

## CONDITIONS FOR PRIORITY BANKING AND TREASURY SALES

Valid Since 03.07.2019

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](http://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).

### TABLE OF CONTENTS

Security Deposit .....	2
Account Maintenance – Settlement Accounts .....	4
Transfers and Current Account – Transaction .....	6
Ex-Ante cost table .....	7

## SECURITY DEPOSIT

Purchase and Sale of Securities	Asset-Based Fees	Minimum Amount	
Mutual Funds - Purchase	Asset-Based Fees Fund Legal Provisions		
Mutual Funds - Sale	No Fees		
<b>Purchase and Sale of Other Funds</b>	<b>Fees</b>		
Mutual Funds - Purchase	On request		
Mutual Funds - Sale	On request		
IPO of debt issues	As defined by IPO Term Sheet		
Foreign Exchange Commissions	None	None	
Money Order Acceptance	None	None	
<b>Bonds:</b>			
0 – 100.000 EUR	0,75 %	65 EUR	
100.001 – 500.000 EUR	0,60 %		
Amounts more than 500.000 EUR	0,40 %		
<b>Execution Fee for Non-Market Making Bonds<sup>1)</sup>:</b>	Size in EUR		
	<b>&lt;500.000</b>	<b>500.000-1000.000</b>	<b>&gt;1000.000</b>
Ultra Liquid Bonds <sup>2)</sup> (Hard Currency) <sup>3)</sup>	1-3 ct / EUR 50 min	1-3 ct	1-3 ct
Liquid Bonds <sup>2)</sup> (Hard Currency) <sup>3)</sup>	5-10 ct / EUR 50 min	4-7 ct	3-5 ct
Illiquid Bonds <sup>2)</sup> (Hard Currency) <sup>3)</sup>	20-40 ct / EUR 100 min	14-28 ct	10-20 ct
Local Currency <sup>4)</sup> Bonds	20 ct / EUR 150 min	15 ct	10 ct
<sup>1)</sup> No Execution Fee for Market Making Bonds <sup>2)</sup> Liquidity/Illiquidity will be determined case by case based on number of liquid price offerings on Bloomberg MTF <sup>3)</sup> EUR, USD, CHF, GBP <sup>4)</sup> All Currencies which are not <sup>3)</sup>			
<b>Equities:</b>			
0 – 100.000 EUR	1,00 %	65 EUR	
100.001 – 500.000 EUR	0,75 %		
Amounts more than 500.000 EUR	0,65 %		
<b>Stock and Other Security Exchanges Expenses (in addition to brokerage fees)</b>	<b>Exchange Expense %</b>	<b>Minimum Expense</b>	<b>Other Charges, Taxes and Fees</b>
<b>Europe</b>			
Austria	0.10 %	-	
Turkey	0.09 %	-	
Germany – Xetra	0.10 %	20 EUR	
Germany -- XFRA	0.20 %	50 EUR	
Germany – Other Exchanges	0.30 %	100 EUR	
Belgium	0.15 %	30 EUR	
Denmark	0.15 %	250 DKK	
Finland	0.15 %	30 EUR	
France	0.15 %	30 EUR	purchase: +0.2 % FTT
Great Britain	0.15 %	30 EUR	purchase: + 0.5% stamp duty

Ireland	0.15 %	30 EUR	purchase: + 1.0% stamp duty
Italy	0.15 %	30 EUR	purchase: +0.1 % FTT
Netherlands	0.15 %	30 EUR	
Norway	0.15 %	300 NOK	
Portugal	0.15 %	30 EUR	
Spain	0.15 %	30 EUR	
Switzerland	0.15 %	30 CHF	
Sweden	0.15 %	300 SEK	
<b>Overseas</b>			
Canada	0.15 %	60 CAD	
USA N.Y. NASDAQ	5c / share	25 USD	Sale: +0.00184 % SEC fee
Australia	0.25 %	100 AUD	
Hongkong	0.25 %	600 HKD	+ Hongkong tax
Japan	0.25 %	10000 JPY	
Singapore	0.25 %	110 SGD	+ Singapore tax
New Zealand	0.25 %	110 NZD	
<b>EMEA</b>			
London IOB (GDR's)	0.20 %	30 EUR	
Greece	0.20 %	60 HKD	+ 0.0325 % registration fee
Czech Republic	0.20 %	1500 CZK	
Russia	0.30 %	200 EUR	

Above mentioned taxes will be charged separately and are subject to changes.

For the rates and expenses of other countries and exchanges please check the prospectus of the related country. Fees and commissions are charged on the value date of the transaction.

