specific Client requests outside Wealth Management packages.

<sup>3</sup> Pricing is subject to adjustments in the event of specific Client requests.

Update date: 01/09/2024

Publication date: 30/10/2024

Reference: PCT\_WM\_EN\_01\_2025\_V1

BGL BNP Paribas Banque Privée and BNP Paribas Wealth Management, in Luxembourg, are business lines of BGL BNP Paribas.

BGL BNP PARIBAS S.A.

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BGL BNP Paribas is an insurance agency (1996AC001) authorized by the Commissariat aux Assurances (Luxembourg) for the Luxembourg insurance company Cardif Lux Vie S.A.



**BNP PARIBAS**  
**WEALTH MANAGEMENT**

The bank  
for a changing  
world