

**TARIFF GUIDE  
2022**

**Administration fees:**

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

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

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 month.

**Discretionary Portfolio Management fees:**

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

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 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.

**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:**

Depending on the amount and the currencies of the operation: Upto 1%

**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.

**Safe box rental:**

Annual rental fees range from USD 500 to USD 2,000 charged by semester in advance depending on the size of the box.

**Credit facilities and guarantees:**

Conditions depend on currency, tenor, amount of the facility and quality of the borrower.  
Quotation on request.

Loan Processing fee (LPF) up to 1% of the loan amount with a minimum of USD 1,000  
Quotation on request

**Lombard loan:**

**Authorised overdraft:**

Rate: Margin over reference rate\*

Renewal Fee: up to 50% of LPF with a minimum of USD 500

**Debit Interest:** Reference rate + 3.0%

\* For negative reference rate, the minimum applicable reference rate is 0.

CURRENCY	REFERENCE RATE
EUR	€STR
USD	SOFR
GBP	SONIA
CHF	SARON
ZAR	SARB

**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: 1% of transfer amount with a minimum of USD 5 and a maximum of USD 25 + charges levied by corresponding bank

Bulk Processing (>20) Additional USD 25 per transfer

Account to account (internal): Free of charge

\* Correspondent bank(s) charges may apply

**MasterCard (World Rewards & Corporate or Prepaid)**

Annual fee: EUR 150

Issuance fee: EUR 150

Replacement fee: EUR 50

Cash withdrawals at ATMs: 3% of the amount

Card delivery by express courier: EUR 40

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

Interest rate on credit card only: 15% p.a

Prepaid Loading/Reloading Fee: 0.5% of loaded/ reloaded amount

Reimbursement of credit balance: Free of charge

**Other services:**

E-banking: Free

E-statement: Free

Paper statement: USD 100

Audit confirmation: USD 100

Bank reference: USD 100

Certification of documents: USD 50 per set

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

Research expenses: USD 25 per document

**Correspondence:**

Correspondence fees: USD 50

+ any additional charges

**Disclaimer**

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