

## Fees on your investment in Exchange Traded Funds ("ETFs")

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.

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

### Indicative Terms:

Currency:	EUR	Number of shares	500	Country:	EUROPE
Dividend Amount/Unit	0,00	Purchase Price/Share	200		
Dividend Frequency:	1%	Investment Amount	100.000		

**Table 1: Initial Year - Aggregated fees**

Fee Items	Fee	%
Investment services and/or ancillary services	790,00	0,79%
Financial Instruments	1.000,00	1,00%
Third party payments received	0,00	0,00%
<b>Total Fees</b>	<b>1.790,00</b>	<b>1,79%</b>

The above aggregated fees are based on the following assumptions:

- (a) They only include ongoing and acquisition costs for 1 year of investment and no further investment is made by the customer after the initial Investment Amount.
- (b) Instrument does not distribute any dividend.
- (c) The net asset value (NAV) of the Exchange Traded Fund incorporates a Management Fee of 1%.
- (d) The above fees do not include the following:
  - i. Income tax or any other type of tax (i.e. Special Defense Contribution).
  - ii. 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.).
  - iii. Any Market Exchange fee in case of sale.
  - iv. The financial instrument is not sold at the end of the year, hence the fees and charges for selling this financial instrument are not incorporated.

Breakdown of Fees on your Exchange Traded Fund ("ETF")

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

Cost items	Cost	% of investment amount	Fees Description
<b>One-off charges</b>	<b>0,00</b>	<b>0,00%</b>	
<b>Ongoing charges</b>	<b>150,00</b>	<b>0,15%</b>	These are ongoing fees paid to the Bank for the provision of custody services, which refer to safekeeping fees. 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.
<b>All fees related to transactions</b>	<b>640,00</b>	<b>0,64%</b>	Transactions Costs refer to Brokerage, Settlement and Stock Exchange Fees. <i>Brokerage fees</i> are charged, in respect of purchase, in addition to the amount customer invests and in respect of sales are deducted from the sale proceeds. <i>Settlement Fees</i> are deducted from customer's account on settlement date of customer's transactions (purchase/sale). <i>Stock Exchange Fees</i> might be any Stamp Duty in London (LN) or Irish (ID) stocks (only purchase side), any Special Defense Tax & Corporate Action fee in case of dividend distribution, 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 costs. Stock Exchange fees may vary depending on the exchange where the financial instrument is traded.
<b>Any charges that are related to ancillary services</b>	<b>0,00</b>	<b>0,00%</b>	
<b>Incidental fees</b>	<b>0,00</b>	<b>0,00%</b>	Withholding tax may apply to any dividend payment to the customer. For further information, please consult your tax adviser.
<b>Total fees related to investment and ancillary services</b>	<b>790,00</b>	<b>0,79%</b>	

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

Cost items	Cost	% of investment amount	Fee Description
<b>One-off charges</b>	0,00	0,00%	These fees are an estimate of ongoing charges related to the management of the fund, which are deducted from the value of the Exchange Traded Fund (ETF) and reflected in its net asset value (NAV) without requiring additional payment from the customer during the holding period. This includes the ETF management fees and other administrative fees (expense ratio). The size of the fee depends of the fund manager, investment strategy and type of the Exchange Traded Fund (for example: index ETF, sector ETF, commodity ETF, currency ETF or with leverage ETF). For this example, we assume a management fee of 1%. These fees do not represent revenues to the Bank.
<b>Ongoing charges</b>	<b>1.000,00</b>	<b>1,00%</b>	
<b>Transactional fees</b>	<b>0,00</b>	<b>0,00%</b>	
<b>Incidental fees</b>	<b>0,00</b>	<b>0,00%</b>	
<b>Total fees related to financial instrument</b>	<b>1.000,00</b>	<b>1,00%</b>	

The below scenarios are based on a customer investing in Exchange Traded Funds ("ETFs") with the following assumptions:

- (a) The customer invests the Investment Amount in the financial instrument after payment of transactions fees.
- (b) Each row shows the impact of fees and charges on return per year, provided that the customer sells the financial instrument at the end of the equivalent year.
- (f) For each scenario we assume a fixed gross return which remains unchanged every year. Actual return may vary and will depend on market conditions.
- (e) The yield calculations are annualized based on the simple compounding methodology.
- (f) The customers buy the financial instrument at the price (net asset value) of 200 Euro.
- (g) Ongoing product charges (Management Fee) is deducted from the value of the fund and is reflected in its net asset value (NAV) - price in case of Exchange Traded Fund. The net asset value (NAV) - price of the instrument includes the Manufacturing fees (Expense ratio) of the instrument (ETF).
- (h) We assume no FX risk.

