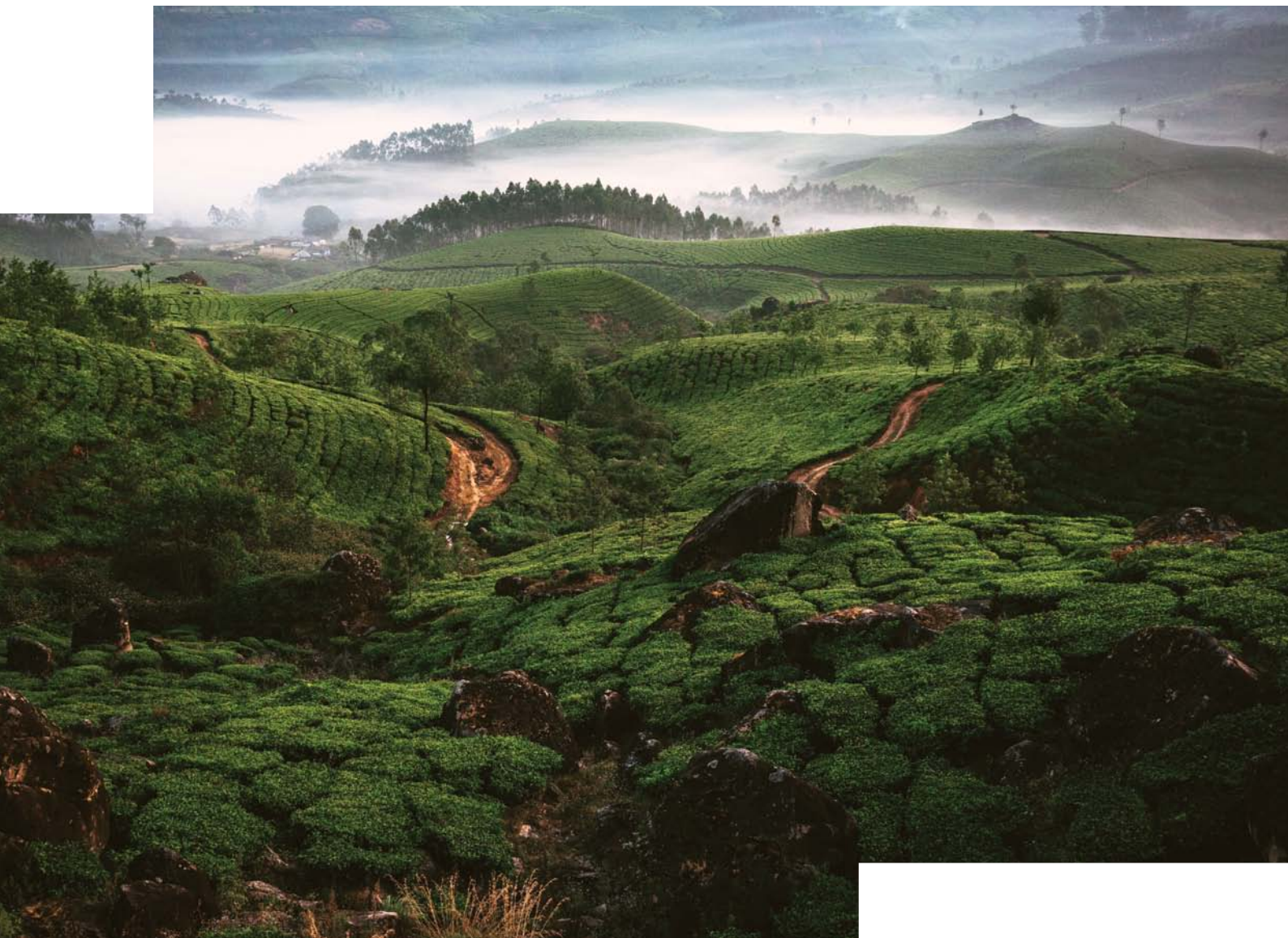


Table of fees and commissions (applicable as of March 1st, 2019)



Content

04
General Information on
CREDIT SUISSE (LUXEMBOURG) S.A.

12
Prices and other information with
respect to payment services

05
Prices for banking services
Prices for Investment Services

15
CREDIT SUISSE World Elite™
MasterCard®

08
Discretionary Portfolio
Management Mandates

11
Interest Rates

General information on CREDIT SUISSE (LUXEMBOURG) S.A.

