

Pricing conditions applicable to the services and products of UBS (Monaco) S.A. for FIM clients

July 2023

Account Keeping, Payment Transactions, Card and Cheque Services

Account Keeping

| | | |
|---|-----|----------------|
| Custody and cash account (per quarter) | | |
| • average assets over EUR 1,000,000 | EUR | 100 |
| • average assets under EUR 1,000,000 | EUR | 200 |
| • average assets under EUR 250,000 | EUR | 500 |
| Account statement (annual fee): | | |
| • yearly or quarterly | | free of charge |
| • monthly | | EUR |
| • weekly | | EUR |
| • daily | EUR | 400 |
| Special mailing (surcharge applied to standard fee) | % | 100 |
| Account closing fee | EUR | 2000 |

Payment transactions¹

| | | |
|--|-----|----|
| Transfer – SEPA | EUR | 25 |
| Transfer – SWIFT | EUR | 50 |
| Transfer – additional fees for incomplete instructions | EUR | 50 |
| Direct debit authorization: setup fee | EUR | 30 |
| Standing order: | | |
| • one-time (initial setup / modification) | EUR | 30 |
| • per transfer | EUR | 15 |

¹ For same day value date, the transfer order must be received before the cut-off time which varies according to the currency - please contact your Advisor for further information.

Card services (*VISA issued by Advanzia Bank SA*)*

| | | |
|--|---|------|
| Annual fee – Gold | EUR | 200 |
| Annual fee – Infinite | EUR | 500 |
| Annual fee – Infinite Horizon | EUR | 1000 |
| Cash withdrawal commission | 3 %, min. EUR 6 | |
| Currency conversion for transactions in foreign currencies | Rates of 3% plus EUR 1.50 in relation to transactions up to EUR 30.00 and EUR 3.00 in relation to transactions above EUR 30.00. | |
| Card replacement | | |
| • Standard processing (within 5 working days) | free of charge | |
| • Emergency processing (1 working day) | EUR | 100 |
| PIN replacement | EUR | 50 |

*Advanzia Bank S.A. reserves the right to alter its prices and services at any time. These changes will be communicated to the client beforehand and in an appropriate manner. Additional information may be requested at UBS (Monaco) S.A.

Cheque services

| | | |
|-------------------------|----------------|----|
| Bank cheques: per issue | EUR | 50 |
| Personal cheques: | | |
| • issue of cheque books | free of charge | |
| • collection | EUR | 15 |
| • failed collection | EUR | 50 |
| • stop payment | EUR | 50 |

Other services

| | | |
|---|-----|------|
| Audit Confirmation letter (Reply to the auditors request for information) | EUR | 250 |
| Special quarterly fee for accounts without client contact ² | EUR | 250 |
| Administrative fee for the opening of a Succession/Inheritance file: from | EUR | 1500 |
| Special yearly fee for Wealth Management Service | EUR | 4000 |
| Quarterly fee to send bank documents by post | EUR | 250 |

² Special fee for accounts without client contact for more than two years
July 2023

Custody Services

Custody services include the following

- Safekeeping of securities
- Collection of dividends, interest and redemption payments
- Securities administration (notification of capital transactions, such as capital increases, etc.)

Advantages

- Our fee includes all expenses incurred in connection with custody services
- Custody services fee can be estimated in advance. The amount of the fee would be subject to the asset mix.

Custody services fee

Fee for UBS custody services

| | | |
|---|---|------|
| Annual fee as a percentage of total custody account value | % | 0,35 |
|---|---|------|

You benefit from the following:

- | | |
|-----------------|----------------|
| • UBS AG shares | free of charge |
|-----------------|----------------|

Supplemental fee for non-UBS custody services

| | | |
|---|---|------|
| Annual surcharge as a percentage of securities value held by custodians other than UBS or by clearing organisations outside Switzerland | % | 0,15 |
|---|---|------|

You benefit from the following:

- | | |
|------------------------|--------------|
| • UBS investment funds | no surcharge |
|------------------------|--------------|

Minimum fee

| | | |
|--|-----|-----|
| Minimum annual fee for maintaining a custody account | EUR | 500 |
|--|-----|-----|

If the custody account consists only of UBS AG shares, the account is not subject to a fee.

Surcharges to the custody services fee

Per position

For accounts with assets below EUR 1 million:

| | | |
|-------------------------|-----|---|
| Annual fee per position | EUR | 6 |
|-------------------------|-----|---|

| | |
|-------------------------------------|--------------|
| UBS shares and UBS investment funds | no surcharge |
|-------------------------------------|--------------|

Securities transfers

| | Swiss securities | | Non-Swiss securities | |
|-----------------------------------|------------------|-----|----------------------|-----|
| Receipt of securities | free of charge | | free of charge | |
| Delivery of securities: | | | | |
| • in physical form (per position) | EUR | 200 | EUR | 400 |
| • dematerialized (per position) | EUR | 100 | EUR | 100 |
| Other services | upon request | | upon request | |

Safe-deposit boxes (annual fee)

| | |
|---------------------------------------|--------------|
| Fee charged depends on box dimensions | upon request |
|---------------------------------------|--------------|

Securities Trading

UBS maintains operations in all the world's leading financial centres. Thanks to this worldwide presence, UBS is able to process financial transactions quickly and with a high degree of professionalism. The fees shown below apply to purchases and sales of all standard types of securities.

