

PRIVATE INDIVIDUALS FEE CHART

An all-in fee applies to our services and corresponding additional services. This comprises the Private Banking fee (subject to VAT) and the Asset Management fee. The Asset Management fee is a percentage of your assets invested in the fund structure. This fee is deducted within the fund, amounts to 0.55%, 0.75% or 0.90% per year, depending on the assets and is exempt from VAT.

The Private Banking fee is a percentage of the assets in your account. We charge this fee in retrospect at the end of each quarter. The fee is calculated over the average assets in your account on the final calendar day of each month in the relevant quarter. The percentage used to calculate the Private Banking fee over a calendar quarter depends on the total average assets you and your family hold in the preceding calendar quarter for which we provide Asset Management or Investment Advice services. We call these the (combined) family assets. By family we mean your family in the descending and ascending lines (parents, grandparents, children, grandchildren and great-grandchildren) as well as spouses and co-habiting partners. The assets of companies of which you or your family owns more than 25% of the shares are included in the family assets.

The total average family assets are calculated as the average of the combined family assets on the final calendar day of each month in the relevant quarter. Changes to the amount of the combined family assets mean that your fee may come under a different category in the table below at the start of a new quarter. In this case, your Private Banking fee will change.

Standard All-in fee (% per year)				
(Family) assets	Private Banking fee	Asset management fee	Total all-in fee	
€ 10 million or higher*	0,29%	0,55%	0,84%	Shoe Box and Private Plan included
€ 5 million to € 10 million	0,35%	0,75%	1,10%	Private Plan included
€ 3 million to € 5 million	0,51%	0,75%	1,26%	Private Plan included
€ 1 million to € 3 million	0,62%	0,90%	1,52%	Private Plan included
€ 350.000 to € 1 million	0,83%	0,90%	1,73%	

The published Private Banking fee is excluding VAT. A 21% VAT charge will be applied to these fees.

The above table lists the services that are included in the Private Banking fee. The additional services listed below are subject to additional fees.

- Shoe box service: please contact your Client Advisor for information about the options and rates.
- Administration & Executor support please contact your Client Advisor for information about the options and rates.

N.B. Liquid assets administered in a separate (savings) account are not included in the calculation of the average (family) assets. Incoming and outgoing payments in foreign currencies are processed as standard in euros, unless you have opted for a different currency profile.