

Fees on your investment in Equities, American Depository Receipts ("ADRs") & Global Depository Receipts ("GDRs")

Eurobank Cyprus offers a wide selection of this financial instruments. If you would like to know the fees and charges related to a specific equity please contact your Relationship Manager. Ex-Ante disclosure of aggregated expected costs before investing in this financial instrument is shown below. Cost and Charges information were calculated on an Ex-Ante basis and represent a proxy of the expected costs and charges, all rounded to the nearest two decimal places.

The annual impact to the yield on your investment in the financial instrument with the following indicative terms is shown in the tables below:

Indicative Terms:

Currency:	EUR	Number of Shares	10,000	Country:	US
Dividend Amount/Share	0.00	Purchase Price/Share	33.00		
Dividend Frequency:	NO DVD	Investment Amount	330,000		

Table 1: Initial Year - Aggregated fees and charges

Fee Items	Fee	% on Investment Amount
Investment services and/or ancillary services	1,485.00	0.45%
Financial Instruments	99.00	0.03%
Third party payments received	0.00	0.00%
Total Fees	1,584.00	0.48%

Note: Spikes or fluctuations in the costs and charges are expected to be zero (This refers to all one-off entry and exit costs - such costs are not expected to be charged on these types of instruments)

The above aggregated fees and charges are based on the following assumptions:

- They only include ongoing and acquisition fees for 1 year of investment and no further investment is made by the client after the initial Investment Amount.
- The above costs do not include the following:
 - Income tax or any other type of tax (i.e. Special Defence Contribution).
 - Any additional Corporate Action and Other Services fees described in detail in the Fee Schedule of the Bank (i.e. Processing Audit requests, Accounting Reports, Tax refund applications, etc).
 - Any Market Exchange fee in case of sale.
 - The financial instrument is not sold at the end of the year 1, hence there are not any costs and charges of selling the financial instrument.

Breakdown of Fees on your Equity, American Depository Receipts ("ADRs") & Global Depository Receipts ("GDRs")

Table 2: Initial Year - Breakdown of fees related to investment services and ancillary services charged by the Bank

Fee items	Fee	% of investment amount	Fee Description
One-off fees	0.00	0.00%	
Ongoing fees	660.00	0.20%	These are ongoing fees paid to the Bank for the provision of custody services, which refer to safekeeping fees and corporate action fees for dividend payment events. Corporate action fees are deducted from the customer's account on each dividend payment date. Our safekeeping fee is calculated as a percentage of the investment value on a daily basis starting from the day after the purchase and deducted from the customer account quarterly. There is a minimum safekeeping fee of EUR 300 per year.
All fees related to transactions	825.00	0.25%	Transactions Fees refer to Bank's Brokerage Fees . Bank's Brokerage fees are charged, in respect of purchase, in addition to the amount customer invests and in respect of sales are deducted from the sale proceeds.
Any fees that are related to ancillary services	0.00	0.00%	
Incidental fees	0.00	0.00%	Withholding tax may apply to any dividend payment to the customer. For further information, please consult your tax adviser.
Total fees related to investment and ancillary services	1,485.00	0.45%	

Table 3: Initial Year - Breakdown of fees related to the financial instrument/product

Fee items	Fee	% of investment amount	Fee Description
One-off fees	0.00	0.00%	
Ongoing fees	0.00	0.00%	
Transactional fees	99.00	0.0300%	Transactions Fees refer to Broker's Fees and Stock Exchange Fees . Broker's Fees are charged by the broker of the Transaction, in respect of purchase, in addition to the amount customer invests and in respect of sales are deducted from the sale proceeds. A different percentage fee applies per counterparty (and per market), as described in 'The MIFID Information Pack (May 2023 Edition)' under Annex 1 of 'Part 1 General Information Document (May 2023)', which is available on Bank's website at https://www.eurobank.com.cy/en-us/laws-regulations/mifid . Stock Exchange Fees might be any Stamp Duty in London (LN) or Irish (ID) stocks (only purchase side), any Special Defense Tax, any Panel of Takeover & Merger Levy for London (LN) Stocks (either purchase or sale) & in case of US stocks and only on the sale side any exchange fees. Stock Exchange fees may vary depending on the exchange where the financial instrument is traded. The Securities and Exchange Commission (SEC) announced that, starting on February 27, 2023, the fee rates applicable to most securities transactions will be set at \$8.00 per million dollars on Sell Transactions.
Incidental fees	0.00	0.00%	
Total fees related to financial instrument	99.00	0.03%	

