

**PRIVATE BANKING - FEE SCHEDULE FOR PRIVATE INDIVIDUALS OF  
BANK GPB INTERNATIONAL S.A. ("GPBL") \***

No.	Service	Fee in EUR or equivalent
<b>1. CURRENT ACCOUNTS OPENING / MAINTENANCE / SERVICES / CLOSING</b>		
<b>Opening</b>		
1.1.	Opening of the first account	€ 3,000.--
1.1.1.	Opening of additional accounts	Free of charge
1.2	Certificate for access to e-banking platform	€ 200.- <sup>1</sup>
<b>Maintenance</b>		
1.3	Interest rate on credit balances <sup>2</sup> :	
1.3.1	EUR credit balances exceeding 100,000.--	Currently applicable rate of the European Central Bank reduced by 0.5%
1.3.2	CHF credit balances exceeding 100,000.--	Currently applicable rates of the Swiss National Bank reduced by 0.5%
1.3.3	USD credit balances	Not applicable
1.3.4	Credit balances in other currencies	Not applicable
1.4.	Interest rate on negative balance	5% p.a.
1.5	Extra (on request) debit / credit advice, account balance statements, copies of SWIFT etc.	€ 50.--
1.6	Quarterly charge for accounts maintenance (regardless of balance)	€ 0.--
1.6.1	Quarterly charge for e-banking platform <sup>1</sup>	€ 50.--
1.7	Reference Letter on request	€ 300.--
<b>Agency functions services</b>		
1.8	Maintenance of pledged account (Per arrangement depending on complexity)	min. € 8,000. -- p.a.
1.9	ADRs conversion to local shares	1 % -- <sup>3</sup> min. € 5,000.-- max. € 15,000.--
<b>Closing</b>		
1.10	Closing of the account	Free of charge

<sup>1</sup> Per certificate.

<sup>2</sup> Interest rates on credit balances are subject to change at Bank's sole discretion. In case of any changes to applicable Interest rates on credit balances, Client will be notified by Bank at least 30 days in advance.

<sup>3</sup> Per cent from the fair market value of local shares on the date of its delivery to the custody account of the client with the Bank. External fees of third Bank to be charged separately and are fully borne by the client.



# BANK GPB INTERNATIONAL S.A.

MEMBER OF GAZPROMBANK GROUP

## 2. PAYMENTS <sup>4</sup>

### Payments in EUR

2.1.	Incoming payments	Free of charge
2.2.	Outgoing payments (e-banking platform)	€ 50. --
2.3.	Outgoing payments (any channel other than e-banking)	€ 100. --

### Payments in other currencies (USD, RUB)

2.4.	Incoming payments	Free of charge
2.5.	Incoming payments requiring enhanced due diligence (higher risk countries <sup>5</sup> )	0.3%, min. €100 / max. €2,000
2.6.	Outgoing payments (e-banking platform)	0.15%, min. €100 / max. €500
2.7.	Outgoing payments (e-banking platform) requiring enhanced due diligence (higher risk countries <sup>5</sup> )	0.3%, min. €100 / max. €2,000
2.8.	Outgoing payments (any channel other than e-banking)	0.20%, min. €200 / max. €750
2.9.	Outgoing payments (any channel other than e-banking) requiring enhanced due diligence (higher risk countries <sup>5</sup> )	0.6%, min. €200 / max. €2,000

### Internal transfers in all currencies

2.10.	Via e-banking platform	Free of charge
2.11.	Via any channel other than e-banking	€ 10. --

### Additional charges

2.12.	Cancellation/amendment or supplement of payment orders	€ 40.--
2.13.	Extra charge for missing information (IBAN, VO code, BIC)	€ 40.--

Bank GPB International S.A. reserves the right to charge the account with third party fees not specified here above.

## 3. CUSTODY SERVICES & BROKERAGE

### Custody Account Administration

3.1.	Administration fee calculated on the average of each quarterly valuation of securities, debited quarterly.	1.00% % p.a. min. € 1,000. per quarter --
------	--	--

### Transaction Charges

3.2.	Transaction commission/brokerage fee charged flat per each transaction: - Shares - Bonds  Foreign brokerage is not included and to be disclosed to a client separately.	0.50 % 0.50 %
------	---	------------------

<sup>4</sup> The fee is charged per each transaction with the same value date and debited from the same account. Commissions charged by third banks for executing the transaction are additionally debited from the payer's account whenever the costs related to the transaction are fully borne by the payer (OUR option).

<sup>5</sup> List available upon request.



**BANK GPB INTERNATIONAL S.A.**  
MEMBER OF GAZPROMBANK GROUP

3.3.	Fee for transfer of securities charged per each transaction (receipt or delivery): <ul style="list-style-type: none"><li>- Transfer</li><li>- Receipt</li></ul>	€ 200.--per item € 200.--per item
<i>Notes:</i> VAT may apply on some of the services and will be charged additionally.		

Luxembourg, May 2022