



WARWYCK

PRIVATE BANK

TARIFF GUIDE

April 2018

- **Administration fees :**

Gross Assets	Rate per range
Up to 5,000,000 USD	0,40%
From 5 to 10,000,000 USD	0,35%
From 10 to 50,000,000 USD	0,30%
Above 50,000,000 USD	0,20%
Monthly minimum fees	250 USD

Applicable on the Assets Under Administration. These fees cover custody fees (including sub-custodian costs), corporate actions and other duties related to the administration of the account. They are charged monthly on the daily value of the account (portfolio and cash balances, excluding physical items and funds invested with Warwyck Phoenix PCC).

- **Investment Advisory fees:**

Gross Assets	Rate per range
Up to 5,000,000 USD	0,60%
From 5 to 10,000,000 USD	0,50%
From 10 to 50,000,000 USD	0,40%
Above 50,000,000 USD	0,35%
Monthly minimum fees	250 USD

Applicable on the Assets Under Administration. These fees are cumulative to the administration fees (as detailed above). They are charged quarterly but calculated monthly on the value of the account (portfolio and cash balances, excluding physical items) as at the last business day of the previous month.

- **Brokerage fees on securities :**

These fees are directly charged by Warwyck Phoenix Securities Ltd, the investment dealer used for the execution of trades. Separate Fee schedule available on request.

- **Discretionary Portfolio Management fees:**

Gross Assets	Rate per range
Up to 5,000,000 USD	0,80%
From 5 to 10,000,000 USD	0,70%
From 10 to 50,000,000 USD	0,60%
Above 50,000,000 USD	0,50%
Monthly minimum fees	350 USD

Applicable on the Assets Under Administration. These fees are cumulative to the administration fees (as detailed above). They are charged quarterly but calculated monthly on the value of the account (portfolio and cash balances, excluding physical items) as at the last business day of the previous month.

- **Wealth Management services:**

Warwyck Private Bank Ltd offers its clients access to tailor made Collective Investment Schemes through Warwyck Phoenix PCC. Details on request.

- **Forex transactions :** Up to 1%
Depending on the amount and the currencies of the operation

- **Operation on precious metals:**
Transactions and custody on physical precious metals : Applicable conditions depend on the metal and type of custody (collective or individual). Additional external fees may apply. Quotation on request.

- **Credit facilities and guarantees:**
Only cash collateralized credit and guarantees. Conditions depend on currency, tenor, amount of the operation and quality of the borrower. Quotation on request.

- **Term Deposits:**

Minimum Deposit : depending on the currency

Interest subject to rate applicable on the market

For Deposits withdrawn before maturity, whether termination is initiated by the client or by the bank in the exercise of its right of set off, the bank reserves the right to review the contractual interest rate, so as to reflect the prevailing market conditions at the time of termination and the actual period during which the deposit has stayed with the bank. The interest amount paid or accrued shall be re-calculated accordingly.

No other penalty will be applied.

A deposit pledged as security to the bank cannot be pre-terminated unless and until the lien has been removed by the bank.

- **Payment services :**

Electronic payments

Inward swift transfer Free of charge*

Outward swift transfer 25 USD per transfer
+ charges levied by corresponding bank

Account to account (internal) Free of charge

* Correspondent bank(s) charges may apply

MasterCard (World Rewards & Corporate or Prepaid)

Annual fee (principal) 150 EUR

Annual fee (additional) 50 EUR

Replacement fee 50 EUR

Cash withdrawals at ATMs 3% of the amount

Card delivery by express courier 40 EUR

FOREX for transactions in currencies other than the card currency WPBL Forex selling rate +2%

Interest rate on credit card only 15% p.a

Load and reimbursement of credit balance Free of charge

- **Safe box rental:**

Annual rental fees range from 500 USD to 2000 USD charged by semester in advance depending on the size of the box.

- **Other services :**

E-banking Free

E-statement Free

Paper statement 100 USD p.a

Audit confirmation 100 USD

Bank reference 100 USD

Certification of documents 50 USD per set

Bank Guarantees 1% of the amount with a minimum of 250 USD



Disclaimer

The fees, charges and commissions found in this booklet apply to the products and services provided by Warwyck Private Bank Ltd ("WPBL"). WPBL reserves the right to modify, add or substitute its fees, charges and commissions or any one or more of them from time to time. Such modifications will be communicated to its customers through its website www.warwyckprivatebank.com

For more information on any fees and charges contained in this booklet, please contact +230 698 2700 or write to contact@warwyckprivatebank.com