<b>Safekeeping Expenses</b>	<b>Expense %</b>
<b>Safekeeping Fees</b>	<b>0,30% p.a. + 20 % USt*</b>
Safekeeping fees and expenses are charged on June end and December end, each year.	
<b>*Subject to Austrian VAT: (1) Individuals resident in the EU (2) Corporates resident in Austria</b>	
Custody Account opening in Turkey for Turkish Equities	109,00 TRY

## ACCOUNT MAINTENANCE – SETTLEMENT ACCOUNTS

		Corporate Customers	Private Customers
<b>Interest Rates</b>			
EUR	Credit Interest Rate	0,25 % pa.	0,25 % pa.
	Debit Interest Rate	12,00 % pa.	12,00 % pa.
USD	Credit Interest Rate	0,00 % pa.	0,00 % pa.
	Debit Interest Rate	12,00 % pa.	12,00 % pa.
TRY	Credit Interest Rate	3,00 % pa.	3,00 % pa.
	Debit Interest Rate	20,00 % pa.	20,00 % pa.
Account Maintenance Fees per Quarter (EUR)		75,00 EUR	75,00 EUR
Account Maintenance Fees per Quarter per Current Account (2 or more currencies)		50,00 EUR equivalent of related currency / current account	50,00 EUR equivalent of related currency / current account
<b>Mailing Expenses</b>		0,70 per Mailing	0,70 per Mailing
Online Banking		Free	Free
Expense per Entry on Account: EUR Expense per Entry on Accounts: USD & TRY		0.35 EUR 0.00 EUR	0.35 EUR 0.00 EUR
Refusal of Bookings for Overdraft Accounts Advertisement		10,00 EUR	10,00 EUR
<b>Interest Rates</b>			
<b>Currency</b>	<b>Current Account %</b>	<b>Overdraft Account %</b>	
AUD	0,0	10,0	
BRL	0,0	18,0	
CAD	0,0	6,5	
CHF	0,0	9,5	
GBP	0,0	8,0	
HUF	0,0	12,0	
JPY	0,0	5,0	
MXN	0,0	10,5	
NOK	0,0	9,0	
ZAR	0,0	12,0	
<b>Overdraft Interest Rate (all currencies)</b>		<b>3 % + Debit Interest Rate</b>	
<b>Other Fees and Expenses</b>			
Security Transfer per position		75 EUR per Position, (including 20 % USt*)	
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 and Out 45 EUR (including 20 % USt*)	
Cancellation Proceedings/Securities		350 EUR (including fees and 20 % USt*)	

<b>*Subject to Austrian VAT: (1) Individuals resident in the EU (2) Corporates resident in Austria</b>	
<i>Warning</i>	
<b>Payment Reminder Expenses</b>	
Payment Reminder Expenses	Free of Charge
First Warning Expense	20,00 EUR
Last Warning Expense and Repayment	20,00 EUR

## TRANSFERS AND CURRENT ACCOUNT – TRANSACTION

<b>Domestic Bank Transfer</b>	
Domestic Bank Transfer in EUR (incoming/outgoing)	Free of Charge
Domestic Bank Transfer in foreign currency	see foreign country transfer
Express Transfer	15.00 EUR
<b>EU / SEPA – Transfer</b> of and in MUM-countries (EU-member states and Norway, Iceland, Liechtenstein and Switzerland)	
EU/SEPA standard transfer according to the law (description of IBAN & BIC)	Free of Charge
all other EU-Transfers	Please see <a href="http://www.denizbank.at">www.denizbank.at</a>
<b>Foreign Countries Transfer</b>	
Incoming (private and corporate clients)	Free of Charge
<b>Outgoing Transfers</b>	
0 – 25.000 USD	30 USD
25.001 – 50.000 USD	50 USD
50.001 – 100.000 USD	100 USD
Amounts more than 100.000 USD	150 USD

## DERIVATIVE – TRANSACTION

Amount of the investment in EUR (or in equivalent amount)	OTC FX Forward* and OTC Currency Option
All Amount Beträge	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 KOSTENAUSWEIS

### 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 EUR 10.000,- calculated	max. exit costs in %	max. exit costs on EUR 10.000,- calculated
Shares	Shares, warrants, Structured products	min. EUR 65 or 1,00%	100	min. EUR 65 or 1,00%	100

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 EUR 10.000,- calculated	max. exit costs in %	max. exit costs on EUR 10.000,- calculated
Bonds	Sovereign- or corporate bonds	min. EUR 65,- or 0,75%	75	min. EUR 65,- or 0,75%	75

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 EUR 10.000,- calculated
OTC derivative	FX derivative	0,50 %	50
	Interest derivative	0,50 %	50
	FX and Interest- Cross Currency Swap	0,50%	50