



WEALTH MANAGEMENT

General Pricing Terms &
Conditions as of 8 July 2026

NR2A01-260603-EN

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The present general pricing terms & conditions covers tariffs and commissions charged by CMB Monaco for the provision of the described services.

When applicable third party costs are charged at cost to the client.

BANKING SERVICES



MEMBERSHIP PACKAGES

WEALTH MANAGEMENT

CATEGORY	SERVICES	Per quarter EUR 500 (incl. VAT)
 BANKING SERVICES	Account maintenance in EUR	✓
	Account maintenance in foreign currency	✓
	Access to CMB Online sm & CMB Mobile sm	✓
	Reporting (i.e. account statements)	✓
	Provision of credit card ¹	✓
	Issuance of bank cheque	✓
	Foreign cheque remittance	✓
	Foreign currency cash withdrawal at cashier's desk	✓
 PAYMENTS AND TRANSFERS	SEPA transfers ²	✓
	International transfers (Swift) ³	✓
	Transfer of securities	✓
 OTHER FEES	Statement of resources	✓
	Preparation of certificates of all types	✓
	Tax support document	✓
	Safe deposit box ⁴	- 50%

Fees charged quarterly per account.

1. First credit card free of charge (*Infinite* excluded).

2. Cut-off with same-day value 11 AM, excluded third party costs.

3. *Ibid.*

4. Subject to availability. Depends on safe's size, please refer to leaflet *Prices and dimensions of safes*.

INVESTMENT FEES



DISCRETIONARY MANDATES

MANAGEMENT FEES PER ANNUM (excl. VAT):

Assets (EUR)	Multi-Assets Mandate			Mixed Fund Mandate
	Low / Medium-Low Risk Profiles	Medium Risk Profile	Medium-High / High Risk Profiles	Mixed
500 000 – 3 million				1.05%
3–5 million	1.40%	1.50%	1.60%	1.05%
5–10 million	1.20%	1.30%	1.40%	1.00%
10–25 million	1.00%	1.10%	1.20%	0.95%
>25 million	0.80%	0.90%	1.00%	0.90%
Min. per quarter (EUR)	10 500	11 250	12 000	1 310

- Fees are charged on a quarterly basis and calculated on total assets under management and include brokerage fees (equities, bonds and funds).
- Custody fees are included.
- Third party brokerage fees are charged at cost.
- Bespoke mandates are available from EUR 5 million of assets under management. Personalised strategies are charged 0.10% in addition to the standard management fees.
- Funds and UCIs held in a portfolio mandate may include management fees/commissions.

For a full breakdown of available services please refer to discretionary leaflet.

ADVISORY MANDATES

ADVISORY FEES PER ANNUM (excl. VAT):

Assets (EUR)	ADVISORY PREMIUM	ADVISORY ACTIVE
	Brokerage ⁵	Brokerage ⁵
<5 million		0.45%
5-10 million	0.65%	0.40%
10-25 million	0.55%	0.35%
>25 million	0.45%	0.30%
Min. per quarter (EUR)	8 125	2 250

- Fees are charged on a quarterly basis and calculated on total assets under the advisory mandate.
- ⁵ “Brokerage” model: transaction fees are charged separately. Assets under each advisory mandate benefit from the following discount under the *General Pricing Terms and Conditions*:
 - **Advisory Premium** : 40% discount for equities, bonds and funds;
 - **Advisory Active** : 20% discount for equities, bonds and funds.

DIRECT ACCESS SERVICES

DIRECT ACCESS FEES (excl. VAT):

Assets (EUR)	Fee per annum
> 5 million	0.10%

- Fees are charged on a quarterly basis and calculated on invested assets, excluding internal funds.
- Membership packages, brokerage fees and custody fees (as set out in the schedule below) are charged in addition.

- Direct access is included in the **Advisory Premium** offering.

ASSETS UNDER CUSTODY

ASSETS UNDER CUSTODY FEES (excl. VAT):

Assets (EUR)	Fee per annum
< 5 million	0.35%
5-10 million	0.30%
10-25 million	0.25%
>25 million	0.20%

- Fees are charged quarterly and calculated on invested assets, excluding internal funds.
- Third party custody is included.