Address and contact details

CREDIT SUISSE (LUXEMBOURG) S.A.

5, rue Jean Monnet

B.P. 40

L-2010 Luxembourg

Telephone +352 46 00 11-1

Fax +352 46 32 70

www.credit-suisse.com

Registration with the Trade and Companies' Register

R.C.S. Luxembourg n° B 11756

Opening hours

8:30–17:30 CET

On bank business days

General Terms and Conditions and Specific Terms and Conditions

The Bank's General Terms and Conditions and Specific Terms and Conditions (e.g., for credit transfers) are applicable.

Prices for basic banking services

Prices for investment services

Account Administration Fees

Services included:

- General market information and updates
- Phone and fax communications
- Mailing

	Registered Account
Regular mailing	EUR 250 p.a.
Periodical mailing	EUR 650 p.a.
Special mailing (on request)	EUR 50 flat (VAT not incl.)
Online Banking	Free of charge
Safekeeping account closing	EUR 250 flat

Transactions in OTC derivatives

	Purchase/Sale	Minimum
OTC derivatives (except FX transactions)	1.50%	135 EUR per transaction

Transactions in Financial Instruments/Precious metals

	Purchase/Sale			Minimum
	Up to 75,000 EUR	Above 75,000 EUR to 300,000 EUR	Above 300,000 EUR	
Bonds	0.60%	0.45%	0.30%	EUR 135 per transaction
Equities	1.00%	0.75%	0.50%	EUR 135 per transaction
Warrants & options	1.50%	1.125%	0.75%	EUR 135 per transaction
Precious Metals (Precious Metal Transactions non physical delivery)	2.00%	1.50%	1.00%	EUR 135 per transaction

	Physical Delivery	Physical Receipt
Securities	EUR 100 per line	Free of charge
Precious metals	EUR 250 per transaction	Free of charge

Third party fees are payable by the client (handling, transportation, insurance)

Legend:

p.a.: per annum/per year

flat: flat charges

Fund Lab Investment Funds

Fund Lab Investment Funds	Purchase			Minimum	Sale
	Up to 75,000 EUR	Above 75,000 EUR to 300,000 EUR	Above 300,000 EUR		
Bond Funds	1.00%	0.75%	0.50%	EUR 135 per transaction	Free
Equity & Portfolio Funds	2.00%	1.50%	1.00%	EUR 135 per transaction	Free
Money Market Funds	0.50%	0.375%	0.25%	EUR 135 per transaction	Free

Fund Lab is an information and advisory database of Credit Suisse with selected investment funds of Credit Suisse and designated third party providers.

No third party Front Load fees.

Other Funds

Other Funds	Purchase/sale			Minimum
	Up to 75,000 EUR	Above 75,000 EUR to 300,000 EUR	Above 300,000 EUR	
Bond Funds	0.60%	0.45%	0.30%	EUR 135 per transaction
Equity & Portfolio Funds	1.00%	0.75%	0.50%	EUR 135 per transaction
Money Market Funds	0.50%	0.375%	0.25%	EUR 135 per transaction

Third party Front Load fees are payable by the client.

Financial Futures Contracts/Options on Financial Futures Contracts and Commodity Futures Contracts/Options on Commodity Futures Contracts

Type of Futures Contracts/Options (FC/O)	Quantity of FC/O	Transaction (Purchase/Sale) ¹				Min. Fee per Transaction
		Up to 10FC/O per Transaction	Up to 25FC/O per Transaction	Up to 100FC/O per Transaction	More than 100 FC/O per Transaction	
FC/O traded on EUREX	Per contract	EUR 60	EUR 30	EUR 20	EUR 10	EUR 250
FC/O traded outside EUREX	Per contract	EUR 75	EUR 35	EUR 35	EUR 25	EUR 250
Mini-Futures ²	Per contract	EUR 25	EUR 16	EUR 10	EUR 5	EUR 100

¹ A transaction is deemed to be the full or partial execution by the Bank on a given trading day of a client order to purchase or sell a certain quantity of a specific Futures Contract/Option (an "Order"). The client's amendment to an existing (but not yet or only partially executed) Order (including changes made to price limits) is considered as a new Order. The execution of such amended Orders by the Bank will be invoiced as new transactions. In case of amended Orders, the Bank's fees for the initial transactions shall be the higher of either the minimum fee per transaction or (if applicable) the fee corresponding to the quantity of Futures Contracts/Options for which an actual execution took place. For the avoidance of doubt, where the execution of an Order, which for any reason has only been executed partially during a given trading day, is continued on any following trading day(s) (to the extent possible), the continued execution of such Order during a given trading day is deemed a new transaction.

