

CONDITIONS FOR PRIORITY BANKING & TREASURY SALES

valid since June 2022

This list of fees is a supplement to the published general list of fees of DenizBank AG. The general list of fees can be found in the DenizBank branches and in the internet under www.denizbank.at.

All indicated interest rates are subject to taxation.

DenizBank AG is a member of the statutory protection scheme of the deposit guarantee of AUSTRIA GmbH (Einlagensicherung AUSTRIA GmbH).

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SECURITY DEPOSITS			
Purchase and Sale of Securities	Issuing premium in %	Minimum Amount	
Bonds			
0 – 100.000 EUR	0.75 %	65.00 EUR	
100.001 – 500.000 EUR	0.60 %		
Amounts more than 500.000 EUR	0.40 %		
Execution Fee for Non-Market Making Bonds ¹⁾			
Size in EUR			
	<500.000	500.000-1000.000	>1000.000
Ultra Liquid Bonds ²⁾ (Hard Currency) ³⁾	1-3 ct / EUR 50 min	1-3 ct	1-3 ct
Liquid Bonds ²⁾ (Hard Currency) ³⁾	5-10 ct / EUR 50 min	4-7 ct	3-5 ct
Illiquid Bonds ²⁾ (Hard Currency) ³⁾	20-40 ct / EUR 100 min	14-28 ct	10-20 ct
Local Currency ⁴⁾ Bonds	20 ct / EUR 150 min	15 ct	10 ct
¹⁾ No Execution Fee for Market Making Bonds			
²⁾ Liquidity/Illiquidity will be determined case by case based on number of liquid price offerings on Bloomberg MTF			
³⁾ EUR, USD, CHF, GBP			
⁴⁾ All Currencies which are not ³⁾			
Shares, options, structured products			
0 – 100.000 EUR	1.00 %	65.00 EUR	
100.001 – 500.000 EUR	0.75 %		
Amounts more than 500.000 EUR	0.65 %		
Investment fund - purchase	issue surcharge according to fund regulations		
Investment funds - sale	same conditions as for bonds		
Subscription to new issues	according to the subscription prospectus		
Bid-ask exchange rate spread	0.50 – 1.50 %	depending on the foreign currency	
Additional stock exchange fees	Stock Exchange Fees %	Minimum Fees	Other Taxes & Charges
Europe			
Austria	0.10 %	-	
Turkey	0.09 %	-	
Germany – Xetra	0.10 %	20.00 EUR	
Germany -- XFRA	0.20 %	50.00 EUR	
Germany – Other Exchanges	0.30 %	100.00 EUR	
Belgium	0.15 %	30.00 EUR	
Denmark	0.15 %	250.00 DKK	
Finland	0.15 %	30.00 EUR	
France	0.15 %	30.00 EUR	purchase: +0.2 % FTT
Great Britain	0.15 %	30.00 EUR	purchase: + 0.5% stamp duty

Ireland	0.15 %	30.00 EUR	purchase: + 1.0% stamp duty
Italy	0.15 %	30.00 EUR	purchase: +0.1 % FTT
Netherlands	0.15 %	30.00 EUR	
Norway	0.15 %	300.00 NOK	
Portugal	0.15 %	30.00 EUR	
Spain	0.15 %	30.00 EUR	
Switzerland	0.15 %	30.00 CHF	
Sweden	0.15 %	300.00 SEK	
Overseas			
Canada	0.15 %	60.00 CAD	
USA N.Y. NASDAQ	5c / share	25.00 USD	Sale: + 0.00184 % SEC fee
Australia	0.25 %	100.00 AUD	
Hongkong	0.25 %	600.00 HKD	+ Hongkong tax
Japan	0.25 %	10000.00 JPY	
Singapore	0.25 %	110.00 SGD	+ Singapore tax
New Zealand	0.25 %	110.00 NZD	
EMEA			
London IOB (GDR's)	0.20 %	30.00 EUR	
Greece	0.20 %	60.00 HKD	+ 0.0325 % registration fee
Czech Republic	0.20 %	1500.00 CZK	
Russia	0.30 %	200.00 EUR	

Other taxes & duties will be charged separately and are subject to changes without notice.

For information on other management fees, commissions, etc. please read the respective prospectus.
Fees and commissions are charged on the value date of the transaction.

Fees in %

Custody account fees	0.30% p.a. + 20 % VAT*
Safekeeping Fees	0.30% p.a. + 20 % VAT*

**Subject to Austrian VAT: (1) Individuals resident in EU countries; and (2) Corporates resident in Austria*

The custody account fees are charged retrospectively as of 30.06. resp. 31.12. on the basis of the average custody account value.

