

Tariffs in effect from 01/01/2017 - Fees incl. VAT unless otherwise stated

## YOUR ONLINE ACCOUNTS FOR FREE

- Opening and closing of a trading account, a current account or a saving account is for free.
- No management fees on your accounts.
- No custodian fees on financial instruments for private individuals, joint ownerships, civil companies with legal personality and investment clubs.

## > BANKING

### CURRENT ACCOUNT

#### 1. Bank statements

Electronic bank statements	Free
Postage of bank statements	€ 1,50 per postage and per account

#### 2. Value date

Electronic transfers		
• Debit		Day
• Credit		Day
Deposit in cash		Day
Withdrawal in cash		Day
Belgian cheque deposit at the cashier's desk	≤ € 10.000	Day + 1
	> € 10.000	Day + 3

#### 3. Transfers\*

##### 3.1 SEPA TRANSFERS:

These are payments in EUR done in the SEPA zone (member states of the EU, Iceland, Norway, Liechtenstein, Switzerland, San Marino, Monaco, Mayotte and Saint-Pierre-et-Miquelon)

Conditions:

- Maximum amount per transfer: € 499.999
- Mention of the beneficiary's IBAN as well as the beneficiary's bank BIC code

Electronic transfers	Free
Paper transfers	€ 1,50

##### 3.2 INTERNATIONAL TRANSFERS:

These are any transfer made in foreign currency inside or outside the SEPA zone. Any transfer made in EUR outside the SEPA zone.

Electronic transfer

≤ € 12.500	€ 15 + 0,30 % + correspondent's fee**
> € 12.500	€ 15 + 0,10 % ( max. € 125 ) + correspondent's fee**

\* Research, modifications and recoveries

A fee of € 25, raised with possible fees which are claimed by our correspondent(s), will be charged for any research related to cross-border transfers (including SEPA European transfers), as for any request for modifications or recover.

\*\* Correspondent's fee: unless otherwise stated by the sender, the bank charges in Belgium are at your expense while the charges abroad are at charge of the beneficiary.

However, our foreign correspondents may levy other charges and commissions which will be at charge of the sender's account.

For international transfers made to banks that are on a sanctions list of European and/or Belgian authorities and that are consequently rejected/returned, the normal tariff will be applied.

#### 4. Cheques

Bank cheques	€ 15
Cashing Belgian cheques (in €)	Free
Cashing foreign cheques	Not possible

#### 5. Banker's cards

##### 5.1. DEBIT CARDS, PER ACCOUNT HOLDER

Bancontact / Maestro (only for Belgian residents)	Free
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##### 5.2. CREDIT CARDS, PER YEAR, PER ACCOUNT HOLDER

VISA Classic (only for private individuals, Belgian residents)	Free*
VISA Gold (only for private individuals, Belgian residents)	€ 50
American Express Blue	€ 35
American Express Classic	€ 65
American Express Gold	€ 185

\* Remains free after 1 year if used at least 12 times per year. Otherwise €25 per year.

##### 5.3. BANK CARDS SERVICES

Blocking in case of lost, stolen or fraudulent use of the card (Card Stop)	Free
Replacement of a lost, stolen or defect card	Free
New PIN-code	Free
Blocking of credit card**	€ 14

\* Blocking of credit card in case of blocked account or insufficient provision on current account

##### 5.4 FEE FOR USING THE CARD

###### WITHIN THE EURO AREA

###### Electronic Payments

• Bancontact / Maestro	Free
• VISA	Free
• American Express	Free

###### Cash withdrawals\* using

• Bancontact / Maestro	Free
• VISA	1% of the withdrawn amount (with a min. of € 2,50)
• American Express	3,50% of the withdrawn amount (with a min. of € 5)

###### OUTSIDE EURO-ZONE

###### Electronic Payments

• Bancontact / Maestro	€ 2 + 0,40% of the withdrawn amount + 1,40% change commission
• VISA	1,40% change commission
• American Express	2,50% change commission

###### Cash withdrawals\* using

• Bancontact / Maestro	€ 2 + 0,40% of the withdrawn amount + 1,40% change commission
• VISA	€ 5 + 2% of the withdrawn amount + 1,40% change commission
• American Express	3,50% of the withdrawn amount (with a min. of € 5) + 2,50% change commission

\* Some acquirers (owners of ATM) can apply costs ('access fee') that don't depend on Keytrade Bank for each cash withdrawal with Maestro, Mastercard or Visa. This amount is indicated on the machine during the transaction and can vary from one acquirer to another.

## AZUR/ HIGH FIDELITY SAVINGS ACCOUNTS

## 1. Bank statements

Electronic statements	Free
Postage of bank statements	€ 15,0 per postage and per account

## 2. Value date

Electronic transfers	
• Debit	Day
• Credit	Day
Deposit in cash	Day
Withdrawals in cash	Day

## INTEREST RATE

See the document «Interest» on [www.keytradebank.be](http://www.keytradebank.be)

## EXCHANGE RATE

See the document «Exchange rates for payment transactions» on [www.keytradebank.be](http://www.keytradebank.be)

## MISCELLANEOUS CHARGES

First Keytrade ID / Softkey / Hardkey	Free
Replacement of a new Keytrade ID / Hardkey (in case of loss / theft / damage)	€ 15
Certificate for the incorporation of a company	€ 60
Certificate and inheritance notification	€ 100
Account balance statement	€ 60
Formal demand	€ 30
Transactions overview (per year)	€ 30
Certificate of the account balance at the end of the financial year € 60	€ 60
• per additional account	€ 9 (max. € 150)
Detailed interest rate calculation	€ 60
Miscellaneous certificates	€ 20
Research charges (Other than for transfers)	€ 60 per hour (with a min. of € 30)
Conservatory and executory attachment	€ 85
Treatment of a Dormant Account	€ 50
Yearly overview of your account	
Online	Free
Postage	€ 10 per postage and per account

## > INVESTING

1 KEYPLAN	
Entry costs	Free
Exit costs	Free after 5 years*
* € 9,95 per fund transferred from your KEYPLAN to another account if your KEYPLAN has been created less than 5 years ago	

2 FONDSEN - ONLINE	
Entry charges	€ 9,95*
Exit costs	Free
Transaction charge per order	Free
* Please note that some funds have a specific fee structure. For more info, check our website on <a href="http://www.keytradebank.be">www.keytradebank.be</a> .	

3 BOND MARKETS	
<u>ONLINE</u>	
Primary market	Issue price
Secondary market	0,20% (with a min. of € 29,95 or equivalent in foreign currencies)
<u>OFFLINE</u>	
Primary market	Issue price
Secondary market	0,50 %

Those tariffs are available on those trading accounts. They are not commercialized any more.

## DISCRETIONARY PORTFOLIO MANAGEMENT

1 KEYPRIVATE	
0,75%*per year (excl. VAT and taxes) on the amount of your discretionary managed portfolio . Transaction costs included	
Custodian fees	Free
Entry charges	Free
Exit costs	Free
* payable monthly	

## > TRADING

### 1. Fees for the main stock exchange transactions - (excl. taxes)

1.1 STOCK MARKETS ONLINE	
<u>EUROPEAN MARKETS</u>	
Brussels (Euronext/Equiduct) Per order and per block from 0 to € 2.500	€ 7,50
Brussels (Euronext/Equiduct) Per order and per block from 2.500,01 to € 5.000	€ 14,95
Amsterdam, Paris (Euronext/Equiduct) Per order and per block from 0 to € 5.000	€ 14,95
Brussels, Amsterdam, Paris (Euronext/Equiduct) Per order and per block from 5.000,01 to € 50.000	€ 24,95
Frankfurt (Xetra), Milan (Borsa Italiana), Madrid (Bolsa de Madrid) Per order and per block from 0 to € 50.000	€ 24,95
London (SETS, AIM) Per order and per block from 0 to £ 50.000	£ 29,95 + 0,50% "Stamp duty" for purchase
Zurich (SIX Swiss Exchange) Per order and per block from 0 to CHF 50.000	CHF 49,95
Helsinki (OMX) Per order and per block from 0 to € 25.000	€ 39,95
Stockholm (OMX) Per order and per block from 0 to SEK 200.000	SEK 375
Kopenhagen (OMX) Per order and per block from 0 to DKK 200.000	DKK 300
Oslo (Oslo Børs) Per order and per block from 0 to NOK 200.000	NOK 300
<u>AMERIKAANSE MARKTEN</u>	
New-York (NYSE, NASDAQ, AMEX, OTCBB) Per order and per block from 0 to \$ 50.000	\$ 29,95
<u>CANADIAN MARKETS</u>	
Toronto (TSX, TSX Venture) Per order and per block from 0 to CAD 50.000	CAD 39,95

1.2 LEVERAGE PRODUCTS (WARRANTS, TURBO'S, & SPRINTERS) – ONLINE	
Transactions at the same fee as for stock markets transactions (See 1.1)	
Exercise warrants/ Reimbursement stoploss value Turbo	€ 14,95

1.3 TRACKERS - ONLINE	
Transactions at the same fee as for stock market transactions	

1.4 OPTIONS MARKETS - ONLINE	
<u>EUROPEAN MARKETS</u>	
<b>Euronext Liffe (Brussels, Amsterdam, Paris)</b> Stock and index options (in €)	
Per contract	€ 2,95
Exercise*/Assignment	
• Option on stocks	0,30 % of the execution price
• Option on indexes (cash settlement)	€ 2,95 per contract
<b>EUREX</b> Stock and index options (in €)	
Per contract	€ 3 (with a min. of € 14,95 per transaction)
Stock and index options (in CHF)	
Per contract	CHF 3,50 (with a min. of € 19,95 per transaction)
Exercise*/Assignment	
• Option on stocks	0,30% of the execution price (with a min. of €/CHF 9,95 per transaction)
• Option on indexes (cash settlement)	€/CHF 4,75 per contract (with a min. of €/CHF 19,95 per transaction)

Specific tariffs might be applicable for formerly Fortuneo Bank trading accounts.

#### 1.4 OPTIONS MARKETS - ONLINE (next)

##### AMERICAN MARKETS

Stock and index options (in \$)

Per contract \$ 2,50 (with a min. of \$ 19,95 per transaction)

##### Exercise\*/Assignment

- Option on stocks 0,30% of the execution price (with a min. of \$ 19,95 per transaction)
- Option on indexes (cash settlement) \$ 2,50 per contract (with a min. of \$ 19,95 per transaction)

\* Option exercise is not possible via Keytrade Bank. However, if on due date equity options are 'in-the-money', the exercise will be automatically cash settled under certain conditions.

For more info, read the options transaction rules on [www.keytradebank.be](http://www.keytradebank.be).

Cash settlement on options (due to a corporate action) \$ 5

#### 1.5 STRUCTURED PRODUCTS - ONLINE

Transactions at the same fee as for stock markets transactions

##### OFFLINE

Primary market	Issue price
Secondary market	
• commercialised by Keytrade Bank	Gratis
• not commercialised by Keytrade Bank	1 %

#### 1.6 KEYTRADE PRO (futures)

More information is available on [www.keytradebank.be](http://www.keytradebank.be)

#### 1.7 PLACING AN ORDER BY PHONE, FAX OR PLACING AN ORDER IN CASE OF AN INHERITANCE

Online Markets	Online transaction fee + € 15
Offline Markets	1,40% (with a min. of € 49,95 per transaction, or equivalent in foreign currencies)

## 2. Value date

Deposit (only in foreign currencies)	Day
Withdrawal (only in foreign currencies)	Dag

## 3. Statements

Electronic statements	Gratis
Postage of statements	€ 1,50 per postage and per account

## 4. Quotes

Delayed quotes (+/- 15 min.)	Free
Real time quotes (RTQ)	
• Euronext + LIFFE	€ 2,50 per month*
• Equiduct	Free
• American markets	€ 5 per month*
• Milan, London, Zurich	€ 9,95/month*
• Frankfurt (Xetra)	€ 20 per month**
• Helsinki, Stockholm, Copenhagen	€ 20 per month**
• EUREX	15 €/month*

*For Madrid, Toronto (TSX & TSX Venture) and Oslo, only the delayed quotes are available.*  
*\*Free as from 3 executed transactions per month on this market group. Tariffs only valid for private individuals. Not possible for professionals and companies.*  
*Depth of the market, which is only available on the Euronext markets, is also free.*

## 5. Other stock exchanges services

<b>GLOBAL ANALYZER</b>	
• Basic	Free
• Premium	€ 20 per month*
* Free for shares that you have in your trading account. Free as from 3 executed transactions per month.	
<b>CUSTODIAN FEES FOR STOCKS IN PORTFOLIO</b>	
• Private individuals, joint ownerships, civil companies without legal personality, investment clubs	Free
• Corporate individuals	0,10% excl. VAT per year (payable quarterly)
Charges for corporate actions (purchase – or exchange order, capital increase)	€ 5+ possible correspondent's fee
Outgoing transfer charges for financial instruments	€ 35 excl. VAT per line
Internal transfer charges for financial instruments	€ 15 excl. VAT per line
Dividend payments for stocks in portfolio <i>*except for possible correspondent's fee</i>	Free*
Portfolio's official balance - individuals	€ 30 excl. VAT
Portfolio's official balance - others	€ 60 excl. VAT
Certificate to vote at a General Meeting of a listed company on Euronext <i>(not possible for other companies)</i>	€ 10
Reverse Convertible Payback (in stocks)	€ 35 per line
Payment of optional dividend in stocks	€ 2,50
Reimbursement of non-exercised subscription rights	€ 5,00
When the client chooses to sell the rights on the financial markets, the normal tariffs for a transaction will be applicable	
<b>DOUBLE TAXATION</b>	
• Recovery-per dividend for Germany, France and Switzerland	4,20 % of the recuperated amount (excl. VAT) with a min. of € 60
• Reduced Withholding Tax - simplified procedure for France	Free
Miscellaneous certificates	€ 20