BROKERAGE FEES**SECURITIES (BUY AND SELL, excl. VAT):**

Trade Size (EUR)	Equities	Bonds
< 100k	1.05%	0.60%
100-250k	0.95%	0.50%
250-500k	0.85%	0.40%
> 500k	0.75%	0.30%
Min. per trade	100 EUR	100 EUR

► Fees are calculated based on traded size.

FUNDS (incl. VAT):

Subscription/ Redemption Size (EUR)	Exchange Traded Funds	Equity/ Other Funds	Bond Funds
< 100k	1.05%	1.25%	0.70%
100-250k	0.95%	1.15%	0.60%
250-500k	0.85%	1.05%	0.50%
> 500k	0.75%	0.95%	0.40%
Min. per subscription/ redemption	100 EUR	100 EUR	100 EUR

► Fees are calculated based on the size of subscriptions/ redemptions.

► For both Securities and Funds, the following conditions apply:

- Third party brokerage fees are charged separately.
- Fees are calculated individually for each trade, on a non-cumulative basis.

FX & PRECIOUS METALS (incl. VAT):

Trade Size (EUR)	FX (applies to all currencies)
< 100k	1.20%
100-250k	0.75%
250-500k	0.50%
> 500k	0.25%

► Fees are calculated based on traded size.

► Physical and Scriptural precious metals purchase commission 1%, excluding any entry fees charged by the custodian minimum EUR 100.

► Please note that Sell transactions on Physical precious metals are subject to specific taxes in Monaco.

► On discretionary management mandates, the applicable transaction fee will be 0.25%, regardless of the size.

BROKERAGE FEES**DERIVATIVES:**

Securities option (incl. VAT)		
► Call/ Put options on traded securities	Percentage of premium:	1%
	Minimum per trade:	EUR 100 (or currency equivalent) + counterparty fees
Stock option: Assignment (incl. VAT)		
► All currencies, stock exchange commission on the amount of the settlement ⁶		Please refer to Securities Brokerage fees
Currency option ⁷ (incl. VAT)		
► Currency option buy/sell (on underlying amount)		0.25%
Futures (incl. VAT)		
► By contract ⁸		EUR 50
	Minimum:	EUR 100
Security deposits for futures (incl. VAT)		
► Generic by contract		2 x the amount required by the clearing house
Commitment fee (incl. VAT)		
► Commitment fee for cash advances related to security deposits and margin calls, based on the applied risk limit for each drawdown, is determined by our Credit Department ⁹		0.50% of the amount of the limit granted

6. Third party brokerage fees are charged separately.

7. Excluding option on future.

8. Third party brokerage fees are charged separately.

9. At setting up and renewal.

OTHER FEES



CMB ONLINESM AND CMB MOBILESM

- CMB OnlineSM and CMB MobileSM are included in the membership packages and are free of charge for customers willing to go paperless.
- Otherwise, these services are charged EUR 15 (excl. VAT) per month.

ONLINE PAYMENT FEES:

For CMB OnlineSM and CMB MobileSM clients, further preferential fees are granted for: ¹⁰

► Transfers issued by SEPA via CMB Online SM (SEPA Zone)	FREE
► SWIFT transfers via CMB Online SM J - 1 working day	FREE

¹⁰ For a reasonable volume of activity, third party costs are excluded.

OVERDRAFTS

Interest rates charged on debits

Interest rates on overdrafts:

► Non-authorized overdraft	EUR: CMB Base rate ¹¹ + 3%
► Authorized overdraft	Available upon request

¹¹ €STR O/N floored at 0 + 2% p.a. for EURO,
SOFR US O/N floored at 0 + 2% p.a. for USD,
Saron O/N floored at 0 + 2% p.a. for CHF,
Sonia O/N floored at 0 + 2% p.a. for GBP,
Tonar O/N floored at 0 + 2% p.a. for JPY,
For other currencies, the Bank's refinancing rate is O/N floored at 0 + 2% p.a.

NEGATIVE INTEREST RATES

- The bank reserves the right to charge negative interest rates if warranted by market conditions.