ACCOUNT MAINTENANCE – SETTLEMENT ACCOUNTS

		Corporate Customers	Private Customers
Account Maintenance fees PER CUSTODY ACCOUNT			
Account Maintenance fees per quarter (EUR)		7.00 EUR	
Account Maintenance fees per quarter (USD and TRY)		0.00 EUR	
Account Maintenance fees per quarter (other currencies)		5.00 EUR	
Account Maintenance fees PER CURRENT ACCOUNT			
Account Maintenance fees per quarter (EUR)		75.00 EUR	
Account Maintenance fees per quarter (2 or more currencies)		50.00 EUR equivalent of related currency	
Interest Rates			
EUR	Credit Interest Rate	0.25 % p.a.	
	Debit Interest Rate	12.00 % p.a.	
USD	Credit Interest Rate	0.00 % p.a.	
	Debit Interest Rate	12.00 % p.a.	
TRY	Credit Interest Rate	3.00 % p.a.	
	Debit Interest Rate	20.00 % p.a.	
Mailing Fees per Statement		0.70 EUR	
Delivery of Online Banking statements / bank stored account statements		0.00 EUR	
Expense per Entry on Account: EUR		0.35 EUR	
Expense per Entry on Accounts: USD & TRY		0.00 EUR	
Refusal of Bookings for Overdraft Accounts		10.00 EUR	
Interest Rates of other foreign currencies			
Currency		Current Account %	Overdraft Account %
AUD		0.00	10.00
BRL		0.00	18.00
CAD		0.00	6.50
CHF		0.00	9.50
GBP		0.00	8.00
HUF		0.00	12.00
JPY		0.00	5.00
MXN		0.00	10.50
NOK		0.00	9.00
ZAR		0.00	12.00
Exceeding the Overdraft Limit (overdraft interest rate for all currencies)		3 % + Debit Interest Rate	

Other Transaction Expenses	
Security Transfer per position	75.00 EUR per Position, (incl. 20 % VAT*)
Not Applicable to Deposits Related to <i>Europa Plus Paket</i>	
Advice of Payments Settlement	Free of Charge
Coupon/Dividend Bookings	Free of Charge
Issue of Voting Right Cards for Annual Stockholder Meeting	in Austria and abroad: 45.00 EUR (incl. 20 % VAT*)
Cancellation Proceedings/Securities	350.00 EUR (incl. foreign fees and 20 % VAT*)
Subject to Austrian VAT: (1) Individuals resident in EU countries; and (2) Corporates resident in Austria	
Depending on the respective securities class and the foreign exchange status of the client, further costs may be incurred (e.g. capital gain tax).	

Reminder Fees	
Payment Reminder Expenses	Free of Charge
Expenses for First Reminder	20.00 EUR
Expenses for Last Reminder and Repayment	20.00 EUR

DERIVATIVE TRANSACTIONS	
Amount of the investment in EUR (or in equivalent amount)	OTC currency forwards* & OTC currency options
All amounts	0.00-0.50 %**

* FX Forward, FX Swap, Interest Rate Swap, Cross Currency Swap

** the fees and charges vary depending on value/customer rating/term

EX-ANTE COST DISCLOSURE

Preliminary note

This ex-ante disclosure of costs is addressed to the customers of DenizBank AG in accordance with the requirements of Article 50 of Delegated Regulation (EU) 2017/565. The following is a summary of all costs and incidental costs charged by DenizBank AG or other parties for the provision of the investment services and / or ancillary services to the client (execution costs) as well as costs and incidental expenses associated with the conception and management of the financial instruments (product cost). This disclosure is for informational purposes only and is not legal advice nor should it be considered as such. The product and execution costs are settled with the transaction of the business.

Shares

Denizbank AG charges fees for the services rendered in the area of stock trading. In addition, fees may be incurred for third parties as well as for the place of execution or brokerage fees (see price list). The equities asset class includes equities, exchange-traded funds (ETFs), investment funds, certificates and warrants. In the event that bilateral legal agreements exist in which the fees deviate from the fees listed below, these legal agreements are obligatory.

Asset classes	Sub asset class	max. entrance costs in%	max. entrance costs on 10.000 EUR calculated	max. exit costs in %	max. exit costs on 10.000 EUR calculated
Shares	Shares, warrants, Structured products	min. 65.00 EUR or 1.00%	100.00	min. 65.00 EUR or 1.00%	100.00

When converting from / into foreign currency, additional payment transaction costs may be charged as part of the settlement of the transaction.

Bonds

Denizbank AG charges fees for the services rendered in the area of bond trading, which may include both current and initial costs. In addition, fees may be incurred for third parties as well as for the place of execution or brokerage fees (see price list). In the event that bilateral legal agreements exist in which the fees deviate from the fees listed below, these legal agreements are obligatory.

Asset classes	Sub asset class	max. entrance costs in%	max. entrance costs on 10.000 EUR calculated	max. exit costs in %	max. exit costs on 10.000 EUR calculated
Bonds	Sovereign or corporate bonds	min. 65.00 EUR or 1.00%	75.00	min. 65 EUR or 0.75%	75.00

When converting from / into foreign currency, additional payment transaction costs may be charged as part of the settlement of the transaction.

OTC derivative transactions

The maximum product cost shown includes any costs included in the corresponding OTC derivative. It should be noted that the stated maximum product costs do not limit the payments to be made by the client or the bank during the contract, as these payments are made by the derivative shown in the contract and by the customer. Market risk can be determined. Thus, the maximum product cost in no way represents the maximum possible loss from the customer's perspective from the underlying derivative transaction. The product costs for an individual derivative transaction are the specific type of derivative, the term, the currency, the rating of the customer and the market data and traded volume. Depending on the transaction and may vary from the fees listed below. If costs arise in the event of a premature termination, these can only be determined at the time of termination and would be disclosed in the same. Possible losses incurred by the customer are not a price component and are excluded.

Asset classes	Sub asset class	max. entrance fees in %	max. entrance fees on 10.000 EUR calculated
OTC derivative	FX derivative	0.50 %	50.00
	Interest derivative	0.50 %	50.00
	FX and Interest- Cross Currency Swap	0.50%	50.00