

Schedule of prices and services (version dated 1 January 2024)

Prices inclusive of VAT (see also section 12 of the General Business Conditions).

Overview of Custody/Cash account fees

See the relevant passages under Custody/Cash account fees/interest rates for details on the conditions for each product.

Product	Custody/Cash account fees
Fund custody account	EUR 69 p.a.
Fund custody account online plus	EUR 60 p.a.
Fund custody account online	EUR 39 p.a.
Fund custody account online for minors	EUR 0
Capital accumulation account (VL-Fondsdepot)	EUR 84 for the duration of the agreement
Fund custody account Mix Depot	0.10 % p.a. of the custody account value ¹ as calculated quarterly, minimum EUR 55, maximum EUR 350 p.a.
StrategieInvestment fund custody account	EUR 65 p.a.
Fund asset management custody account	EUR 45 p.a.
Fund asset management custody account for minors	EUR 0
Cash account	account fee up to EUR 5,000 (allowance) waived; custodial fee is charged on any credit balance exceeding EUR 5,000 (allowance)
For existing clients only	
Fund custody account „Typ Multifonds VL“	EUR 32 p.a.
Fund custody account „Typ Multifonds 25“	0.2975% of the custody account value per quarter, at least EUR 11.90 per quarter
Fund custody account „Typ Multifonds 50“	0.5950% of the custody account value per quarter, at least EUR 11.90 per quarter

Custody/Cash account fees/interest rates

1. Fund custody account

Fondsdepot Bank GmbH (hereinafter referred to as the "Bank") charges a flat-rate fee of currently EUR 69 p.a. per custody account for providing a Fund custody account.

The annual fee is levied at the beginning of January for that year. A change to a cheaper custody account during the year does not reduce the custody account fee for that year.

In the case of Fund custody accounts opened during the year or continued maintenance of a custody account held at the Bank as a Fund custody account (e.g. capital accumulation account), the fee for the remaining calendar year is levied pro rata to the number of commenced months in the first month of the calendar quarter following the date the account is opened or the continuation date.

2. Fund custody account online plus

The Bank charges a flat-rate fee of EUR 60 p.a. per custody account for providing a Fund custody account online plus.

The annual fee is levied at the beginning of January for that year. In the case of Fund custody accounts online plus opened during the year, the fee for the remaining calendar year is levied pro rata for the number of commenced months, in the first month of the calendar quarter following the account opening date.

If another form of custody account is converted into a Fund custody account online plus, the Bank charges the fees pro rata accordingly (per commenced month).

3. Fund custody account online

The Bank charges a flat-rate fee of EUR 39 p.a. per custody account for providing a Fund custody account online.

The annual fee is levied at the beginning of January for that year. In the case of Fund custody accounts online opened during the year, the fee for the remaining calendar year is levied pro rata for the number of commenced months, in the first month of the calendar quarter following the account opening date.

The Fund custody account online is managed for minors without a custody account fee.

If a Fund custody account online is converted into a standard Fund custody account, the Bank charges the fees that apply to a standard Fund custody account pro rata (per commenced month).

4. Capital accumulation account (VL-Fondsdepot)

The Bank charges a different fee than for a Fund custody account for the contract period within the framework of a capital accumulation agreement and a capital accumulation extension agreement. It charges a one-off fee of EUR 84, which is due after expiration of the retention period or in the event of the premature disposition of the units acquired within the framework of this capital accumulation agreement. If the capital accumulation account is maintained thereafter, the Bank charges the annual fees applicable to a custody account.

5. Fund custody account Mix Depot

Fee for securities custody:
0.10 % p.a. of the custody account value¹ as calculated quarterly for the previous quarter, minimum EUR 55, maximum EUR 350 p.a.

Apart from the custodial fee, no further transaction fees, front-end loads or other incidental acquisition costs are incurred. External third-party service provider fees are charged to the custody account holder.

6. StrategieInvestment fund custody account in conjunction with a StrategieInvestment cash account

Unlike the standard custody account, the fee for a StrategieInvestment fund custody account totals EUR 65 p.a. If the StrategieInvestment fund custody account is converted into a standard Fund custody account, the Bank charges the fees that apply to a standard Fund custody account; a transition during the year does not reduce the custody account fee for that year.