Special fees apply to transactions involving derivatives.

The fees listed below include our own as well as third-party brokerage costs. Duties, levies and taxes (e.g. stamp duty, stock exchange duties and financial transactions taxes) are charged in addition to these fees.

Securities trading (by currency including Trackers, excluding bonds)

| Transaction volumes in EUR | | All Countries |
|----------------------------|---------|---------------|
| up to | 100,000 | 2.00% |
| up to | 300,000 | 1.50% |
| from | 300,000 | 1.00% |
| Minimum fee (EUR) | | 200 |

UCITS trading (managed or selected by an entity in the UBS Group)

| Fund type | Volume at purchase | Volume at sale |
|--------------------------------------|--------------------|----------------|
| Equity, diversified or similar funds | 2.00% | free of charge |
| Alternative funds | 2.00% | free of charge |
| Bonds or similar funds | 1.50% | free of charge |
| Monetary funds | free of charge | free of charge |
| Property funds | on request | on request |
| Minimum fee (EUR) | no minimum | no minimum |

UCITS trading (not managed or not selected by an entity in the UBS Group)

| Fund type | Volume at purchase | Volume at sale |
|--------------------------------------|--------------------|----------------|
| Equity, diversified or similar funds | 2.50% | 2.50% |
| Alternative funds | 2.50% | 2.50% |
| Bonds or similar funds | 2.00% | 2.00% |
| Monetary funds | 1.00% | 1.00% |
| Property funds | on request | on request |
| Minimum fee (EUR) | 200 | 200 |

Trading denominated bonds and notes:

1.00% (minimum EUR 200)

Trading denominated options

2.00% of the order amount (minimum EUR 150)
Futures transactions are subject to special pricing.

Unauthorized Overdrafts

The debit interest that is applicable to unauthorized overdrafts, in whichever currency, will be calculated on a daily basis as the reference rates of the relevant currencies plus 800 basis points and will be debited directly to the Client's account.

For CHF, EUR, GBP, JPY and USD currencies, since October 1, 2020, the reference rate has been, for:

- CHF the SARON (Swiss Average Rate Overnight), published by SIX Group Ltd.
- EUR the STR (Euro Short-Term Rate), published by the European Central Bank
- GBP the SONIA (Sterling Overnight Index Average), published by the Bank of England
- JPY the TONAR (Tokyo Overnight Average Rate), published by the Bank of Japan
- USD the SOFR (Secured Overnight Financing Rate), published by the Federal Reserve Bank of New York

For all other currencies, the reference rate is the Bank's refinancing rate.

Deposit charge

A deposit charge may apply in certain currency and depending on the account balance. The current applicable fee schedule is available on a separate overview – Annex Deposit Charges.

Financial Planning & Wealth Management

These specialised products are tailored to your needs.

We would be pleased to prepare a personalised quote for advisory or other services, on the basis of the specific solution identified to best meet your requirements.

Mortgages and Lombard loans

If you plan to purchase real estate or refinance a property that you already own, we can accompany you, subject to our formal approval, with a customized, flexible property financing or mortgage arrangement as part of your comprehensive wealth management plan.

The UBS Lombard solution is a customizable and cost-effective way to access credit to help cover short term treasury needs, as well as medium term investment objectives.

Reordering and dispatch of bank documents (copies, in EUR)

| | |
|------------------------|-----------------------|
| <i>1-2 documents</i> | <i>Free of Charge</i> |
| <i>3-10 documents</i> | <i>10</i> |
| <i>11-20 documents</i> | <i>20</i> |
| <i>21-30 documents</i> | <i>30</i> |
| <i>Etc.</i> | <i>-</i> |

All fees indicated above are exclusive of VAT, which is charged in accordance with applicable tax regulations.

This brochure is an abridged version of our fee schedule for the range of products and services intended for private clients of UBS (Monaco) S.A. It is provided for information purposes only and as such should not be construed as a sales prospectus, an offer, or as a solicitation of an offer to buy or sell products or services. Please note that UBS (Monaco) S.A. may make changes to the products and services offered, as well as the corresponding fees, at any time in accordance with the General Terms and Conditions. Some products and services are subject to legal restrictions and therefore may not be offered as described here in all jurisdictions worldwide. © UBS 2014. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved