



**PRIVATE BANKING - FEE SCHEDULE FOR PRIVATE INDIVIDUALS OF
BANK GPB INTERNATIONAL S.A. ("GPBL")¹**

Valid from 01 July 2018

No.	Service	Fee in EUR or equivalent
1. CURRENT ACCOUNTS OPENING / MAINTENANCE / SERVICES / CLOSING		
Opening		
1.1.	Opening of the account (including additional accounts)	Free of charge
Maintenance		
1.2	Interest rate on credit balances ² :	
1.2.1	EUR credit balances exceeding 1,000,000.--	Currently applicable rates of the European Central Bank
1.2.2	CHF credit balances	Currently applicable rates of the Swiss National Bank
1.2.3	USD credit balances	N/A
1.2.4	Credit balances in other currencies	N/A
1.2.3	Interest rate on negative balance, caused by unsettled commissions and charges	5% p.a.
1.3	Extra (on request) debit/ credit advice, account balance statements, copies of SWIFT etc.	Free of charge
1.4	Quarterly charge for account maintenance	Free of charge
1.5	Reference Letter on request	Free of charge
Agency functions services		
1.6	Maintenance of pledged account	Per arrangement depending on complexity min. EUR 8,000.-- p.a.
Closing		
1.7	Closing of the account	Free of charge
2. PAYMENTS³		
Payments in EUR		

¹ This is the tariffs' summary of Bank GPB International S.A. which is indicative only. Special tariffs may apply (in which case such special tariffs would be agreed between each client and Bank GPB International S.A.). If special tariffs are agreed with a client, such agreement will override this tariffs' summary. Bank GPB International S.A. makes no commitment to process any transaction in accordance with this tariffs' summary and reserves the right to amend these tariffs at any time.

² Interest rates on credit balances are subject to change at Bank's sole discretion. In case of any changes to applicable Interest rates on credit balances, Client will be notified by Bank at least 30 days in advance.

³ The fee is charged per each transaction with the same value date and debited from the same account. Commissions charged by third banks for executing the transaction are additionally debited from the payer's account whenever the costs related to the transaction are fully borne by the payer (OUR option).

2.1	Incoming payments	Free of charge
2.2	Outgoing payments	EUR 10.--
Payments in other currencies (USD, RUB, etc.)		
2.3	Incoming payments	Free of charge
2.4	Outgoing payments	EUR 20.--
Internal transfers in all currencies		
2.5	In favour of other clients	Free of charge
2.6	Within the accounts of the same GPBL client	Free of charge
Additional charges		
2.7	Cancellation/amendment or supplement of payment orders	EUR 40.--
2.8	Extra charge for missing information (IBAN, VO code, BIC)	EUR 40.--
Bank GPB International S.A. reserves the right to charge the account with third party fees not specified here above.		
3. CASH WITHDRAWALS		
3.1.	Cash withdrawals	N/A
4. CUSTODY SERVICES & BROKERAGE		
Custody Account Administration		
4.1.	Administration fee calculated on the average of each quarterly valuation of securities, debited quarterly.	0.25 % p.a. min. EUR 160.--
Transaction Charges		
4.2.	Transaction commission/brokerage fee (including foreign brokerage) charged flat per each transaction: - Shares - Bonds	0.35 % 0.25 %
4.3.	Fee for transfer of securities charged per each transaction (receipt or delivery): - Transfer - Receipt	EUR 80.-- per item Free of charge
<u>Notes:</u> 2.a. VAT may apply on some of the services and will be charged additionally.		

Luxembourg, June 2018