The below scenarios are based on a customer investing in Equities, American Depository Receipts ("ADRs") & Global Depository Receipts ("GDRs") with the following assumptions:

- The customer invests the Investment Amount in the financial instrument after payment of transactions costs.
- This financial instrument pays a fixed Dividend rate and amount, annually.
- The customer buys the financial instrument at 33 EUR
- The instrument trades in US
- The yield calculations are annualised based on the simple compounding method with no re-investment.
- For each scenario we assume a fixed gross return which remains unchanged every year. Actual return may vary and will depend on market conditions.
- We assume no FX risk.

Illustration: Impact of fees on the return - Scenario A

Purchase Price/Share	33.00	Number of shares	10,000
Dividend Rate on Purchase Price	0.00%	Dividend Amount/Share	0.00
Gross Return (Gain/Loss) for the holding period			0.00%

Holding period in years	Fees impact on annualized Yield net fees (incl. dividend)	Return Scenario										
		Ongoing Fees	Cumulative Ongoing Fees	Transaction Fees	Cumulative Total Fees	Investment Value ex - fees (incl. dividend)	Investment Value net fees (incl. dividend)	Reduction in Return	Annualized Yield ex - fees (incl. dividend)	Annualized Yield net fees (incl. dividend)	Cumulative Dividend per year	Value excl. Cumulative Dividend
0	0.000%	-	-	-	-	330,000.00	330,000.00	-	0.00%	0.00%	-	330,000.00
1	0.480%	660.00	660.00	924.00	1,584.00	330,000.00	328,416.00	1,584.00	0.00%	-0.48%	-	330,000.00
2	0.340%	660.00	1,320.00	924.00	2,244.00	330,000.00	327,756.00	2,244.00	0.00%	-0.34%	-	330,000.00
3	0.293%	660.00	1,980.00	924.00	2,904.00	330,000.00	327,096.00	2,904.00	0.00%	-0.29%	-	330,000.00
4	0.270%	660.00	2,640.00	924.00	3,564.00	330,000.00	326,436.00	3,564.00	0.00%	-0.27%	-	330,000.00
5	0.256%	660.00	3,300.00	924.00	4,224.00	330,000.00	325,776.00	4,224.00	0.00%	-0.26%	-	330,000.00

In year 1, the annualised yield ex-fees of 0.00% includes the dividend rate of 0.00% per year plus the capital gain of 0.00%. The equivalent annualised yield in year 1, including the fees, is calculated at -0.48%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 1. This equates to a reduction in return of EUR 1584.00. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

In year 3, the annualised yield ex-fees of 0.00% includes the dividend rate of 0.00% per year plus the capital gain of 0.00%. The equivalent annualised yield in year 3, including the fees, is calculated at -0.29%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 3. This equates to a reduction in return of EUR 2904.00. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

Illustration: Impact of fees on the return - Scenario B

Purchase Price/Share	33.00	Number of shares	10,000
Dividend Rate on Purchase Price	0.00%	Dividend Amount/Share	0.00
Gross Return (Gain/Loss) for the holding period			5.00%

