

# BIL ACTIO *Privilege*

Pricing for services and financial instruments (1<sup>st</sup> January 2023)

With our **BIL ACTIO *Privilege*** package, you manage your own investments on the financial markets and make the most of the broad range of products available to you.

We offer two options so that investors can choose the pricing formula best suited to their needs:

## “BROKER“ PACKAGE

Suitable for investors who trade occasionally or are moderately active on the markets, this solution offers differing prices based on the transaction amount and financial instrument category.

## “TICKET“ PACKAGE

Designed for the most active investors, this solution offers you a fixed fee that is applied per transaction, applicable to the vast majority of the financial instruments available.

## Pricing for services

ONGOING ANNUAL FEE (+VAT if applicable)

Assets in EUR (or equivalent value)	BROKER	TICKET
Up to EUR 3 million	0.30%	0.80%
Up to EUR 10 million	0.28%	0.70%
Up to EUR 25 million	0.25%	0.60%
More than EUR 25 million	0.22%	0.50%
Minimum fee	EUR 400	EUR 960

The rates listed in the table above are expressed as an annual percentage. Annual fees are payable quarterly in advance and are not cumulative as the rates apply to the total amount. They are calculated on the basis of assets held in the account at the end of the quarter preceding the invoicing period. Only your investment accounts and products are included in the calculation.

## Transaction pricing

The pricing below represents the non-recurring charges for transactions and is applicable to the most common investment products.

### FEES FOR BUY AND SELL TRADES<sup>1</sup> "BROKER" PACKAGE

Transaction amount in EUR (or equivalent value)	Equities & Exchange traded funds <sup>2*</sup>	Bonds & External structured products <sup>*</sup>	External money market funds	BIL money market funds	Other external funds	Other BIL funds	BIL structured products	Dual currency deposits <sup>3</sup>	Options <sup>4</sup>	Futures	Mini futures on individual securities lines
All amounts	1.00%	0.75%	0.20%	0.10%	1.00%	0.50%	0.30% capital protected 1.00% unprotected capital	3.00% of the amount	2.00% of the premium	EUR 25 per contract	1.00%
Minimum fee	EUR 75	EUR 75	EUR 75	-	EUR 75	-	-	EUR 100	EUR 75	EUR 75	EUR 100
BILnet Terms & Conditions (discounts on standard tariffs)	-70%	-50%	-30%	-50%	-30%	-50%	-50%	Not applicable			
Minimum BILnet fee	EUR 30	EUR 30	EUR 50	-	EUR 50	-	-	Not applicable			

\* and equivalents

<sup>1</sup> Excluding local taxes, brokerage fees (correspondent fees due to a financial intermediary) and handling fees (processing fees due to a third party custodian), excluding transaction fees on derivatives and foreign exchange transactions and excluding any fees charged by a fund. <sup>2</sup> Details of fees are available in-branch or on request from your Relationship Manager <sup>3</sup> Fee calculated pro rata temporis over the term of the deposit <sup>4</sup> Excluding OTC foreign exchange options (OTC: Over the Counter), whose rates are available on request.

### FEES FOR BUY AND SELL TRADES<sup>1</sup> "TICKET" PACKAGE

For most financial instruments, fees are deducted from each transaction and are not calculated on the basis of the transaction amount.

Transaction amount in EUR (or equivalent value)	Equities & Exchange traded funds <sup>2*</sup>	Bonds & External structured products <sup>*</sup>	External money market funds	BIL money market funds	Other external funds	Other BIL funds	BIL structured products	Dual currency deposits <sup>3</sup>	Options <sup>4</sup>	Futures	Mini futures on individual securities lines
Fee per transaction	EUR 100							3 % of the amount	2 % of the premium	EUR 25 per contract	1.00%
Minimum fee	Not applicable							EUR 100	EUR 75	EUR 75	EUR 100
BILnet Terms & Conditions	EUR 25			EUR 70			Not applicable				

\* and equivalents

<sup>1</sup> Excluding local taxes, brokerage fees (correspondent fees due to a financial intermediary) and handling fees (processing fees due to a third party custodian), excluding transaction fees on derivatives and foreign exchange transactions and excluding any fees charged by a fund. <sup>2</sup> Details of fees are available in-branch or on request from your Relationship Manager <sup>3</sup> Fee calculated pro rata temporis over the term of the deposit <sup>4</sup> Excluding OTC foreign exchange options (OTC: Over the Counter), whose rates are available on request.



