

Schedule of prices and services (version dated 1 July 2020)

Prices inclusive of VAT (see also section 12 of the General Terms and Conditions of Business [hereinafter referred to as "General Terms and Conditions"]).

Overview of (depository) account fees

See the relevant passages under "(Depository) account fees/interest rates" for details on the conditions for each product.

Product	Depository account fees
Fund depository account (without InfoManager)	EUR 55 p.a.
Fund depository account (with InfoManager)	EUR 50 p.a.
Online fund depository account	EUR 30 p.a.
Fondsdepot Online für Minderjährige	EUR 0
Capital accumulation account (VL-Fondsdepot)	EUR 84 for the duration of the agreement
StrategiInvestment fund depository account	EUR 65 p.a.
Asset management depository account	EUR 45 p.a.
Asset management depository account for minors	EUR 0
Cash account	free
For existing clients only	
Typ Multifonds VL	EUR 32 p.a.
"Typ Multifonds 25" fund depository account	0.2975% of the depository account value per quarter, at least EUR 11.90 per quarter
"Typ Multifonds 50" fund depository account	0.5950% of the depository account value per quarter, at least EUR 11.90 per quarter

(Depository) account fees/interest rates

Fund depository account

Fondsdepot Bank GmbH (hereinafter referred to as the "Bank") charges a flat-rate fee of currently EUR 55 p.a. per depository account for providing a fund depository account.

The annual fee is levied at the beginning of January for that year.

A change to a cheaper depository account during the year does not reduce the depository account fee for that year.

In the case of fund depository accounts opened during the year or continued maintenance of a depository account held at the Bank as a fund depository 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.

The use of InfoManager in the fund depository account reduces the depository account fee by EUR 5 p.a. A transition to InfoManager during the year does not reduce the depository account fee.

Online fund depository account

The Bank charges a flat-rate fee of EUR 30 p.a. per depository account for providing an online fund depository account.

The annual fee is levied at the beginning of January for that year. In the case of online fund depository accounts 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 online fund depository account is managed for minors without a depository account fee.

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

Capital accumulation account (VL-Fondsdepot)

The Bank charges a different fee than for a fund depository 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 depository account.

StrategiInvestment fund depository account in conjunction with a StrategiInvestment cash account

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

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

Asset management depository account in connection with an asset management cash account

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

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

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

Cash account

There are no fees for management of this account.

Interest rates for cash account:

The interest rates for credit and debit amounts for tolerated overdrafts are shown on the Bank's website at <http://www.fondsdepotbank.de/privatkunden/produkte-und-leistungen/unser-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.

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.

"Typ Multifonds 25" fund depository account (for existing clients only)

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

"Typ Multifonds 50" fund depository account (for existing clients only)

Fee for securities custody: 0.5950% p.a. of the depository 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 (e.g. receipt of order by post, fax, letter, bank transfer)	EUR 56 per transaction (partial order)
ETF (exchange traded fund) transaction fees	See 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 mail³, processing of direct debit returns³, determining addresses³	EUR 15 in each case
Listing of sales from previous years per calendar year⁴, reissue of tax certificates^{4,2}	EUR 20 in each case
Processing of pledges	EUR 25 in each case
SEPA transfers⁵, processing of rental deposits	Free of charge
Transfers to countries outside of SEPA zone⁵, transfers in foreign currency	EUR 20 in each case
Issue of non-annual portfolio statements by post²	EUR 10 in each case
Issue of replacement PIN/TAN²	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 Terms and 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	Innerhalb des EWR	14:00 Uhr	4 Geschäftstage
	Within EEA	2.00 p.m.	4 business days	Überweisungen werden baldmöglichst bewirkt
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 Terms and 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 depository 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. As of July 2018, all EU countries as well as Iceland, Liechtenstein, Norway, Mayotte, Monaco, Saint-Pierre and Miquelon, San Marino and Switzerland are participating members of SEPA.

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.