CASH MANAGEMENT AND ADMINISTRATIVE FEES ON CREDIT CARDS

Cheques and withdrawals (incl. VAT)	
► Issuance of bank cheque	EUR 50
► Foreign cheque remittances ¹²	0.2%
► Foreign currency cash withdrawal at cashier's desk	1.2%
Administrative fees on credit cards (incl. VAT)	
► Annual membership fee Classic Credit Card ¹³	EUR 100
► Annual membership fee Premier Credit Card ¹³	EUR 250
► Annual membership fee Infinite Credit Card	EUR 400
► PIN re issuance	EUR 20
► Credit card replacement ¹⁴	EUR 90

12. Minimum EUR 200, maximum EUR 500.

13. The first credit card is offered to clients subscribing to the 'Wealth Management' membership package.

14. Within 48 hours.

PAYMENTS AND TRANSFERS, INHERITANCE FEES AND OTHER SERVICES

Payments and transfers	
► SEPA transfers (incl. VAT) ¹⁵	EUR 50
► SEPA Permanent transfer (incl. VAT) ¹⁵	EUR 10
► International money transfers (Swift) (incl. VAT) ¹⁶	EUR 50
► Swift Permanent transfer (per transfer, incl. VAT) ¹⁶	EUR 10
► Transfer of securities (per line, excl. VAT)	EUR 75
Inheritance fees ¹⁷ (excl. VAT)	
► Inheritance fees to be paid at file's opening	NONE
► Inheritance fees to be paid at file's closing ¹⁸	NONE
Specific account management fees	
► Additional due diligence fees ¹⁹ – Applicable to clients billed under the "Wealth Management" fee schedule	EUR 1,000 incl. VAT per quarter
Other Services	
► Tax support document ²⁰	EUR 500 incl. VAT
► Safe deposit box ²¹	Starting from EUR 350 excl. VAT
► Account closing ²²	EUR 750 incl. VAT
► Custody fees applied on deposits of closed account ²³	EUR 1 500 excl. VAT per quarter
► Documentary research costs – Request on documents less than 5 years	EUR 50 excl. VAT per account and per year
► Documentary research costs – Request on documents greater than or equal to 5 years (up to a maximum of 10 years)	EUR 150 excl. VAT per account and per year
► Research costs on a specific transaction	EUR 300 excl. VAT
► Paper mail delivery fees	EUR 50 incl. VAT per quarter

15. Cut-off with same-day value 11 AM, excluded third party costs.

16. Excluded third party costs.

17. Limited to the processing of files for direct heirs.

18. For complex files: the amount of the fees will be determined by the Legal department, depending on the complexity of the file.

19. The Bank reserves the right to apply additional fees to account relationships requiring specific treatment in compliance with applicable legal and regulatory requirements.

20. If the request is filled in due time.

21. Subject to availability. Depends on safe's size, please refer to leaflet *Prices and dimensions of safes*.

22. Account transfer charged EUR 100 excluding fees on transfer of securities.

23. Accounts closed at the Bank's initiative, fees applied in the absence of client instructions for the transfer of assets.

PENALTY FEES

Clients are informed that the Bank may charge specific fees if accounts are not run in compliance with *General Conditions*, if for example:

- ▶ The Bank needs to undertake a seizure or a judicial pledge.
- ▶ The Client does not keep the Bank updated on any relevant change in status or condition (change in fiscal residence, no response to request to cover account, change in address...).
- ▶ The Client issues payments which are not covered by account balances.
- ▶ The Client does not pay financing installments on time.

Information on such fees is available upon request to your private banker.

DISCLAIMER



- ▶ VAT, Stamp duty and any third party fees not included unless explicitly mentioned.
- ▶ Prices that do not state “excluding VAT” (excl. VAT) or “including VAT” (incl. VAT) are not subject to VAT.
- ▶ For OTC (Over The Counter) products, such as primary structured products and OTC derivatives, the commissions are included into the pricing and will not exceed 1% excluding VAT per annum.

IMPORTANT INFORMATION

This summary sets out the main fees and charges applicable. Customers may obtain all other pricing terms and conditions for any type of transaction from their private banker.

These fees and expenses may be altered in accordance with Article 25 of the Bank's General Terms of Account Operation.