

## Fee Schedule

### Effective from 31 October 2022

#### I. General Terms

1. Concorde Investments Ireland Ltd (hereinafter "CII") is required to provide transparent information on its fees and charges to its clients. This Fee Schedule should be read in conjunction with CII's Terms of Business.

The Fee schedule is available in CII's office and also on its website [www.ciireland.com](http://www.ciireland.com).

The Fee Schedule contains maximum fee levels. CII may apply better terms, dependant on the overall size and/or nature of your account. CII can amend its fees and charges at its sole discretion giving you 30 days prior notice.

Where CII provides you with a service it will provide you with aggregated information on costs and charges at the outset of the relationship. Where this information is not available at that time we will provide you with a basis for calculation of the costs and charges. Actual costs and charges in this scenario, will be advised to you following settlement. CII's clients are entitled to request a detailed breakdown of applicable costs and charges which will be provided in line with this fee schedule.

Please note that all fees and charges are exclusive of Ireland's Value Added Tax rate ("VAT") (unless specified), which shall be charged (where applicable) at the rate in force at the date the tax falls due.

Depending on the nature of your account, charges under each of the headings below may apply simultaneously.

2. Transaction-based fees (Sections II and III) are applied on the actual consideration of the transmitted order and executed financial instrument. Note that where transactions are undertaken in other currencies, these fees may be charged in the foreign currency or its € equivalent.

Transaction based fees applied on transactions related to financial instruments, are charged to your account at the time of settlement of the transaction.

CII also offers an All-in transaction fee which is available to all clients on request. The All-in transaction fee offers an unrestricted number of transactions as set in Section II.A and III during a single calendar year or part thereof.

3. Fees not related to actual transactions, for example Safekeeping and Administration fees, are charged monthly in arrears, and applied to the client's account by the tenth working day of the following month. These fees are calculated on a daily basis based on the value of the client's account and charged on a pro rata basis. In the case of account closures, the fee will be charged on a pro rata basis and debited prior to any payments being made to the client. These fees and Other Fees as set out in Sections V and VI below, are always charged in €.
4. Security transfer fees are applied per order and per security at the time of the transfer.
5. When calculating actual fees, CII maintains the right to round figures to the nearest €.
6. Volume based and penalty charges in case of account closure are calculated on a pro rata, time proportionate basis, considering the minimum level of charges (where applicable).
7. Interest charge (in case of any negative balance) penalties can be applied to negative client (money) balances. The rate set in this Fee Schedule is a maximum level and CII may agree more favourable terms with you. From time-to-time fee arrears ("arrears") may arise (i.e. for those accounts with insufficient cash to cover the fees). When the relevant account subsequently is in a positive cash position, CII reserves its right to apply the arrears at that time. Should the arrears continue for a period of time to be considered unreasonable by CII, CII retains the right to dispose of any investment held for you and/or exchange your non-€ available cash balance to € to reduce or eliminate any liability arising from such arrears.

## II. Transaction related fees

### A. Transaction fees on receipt and transmission of orders

Market/instrument type	Fee (as % of market value)	Note
Equities All markets	0.35 %, min € 100	
ETFs All markets	0.35 %, min € 100	
Bonds (All fixed income) All markets, including EU sovereigns	0.3 %, min € 100	
FX All markets and pairs	0.3 %, min € 100	

Financial Transaction Tax (FTT) and 'Stamp Duties' are applied to particular transactions by local governments in certain European countries. The rate varies depending on the particular country and investment. All such fees will be charged and set out separately in your transaction confirmation.

