

FEES DETAILS - ACCOUNTS FOR INDIVIDUALS (Updated as of 04/11/2024)

Current account fees

Bank fees	0.00 € Annual
Fees for Hold Mail	25.00 € Semi-annual
Fees for incoming transfers (credits)	15.00 € Including cheques collection
Fees for outgoing transfers (payments)	30.00 €
Fees for internal transfer (ordering party)	5.00 €
Fees for internal transfer (beneficiary party)	5.00 €
Fee for duplicate document	25.00 €
Account closing fees	0.00 €

Securities trading and custodial fees

Bonds Italy	0.70% Applied to the price including commissions paid to any intermediaries	Minimum € 50,00
Foreign Bonds	0.70% Applied to the price including commissions paid to any intermediaries	Minimum € 50,00
Italy Shares	0.70% Applied to the price including commissions paid to any intermediaries	Minimum € 100,00
Foreign shares	0.70% Applied to the price including commissions paid to any intermediaries	Minimum € 100,00
Funds and Sicavs (Italy and abroad)	0.70% Applied on the price including entry and/or exit commissions	Minimum € 50,00
Incoming securities transfers	0.00 € Per security	
Outgoing Securities Transfers	30.00 € Per security	
Incoming securities transfers RVP	100.00 € Per security	
Outgoing DVP transfers	100.00 € Per security	
Cudtody fees	0.10% Semi-annual (debited on 30.6 and 31.12) on the monthly avg. value of thesecurities ir Minimo € 51,65	
Cudtody fees	0.00% Equities, Bonds and SICAV BPER	
Fixed fee for securities transactions	14.00 € Per transaction	
Fixed fee for securities transactions (USA)	24.00 € Per transaction	
Fixed fee for coupons and dividends collection	0.00 € Per transaction	

Commissions on derivative transactions

Interest rate swap (hedging)	0.70% Applied to the notional value of the IRS	Minimum € 1.000,00
Futures (all types)	10.00 € per contrat	Minimum € 100,00
Options (all types)	0.70% Applied to the notional value of the Option	Minimum € 250,00

Commissions on foreign exchange transactions

FX Spot / Outright / Swap transactions	0.70% Maximum
Fixed charges for FX Spot transactions	100.00 € For transaction up to € 15,000 or equivalent (eventually taken on the FX Spot exchange rate)

Deposits - Cash withdrawals

Euro cash deposits	25.00 € Fix	up to € 50.000
Euro cash deposits	80.00 € + 0,1% on the actual amount	from € 50.000
Cash deposits in other currencies	25.00 € Fix	up to € 50.000
Cash deposits in other currencies	80.00 € + 0,2% on the actual amount plus the fees of other Bank	from € 50.000
Euro cash withdrawals	50.00 € + 0,2% on the actual amount	up to € 50.000
Euro cash withdrawals	80.00 € + 0,3% on the actual amount	from € 50.000
Cash withdrawals in other currencies	50.00 € + 0,2% on the actual amount plus the fees of other Bank	up to € 50.000
Cash withdrawals in other currencies	80.00 € + 0,3% on the actual amount plus the fees of other Bank	from € 50.000

Other Fees

Fees for Auditor certification	100.00 € (+vat)
Fees for complex transaction	150.00 €
Fees for dossier management (requests for information)	100.00 €
Fees for Dormant account evaluation	1,500.00 € (+vat)

Client Signature