The conditions for the cash account apply to the StrategieInvestment cash account.

7. Fund asset management custody account in connection with an asset management cash account

Unlike the Fund custody account, the fee for a Fund asset management custody account totals EUR 45 p.a. The Bank charges a flat-rate fee of EUR 15 p.a. for the provision of an additional Fund asset management custody account, irrespective of the date it is opened.

The Fund asset management custody account is managed for minors without a custody account fee.

The conditions for the cash account apply to the asset management cash account.

8. Cash account

Custodial fee for the cash account:

The account holder pays the Bank a variable fee („custodial fee“) for safekeeping deposits in cash accounts held in euros. The Bank may grant an allowance per cash account for which no custodial fee is charged. Further details are provided in the „Besondere Bedingungen Verwahrungsentgelte für Guthaben“ (Special Conditions - Custodial Fees for Credit Balances).

If the Bank temporarily waives a custodial fee in whole or in part, this shall not constitute a claim to any waiver of fees in the future.

The current amount of the custodial fee and the allowance can be found on the Bank's website www.fondsdepotbank.de/geldkonto

Interest rates for cash account:

The interest rates for credit and debit amounts for tolerated overdrafts are shown on the Bank's website at www.fondsdepotbank.de/geldkonto

The Bank changes the interest rates as of the 1st of the month based on the reference rate determined on the 15th of the previous month. If the 15th of the previous month is not a bank working day, the rate of the next bank working day is used.

9. Fund custody account „Typ Multifonds VL“ (for existing clients only)

Fee for securities custody from second year onwards EUR 32 p.a.

In the event of early close-out: one-time charge of EUR 32 in the year of closing out the contract

The fee is levied in December for the current year.

10. Fund custody account „Typ Multifonds 25“ (for existing clients only) Fee for securities custody:

0.2975% p.a. of the custody account value¹ as calculated quarterly for the previous quarter in April, July, October and January; minimum EUR 11.90 per quarter

11. Fund custody account „Typ Multifonds 50“ (for existing clients only) Fee for securities custody:

0.5950% p.a. of the custody account value¹ as calculated quarterly for the previous quarter in April, July, October and January; minimum EUR 11.90 per quarter

Other fees

Item	Fee
Transactions fees for savings and withdrawal plans	No transaction fee charged
Online transaction fees (e.g. receipt of order via fund banking)	No transaction fee charged
Offline transaction fees ⁶ (e.g. receipt of order by post, fax, letter, bank transfer)	EUR 5 per transaction (partial order) EUR 10 per transaction (partial order) in the Fund custody account online / online plus
ETF (exchange traded fund) transaction fees	See „Besondere Bedingungen für den Erwerb, die Verwahrung und den Verkauf von Anteilen oder Aktien an Investmentvermögen an Exchange Traded Funds“ (Special Conditions for the purchase, custody and sale of units or shares in investment funds to ETFs)
Crossed cheque payment, telegraphic transfer, issue of duplicates (per duplicate) ² , processing of returned mail ³ , processing of direct debit returns ³ , determining addresses ³	EUR 15 in each case
Listing of sales from previous years per calendar year ⁴ , reissue of tax certificates ^{4,2}	EUR 20 in each case
Processing of pledges	EUR 25 in each case
SEPA transfers ⁵ , processing of rental deposits	Free of charge
Transfers to countries outside of SEPA zone ⁵ , transfers in foreign currency	EUR 20 in each case
Issue of non-annual portfolio statements by post ²	EUR 10 in each case
Issue of replacement PIN ²	EUR 5 in each case

Commission business via the domestic management company

Purchase of investment fund units:	A front-end load charged by the Bank, the amount of which is based on the maximum front-end load listed in the respective prospectus of the investment fund.
Sale of investment fund units:	If applicable, an exit charge levied by the Bank, the amount of which is based on the maximum exit charge listed in the respective prospectus of the investment fund.