### Illustration: Impact of Fees on the return - Scenario A

Gross Return ( Gain/Loss) for the holding period	0,00%
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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	Investment Value net fees <sup>(g)</sup>	Reduction in Return	Annualized Yield ex- Fees	Annualized Yield net fees
0	0,000%	-	-	-	-	100.000,00	100.000,00	-	0,00%	0,0000%
1	1,430%	1.150,00	1.150,00	1.280,00	2.430,00	100.000,00	98.570,00	1.430,00	0,00%	-1,4300%
2	1,290%	1.150,00	2.300,00	1.280,00	3.580,00	100.000,00	97.420,00	2.580,00	0,00%	-1,2900%
3	1,243%	1.150,00	3.450,00	1.280,00	4.730,00	100.000,00	96.270,00	3.730,00	0,00%	-1,2433%
4	1,220%	1.150,00	4.600,00	1.280,00	5.880,00	100.000,00	95.120,00	4.880,00	0,00%	-1,2200%
5	1,206%	1.150,00	5.750,00	1.280,00	7.030,00	100.000,00	93.970,00	6.030,00	0,00%	-1,2060%

In year 1, the annualized yield ex-fees of 0.00% includes the gross return of 0.00%. The equivalent annualized yield in year 1, including the fees, is calculated at -1.43%. 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 1,430.00. Please note that performance can't be guaranteed and the illustration shows the charges effect return on before and after fees.

In year 3, the annualized yield ex-fees of 0.00% includes the gross return of 0.00%. The equivalent annualized yield in year 3, after including the fees, is calculated at -1.24%. In the calculation of the Transactions 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 3,730.00. 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

Gross Return ( Gain/Loss) for the holding period	5,00%
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Holding period in years	Fees impact on annualized Yield net fees	Return Scenario								
		Ongoing Fees	Cumulative Ongoing Fees	Transaction Fees	Cumulative Total Fees	Investment Value ex - fees	Investment Value net fees <sup>(g)</sup>	Reduction in Return	Annualized Yield ex- Fees	Annualized Yield net fees
0	0,000%	-	-	-	-	100.000,00	100.000,00	-	0,00%	0,00%
1	1,558%	1.247,50	1.247,50	1.310,00	2.557,50	105.000,00	103.442,50	1.557,50	5,00%	3,4425%
2	1,903%	1.247,50	2.495,00	1.310,00	3.805,00	105.000,00	101.195,00	3.805,00	2,50%	0,5975%
3	1,684%	1.247,50	3.742,50	1.310,00	5.052,50	105.000,00	99.947,50	5.052,50	1,67%	-0,0175%
4	1,325%	1.247,50	4.990,00	1.310,00	6.300,00	105.000,00	99.700,00	5.300,00	1,25%	-0,0750%
5	1,510%	1.247,50	6.237,50	1.310,00	7.547,50	105.000,00	97.452,50	7.547,50	1,00%	-0,5095%

In year 1, the annualized yield of 5.00% includes the gross return of 5.00%. The equivalent annualized yield in year 1, including the fees, is calculated at 3.4425%. 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 1,557.50. 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 annualized performance includes the gross return of 5.00%. The equivalent annualized yield in year 3, including the fees, is calculated at -0.0175%. 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 5,052.50. 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 C

Gross Return ( Gain/Loss) for the holding period	-5,00%
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Holding period in years	Fees impact on Annualized Yield net fees	Return Scenario								
		Ongoing Fees	Cumulative Ongoing Fees	Transaction Fees	Cumulative Total Fees	Investment Value ex - fees	Investment Value net fees <sup>(g)</sup>	Reduction in Return	Annualized Yield ex- Fees	Annualized Yield net fees
0	0,00%	-	-	-	-	100.000,00	100.000,00	-	0,00%	0,0000%
1	1,432%	1.182,50	1.182,50	1.250,00	2.432,50	95.000,00	93.567,50	1.432,50	-5,00%	-6,4325%
2	1,308%	1.182,50	2.365,00	1.250,00	3.615,00	95.000,00	92.385,00	2.615,00	-2,50%	-3,8075%
3	1,266%	1.182,50	3.547,50	1.250,00	4.797,50	95.000,00	91.202,50	3.797,50	-1,67%	-2,9325%
4	1,245%	1.182,50	4.730,00	1.250,00	5.980,00	95.000,00	90.020,00	4.980,00	-1,25%	-2,4950%
5	1,233%	1.182,50	5.912,50	1.250,00	7.162,50	95.000,00	88.837,50	6.162,50	-1,00%	-2,2325%

In year 1, the annualized yield includes the gross return of -5.00%. The equivalent annualized yield in year 1, including the fees, is calculated at -6.4325%. 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 1,432.50. 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 annualized yield includes the gross return of -5.00%. The equivalent annualized yield in year 3, including the fees, is calculated at -2.9325%. 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 3,797.50. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

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