Holding period in years	Fees impact on Annualised Yield net fees (incl. dividend)	Return Scenario										
		Ongoing Fees	Cumulative Ongoing Fees	Transaction Fees	Cumulative Total Fees	Investment Value ex - fees (incl. dividend)	Investment Value net fees (incl. dividend)	Reduction in Return	Annualised Yield ex - fees (incl. dividend)	Annualised Yield net fees (incl. dividend)	Cumulative Dividend per year	Value excl. Cumulative Dividend
0	0.000%	-	-	-	-	330,000.00	330,000.00	-	0.00%	0.00%	-	330,000.00
1	0.504%	693.00	693.00	970.20	1,663.20	346,500.00	344,836.80	1,663.20	5.00%	4.50%	-	346,500.00
2	0.357%	693.00	1,386.00	970.20	2,356.20	346,500.00	344,143.80	2,356.20	2.50%	2.14%	-	346,500.00
3	0.308%	693.00	2,079.00	970.20	3,049.20	346,500.00	343,450.80	3,049.20	1.67%	1.36%	-	346,500.00
4	0.284%	693.00	2,772.00	970.20	3,742.20	346,500.00	342,757.80	3,742.20	1.25%	0.97%	-	346,500.00
5	0.269%	693.00	3,465.00	970.20	4,435.20	346,500.00	342,064.80	4,435.20	1.00%	0.73%	-	346,500.00

In year 1, the annualised yield ex-fees of 5.00% includes the dividend rate of 0.00% per year plus the fixed gross return of 5.00%. The equivalent annualised yield in year 1, after including the fees, is calculated at 4.50%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 1. This equates to a reduction in return of EUR 1663.20. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

In year 3, the annualised yield ex-fees of 1.67% includes the dividend rate of 0.00% per year plus the fixed gross return of 5.00%. The annualised yield in year 3, including the fees, is calculated at 1.36%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 3. This equates to a reduction in return of EUR 3049.20. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

Illustration: Impact of fees and Charges on the return - Scenario C

Purchase Price/Share	33.00	Number of shares	10,000
Dividend Rate on Purchase Price	0.00%	Dividend Amount/Share	0.00
Gross Return (Gain/Loss) for the holding period			-5.00%

Holding period in years	Fees impact on Annualised Yield net fees (incl. dividend)	Return Scenario										
		Ongoing Fees	Cumulative Ongoing Fees	Transaction Fees	Cumulative Total Fees	Investment Value ex - fees (incl. dividend)	Investment Value net fees (incl. dividend)	Reduction in Return	Annualised Yield ex - fees (incl. dividend)	Annualised Yield net fees (incl. dividend)	Dividend per year	Value excl. Cumulative Coupon
0	0.00%	-	-	-	-	330,000.00	330,000.00	-	0.00%	0.00%	-	330,000.00
1	0.456%	627.00	627.00	877.80	1,504.80	313,500.00	311,995.20	1,504.80	-5.00%	-5.46%	-	313,500.00
2	0.323%	627.00	1,254.00	877.80	2,131.80	313,500.00	311,368.20	2,131.80	-2.50%	-2.82%	-	313,500.00
3	0.279%	627.00	1,881.00	877.80	2,758.80	313,500.00	310,741.20	2,758.80	-1.67%	-1.95%	-	313,500.00
4	0.256%	627.00	2,508.00	877.80	3,385.80	313,500.00	310,114.20	3,385.80	-1.25%	-1.51%	-	313,500.00
5	0.243%	627.00	3,135.00	877.80	4,012.80	313,500.00	309,487.20	4,012.80	-1.00%	-1.24%	-	313,500.00

In year 1, the annualised yield ex-fees of -5.00% includes the dividend rate of 0.00% per year plus the fixed gross return of -5.00%. The equivalent annualised yield in year 1, including the fees, is calculated at -5.46%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 1. This equates to a reduction in return of EUR 1504.80. The performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

In year 3, the annualised yield ex-fees of -1.67% includes the dividend rate of 0.00% per year plus the fixed gross return of -5.00%. The equivalent annualised yield in year 3, including the fees, is calculated at -1.95%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 3. This equates to a reduction in return of EUR 2758.80. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

Client Signature:
Date:
Disclaimer

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The costs and charges figures provided in this document are illustrative of the costs and charges associated with the particular financial instruments or investment products, but (to the extent indicated in this document) may not reflect the costs and charges associated with any actual transaction.

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