### Equities & Exchange traded funds

BILnet terms and conditions apply to buy and sell trades placed on the 13 stock exchanges available in real time on BILnet: Euronext (Paris, Brussels, Amsterdam), Xetra, Nasdaq, Amex, Nyse, Toronto, Vancouver, Zurich, London, Copenhagen and Stockholm.

### Bonds & External structured products

BILnet terms and conditions apply only to buy and sell trades on securities already held in the portfolio.

### Investment funds

BILnet terms and conditions apply only to the following trades:

- purchase and sale of BIL investment funds
- purchase and sale of external investment funds if these funds are already held in the portfolio.

### BIL structured products

BILnet terms and conditions apply only to subscriptions for BIL structured products.

### FUND INVESTMENT ARRANGEMENT FEES

Arrangement fees for investments in complex and alternative investment funds are available on request from your Relationship Manager.

### FOREIGN EXCHANGE TRANSACTION FEES

The fees are calculated on the basis of the transaction amount and are not cumulative, the rates apply to the total amount.

Transaction amount in EUR (or equivalent value)	BROKER	TICKET
Up to EUR 50,000		1.20%
Up to EUR 150,000		1.10%
Up to EUR 500,000		1.00%
Up to EUR 1,000,000		0.80%
Up to EUR 5,000,000		0.50%
More than EUR 5,000,000		0.30%

## Fees charged by third parties on financial instruments

### RECURRING CHARGES FOR THE MOST COMMON INVESTMENT FUNDS

Management fee	between 0 and 3%
Performance fee	between 0 and 25% of relative or absolute performance

These fees are included in the net asset values of the funds.

## TRANSACTION FEES – ONE-OFF CHARGES FOR THE MOST COMMON SECURITIES

The indicative price ranges listed below are valid for most countries. The rates or amounts applied depend on the place of execution.

### Equities & Exchange traded funds (and equivalent)

Handling fees	between EUR 0 and EUR 95
Brokerage fees	between 0% and 0.14% with a minimum of between EUR 0 and EUR 20
Local taxes	between 0% and 1%

### Bonds & External structured products (and equivalent)

OTC* and non-OTC handling fees	between EUR 0 and EUR 95
Non-OTC brokerage fees	between 0.085% and 0.125% with a minimum of between EUR 10 and EUR 15

### BIL structured products

Handling fees	EUR 2.50 for all buying and selling on the secondary market
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### External investment funds

Entry fees	between 0% and 5% (minimum fee indicated in the fund's prospectus)
Exit charges	between 0% and 5% (minimum fee indicated in the fund's prospectus)

\* OTC: Over the Counter

## Inducements received from or paid to third parties

Inducements received from third parties	Retrocessions collected by the distributor under commercial agreements negotiated between the product originator and the distributor. The amount paid corresponds to a percentage (usually 50%) of the management fees invoiced to the fund by the management company.
Inducements paid to third parties	The advisor or external investment manager may receive retrocessions collected by the distributor. For structured products issued by the bank and distributed by third parties, the bank may pay distributors a maximum fee of 1% per annum. An account intermediary may receive a percentage of the fees received by the bank.
Inducements received from third parties and paid on to clients	Retrocessions collected by the distributor under commercial agreements negotiated between the product originator and the distributor. The amount paid corresponds to a percentage (usually 50%) of the management fees invoiced to the fund by the management company.