Charges for currency conversion

Currency conversion is necessary if client invoices are not issued in the relevant currency of an investment fund (e.g. client purchase/sale of a USD investment fund and settlement in EUR) or if the order currency of incoming or outgoing transfers differs from the account currency. Currencies are converted when all required business information for complete client invoices is available (contract notes, tax data, etc). Conversion is performed on an intra-day basis by a commissioner assigned to currency procurement who determines the currency bid and ask prices and invoices the Bank. The Bank calculates the client transactions at the bid and ask prices stated in the invoice and adds the margin in the amount of a maximum of 0.50% of the currency exchange rate.

Additional expenses and payment delays

If, upon express request by the client or in its presumed interest, the Bank incurs considerable processing expenses, it will charge EUR 50 per hour or part thereof. If payment delays result in connection with claims against the client, the Bank charges a fee in the amount of EUR 5 each for processing the 2nd and 3rd reminders.

Important notices

The Bank advises that the client may incur costs and taxes in addition to those listed in the schedule of prices and services or in the General Business Conditions that are not paid by the Bank and for which the Bank does not issue an invoice.

Acceptance deadlines for securities orders

The acceptance deadline for securities orders is 5.00 p.m. every Bank business day. If an order is received after this deadline on a business day, it is deemed as received on the following business day with regard to execution deadlines.

Acceptance deadlines for transfer orders

Order method	Order currency (if offered)	Payment zone	Acceptance deadline on business day**	Execution deadline
Fund banking	Euro	Within European Economic Area (EEA)	3.00 p.m.	1 business day
Paper-based order	Euro	Within EEA	2.00 p.m.	2 business days
Paper-based order	EEA currency	Within EEA	2.00 p.m.	4 business days
Paper-based order	Non-EEA currency	Total	12.00 noon	Transfers effected asap
Paper-based order	All	Outside EEA	12.00 noon	Transfers effected asap

** If currency conversion is required, the standard time of acceptance is 12.00 noon.

Execution deadlines for SEPA Core Direct Debits

The direct debit amount is received by the recipient's payment service provider on the following business day.

Business days

Bank business days are all working days except the following:

- Saturdays
- 24 and 31 December
- All statutory national holidays

Deposit guarantee scheme

The Bank is involved with the Deposit Protection Fund of the Association of German Banks (Bundesverband deutscher Banken e. V.) and is assigned to the Compensation Scheme of German Private Banks (Entschädigungseinrichtung deutscher Banken GmbH – EdB). Please refer to section 20 of the General Business Conditions, the "Investor information sheet" and the EdB website at www.edb-banken.de for further information

Complaint Channels

Customers may address a complaint to the following contact:

Fondsdepot Bank GmbH
Feedback Management
Windmühlenweg 12
95030 Hof

E-Mail: feedbackmanagement@fondsdepotbank.de
Fax: +49(0)9281 7258-46118
Phone: +49(0)9281 7258-3000

The Bank will answer complaints in an appropriate manner; where payment services contracts are concerned, it will do so in text form (e.g. by letter, telefax or email). Customers may find further complaint channels in section 21 of the General Business Conditions.

¹ The custody account fee is calculated based on the average month-end value for each quarter.

² A fee is only charged if the reason for provision of the customer service is justified and the Bank's service is not legally free of charge.

³ This fee will only be levied if the client is responsible for the returned mail/direct debit return. The client is entitled to prove that the Bank has suffered no damage at all, or less damage than claimed.

⁴ For extensive statements, the fee will be increased accordingly (EUR 50 per hour).

⁵ SEPA transfers are cashless transfers denominated in EUR made in countries that are part of the Single Euro Payments Area (SEPA). A list of the SEPA countries can be found at www.die-deutsche-kreditwirtschaft.de.

⁶ The offline transaction fee is collected as follows: (1) for purchase of an amount, by retention of the investment amount; (2) for purchase of units, by addition to the investment amount; (3) for sale of an amount by sale of units, i.e. the equivalent number of additional units are sold in order to realise the fee; (4) for sale of units/sale of the entire portfolio by retention of the fee from the sales proceeds.