### B. All-In transaction fee

All-in transaction fee	Fee (as % of market value)	Note
Unrestricted number of transactions as set in Section II.A and III during a single calendar year or part thereof.	1.10% per annum applied on the total client asset balance i.e cash and securities.	<p>Transaction Fees as set out in Section II.A, and III do not apply in the case of the All-in transaction fee.</p> <p>Penalties by Mutual Fund providers (III) and third-party Fund Manager Fees (IV) apply.</p> <p>Safekeeping and Administration Fees as set in Section V do not apply in the case of the All-in transaction fee. The remaining Fees listed in Section V apply.</p> <p>TBSZ administration fees as set out in Section VI do not apply in the case of the All-in transaction fee. The remaining Fees listed in Section VI apply.</p> <p>FFT and Stamp duties apply.</p>

The All-in transaction fee is available to all clients on request. However, CII reserves the right to assess clients' requests to switch between fee schedules.

CII will automatically apply this fee structure where clients engage with CII via their portfolio manager.

The All-in transaction fee is charged to a client's account in €, monthly, in arrears.

## III. Fees related to the subscription and redemption of Mutual Funds

### Transaction fees on receipt and transmission of orders to subscribe/redeem mutual funds

Market/instrument type	Subscription fee (as % of market value)	Redemption fee (as % of market value)	Penalty for 'early' redemption
Mutual Funds All markets/types	0.35 %, min € 100	0.35 %, min € 100	Mutual Fund providers may charge penalties for early redemption.

Where a mutual fund is purchased/sold through a stock exchange the normal Equity transaction fee is applied.

#### IV. Third Party Fund Manager Fees

Third party charges associated with financial instruments will vary. In the case of Mutual Funds and ETFs it is important that you read their respective Prospectus, Supplement and any relevant documentation for full information on the fees and charges applicable to those vehicles. These fees and charges will be in addition to those of CII. Where applicable we will bring these to your attention.

These fees will not be charged by CII, but by the third-party providers of those underlying collective investment vehicles. Also, these charges will not be charged separately in your account, but are implicit in the price of, and built into, these vehicles.

CII will disclose to you any third-party commissions it receives, at the outset of the relationship.

#### V. Other Fees

Type	Fee level	Note
Account opening/closure	Free of charge	
Safekeeping and Administration Fee	0.60% per annum	Applied to the full account including cash
Investment advice	Free of charge	
Electronic transfers into your account	Free of charge	Cash and Securities
Security transfers (out)	0.3%, min € 100	Per security, per transfer
Money transfer (out)	0.3%, min € 100	Per transfer
Monthly client statements (soft copies)	Free of charge	
Subsequent copies of statements at client request	€ 100 per copy	Plus VAT *
Hard copy reports at client request	€ 100 per copy	Plus VAT *
Unique, non-standard, non-regular reports or documents	€ 100 per copy	Plus VAT *
Penalty charge (in case of negative balance)	10% per annum	
Cash Interest charged on € balances	0.6% per annum	Additional charge over Safekeeping
Dividend and interest collection fee	Free of charge	
Corporate actions	€ 100	Per action per account Plus VAT *
Ad-hoc requests (inheritance, historic valuations, holdings, transactions, etc)	€ 100 per request	Plus VAT *
Mutual Fund transaction where Concorde Securities Ltd is not agent	€ 100 per transaction	

\* Subject to VAT (currently 23%).

#### VI. Additional Fees related to TBSZ

The following additional fees over the fees specified in Sections II-V are applicable to TBSZ accounts, and may only be held by Hungarian residents.

TBSZ administration fee	0.12% per annum per TBSZ
TBSZ termination fee (early termination)	€ 100
TBSZ transfer fee (to other service provider)	Free of charge (Security transfer fees as outlined in Section V are applied)

## VII Illustrative Example

The following example provides an illustration of the estimated annualised costs for an account based on 1 ETF purchase in the amount of € 300,000.

Services or ancillary service costs and charges (annual safekeeping and administration fee)	€ 1,800	0.6%
Financial Instruments costs and charges (transaction fee)	€ 1,050	0.35%
Third-Party Payments received	€ 0	0%
Third-Party Charges (by ETF provider)*	€ 1,500	0.5%
Tax	€ 0	0%
<b>Total costs and charges</b>	<b>€ 4,350</b>	<b>1.45%</b>

\* It depends on the ETF provider.

Dublin, 31 October 2022.