## Illustration of the impact of prices for services and financial instruments on the portfolio's return

		BIL ACTIO <i>Privilege</i>					
		BROKER					
Portfolio	Total invested		EUR 500,000	EUR 1,000,000	EUR 2,000,000		
	Allocation between the various asset classes	Cash		35%	35%	25%	
		Equities		15%	15%	30%	
		Bonds		5%	5%	5%	
		Funds		30%	30%	25%	
		Structured products		15%	15%	15%	
	Number and amount of transactions carried out during the year	Equities	BILnet	2 purchases x EUR 8,000	4 purchases x EUR 11,000	6 purchases x EUR 15,000	
			Branch	2 sales x EUR 10,000	4 sales x EUR 12,000	6 sales x EUR 18,000	
		BIL funds	Branch	1 purchase x EUR 7,000	2 purchases x EUR 10,000	2 purchases x EUR 10,000	
		External funds	Branch	3 purchases x EUR 6,000	4 purchases x EUR 15,000	7 purchases x EUR 30,000	
2 sales x EUR 6,000				4 sales x EUR 20,000	7 sales x EUR 25,000		
Structured products with capital protection		Branch	2 purchases x EUR 7,000	2 purchases x EUR 12,000	3 purchases x EUR 15,000		
Portfolio turnover rate			10% - Active investor	15% - Active investor	15% - Active investor		
Charges for services and financial instruments	Pricing for services	Ongoing charges - Annual management fee		EUR 1,553	EUR 3,105	EUR 6,210	
		Transaction fees - Fees for buy and sell trades	Equities	BILnet	EUR 60	EUR 132	EUR 270
				Branch	EUR 200	EUR 480	EUR 1,080
			BIL funds	Branch	EUR 35	EUR 100	EUR 100
			External funds	Branch	EUR 225	EUR 600	EUR 2,100
					EUR 150	EUR 800	EUR 1,750
			Structured products with capital protection	Branch	EUR 42	EUR 72	EUR 135
	Fees charged by third parties on financial instruments			EUR 23	EUR 46	EUR 69	
	Inducements received from third parties or paid to third parties			EUR 750	EUR 1,500	EUR 2,500	
	Inducements received from third parties and paid on to clients			-	-	-	
	Hypothetical portfolio return	Relative value		3.50%	3.50%	3.50%	
		Absolute value (EUR)		EUR 17,500	EUR 35,000	EUR 70,000	
	Total charges			EUR 2,985	EUR 6,730	EUR 14,004	
Effect of charges on the portfolio's performance			0.61%	0.68%	0.71%		

				BIL ACTIO <i>Privilege</i>			
				TICKET			
Portfolio	Total invested			EUR 2,500,000			
	Allocation between the various asset classes	Cash		25%			
		Equities		30%			
		Bonds		5%			
		Funds		25%			
		Structured products		15%			
	Number and amount of transactions carried out during the year	Equities	BILnet		12 purchases x EUR 30,000		
			Branch		12 sales x EUR 30,000		
		BIL funds	Branch		2 purchases x EUR 30,000		
			Branch		8 purchases x EUR 45,000 8 sales x EUR 45,000		
Structured products with capital protection		Branch		3 purchases x EUR 25,000			
Portfolio turnover rate			30% - Very active investor				
Charges for services and financial instruments	Pricing for services	Ongoing charges - Annual management fee		EUR 20,700			
		Transaction fees - Fees for buy and sell trades	Equities	BILnet		EUR 300	
				Branch		EUR 1,200	
			BIL funds	Branch		EUR 200	
				Branch		EUR 800	
			External funds	Branch		EUR 800	
	Structured products with capital protection	Branch		EUR 300			
	Fees charged by third parties on financial instruments			EUR 252			
	Inducements received from third parties or paid to third parties			EUR 3,125			
	Inducements received from third parties and paid on to clients			-			
	Hypothetical portfolio return	Relative value		3.50%			
		Absolute value (EUR)		EUR 87,500			
	Total charges			EUR 27,677			
Effect of charges on the portfolio's performance			1.11%				



We do not expect spikes or fluctuations in the total costs that will be disclosed in your annual costs and charges report included in your Portfolio report. The same level of costs will apply every year for the same level of activity unless there are changes in BIL fees. In case of changes in BIL fees, the changes would be communicated separately.

This document lists the charges for services provided by Banque Internationale à Luxembourg (the "Bank"), as well as the charges for the most commonly used financial instruments, subject to the charges that you have negotiated directly with the Bank.

If you wish to invest in particular financial instruments not mentioned in this document, please contact your Relationship Manager, who will provide you with information on all the applicable charges before you invest in these financial instruments. You may also wish to contact your Relationship Manager for a more detailed breakdown of the charges that apply to the services and financial instruments described in this document.

The rates listed in this document without stating VAT are understood to be exclusive of VAT. The rates contained in this document that do state VAT are only subject to Luxembourg VAT if the place of delivery of the taxable service is Luxembourg, subject to the current VAT rules (the place of delivery is defined in terms of the VAT status (taxable or not) and of the country of residence/incorporation of the client).

If the service is delivered outside Luxembourg or if the beneficiary of the services resides or is established outside the European Union, please consult your tax advisor in order to determine the VAT (or equivalent tax) applicable to this service.

This document should be read in conjunction with the Bank's service offering and is subject to the Bank's General Terms and Conditions. Please do not hesitate to contact your Relationship Manager for any further information. Charges applicable on 1<sup>st</sup> January 2023, subject to changes, and errors and/or omissions excepted. The services described in this document may not be available in all countries.