² Applicable to all Futures Contracts identified as "Mini-Futures" or similar denomination by the Bank regardless of whether they are traded on or outside EUREX. Mini-Futures are futures contracts with smaller contract values (e.g. one-fifth of the normal size).

Interest rates regarding Margin Account overdrafts (relating to financial futures/commodity futures contracts)

Currency	Reference rate	Margin
EUR ¹ , USD, GBP, CHF, JPY	LIBOR (1 month)	+10%
CAD	Canada Bankers Acceptances (1 month)	+10%
AUD	AUD Bank bill (1 month)	+10%
NZD	New Zealand Bank bill (1 month)	+10%
DKK	CIBOR (1 month)	+10%
SEK	STIBOR (1 month)	+10%

In case the applicable reference interest rate is below 0%, a reference interest rate of 0% will be used for the calculation of the interest rate.

Custody Fees

Service included:

- Holding and administration of securities and precious metals
- Collection of coupons/dividends
- Corporate actions
- Redemption at maturity

Custody fees are calculated monthly, based on the preceding month-end assets under management and charged on a half-yearly basis (30.06/31.12). These fees are subject to VAT, if applicable.

Custody Fees

Up to EUR 300,000	Above EUR 300,000	Above EUR 600,000	From EUR 2,500,000	Minimum
0.35%	0.30%	0.25%	0.20%	EUR 250 p.a.

Credit Suisse Money Market Funds established under Luxemburg law are free of charge.

Other Services

- Special services regarding the handling of inheritance cases: EUR 250 per hour
- Special in house legal services regarding the implementation of state-of-the art solutions upon client request will be invoiced separately as mutually agreed
- Investigations upon client request: EUR 150 per hour
- Fees and commissions for other services are available upon request
- Foreign fees, expenses and taxes are payable by the client

¹ Other EEA currencies on demand.

Discretionary Portfolio Management Mandates

All-in fee model applicable to discretionary portfolio management services.

The all-in fee is calculated in EUR on the basis of the assets under management valued at market prices as of the end of each month. The monthly fees incurred are invoiced quarterly in the reference currency at the end of a quarter. The all-in fee calculation is based on a stepped tariff which depends on the assets under management.

Services **included**:

- Portfolio management according to the individual investment strategy
- Permanent monitoring of the portfolio
- Regular reporting including performance calculation
- Account administration incl. mailing
- Security transaction costs
- Custody fees

Services and charges particularly **not included** in the All-In Fee:

- Third party duties (stock market charges, brokerage fees, stamp duty, taxes etc.)
- Additional fees/charges which may be contained in the investment vehicles used in the portfolio (e.g. management fees for collective investments)
- Foreign Exchange margin (the margin applied by the Bank amounts up to 3%, depending on the currency concerned and the transaction volume)
- Tax statements

Discretionary Portfolio Management Mandates

Private Mandates

All Instruments¹

Minimum Investment EUR 500,000 or equivalent in reference currency
Assets under management

Discretionary Management Profile	Up to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000	Above EUR 5,000,000 to EUR 20,000,000	Above EUR 20,000,000	Minimum charge
Fixed Income	1.30%	1.20%	1.10%	1.00%	EUR 4,800 p.a.
Yield	1.70%	1.60%	1.50%	1.40%	EUR 6,375 p.a.
Balanced	1.70%	1.60%	1.50%	1.40%	EUR 6,375 p.a.
Growth	2.00%	1.90%	1.80%	1.70%	EUR 7,500 p.a.
Equities	2.00%	1.90%	1.80%	1.70%	EUR 7,500 p.a.

¹ All above-mentioned fees are subject to VAT, if applicable.

Discretionary Portfolio Management Mandates

Private Mandates

Funds ¹	Minimum Investment EUR 250,000 or equivalent in reference currency Assets under management					Minimum charge
	Discretionary Management Profile	Up to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000	Above EUR 5,000,000 to EUR 20,000,000	Above EUR 20,000,000	
Fixed Income		0.90%	0.80%	0.70%	0.60%	EUR 1,250 p.a.
Yield		1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.
Yield (Payout)		1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.
Balanced		1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.
Balanced (Payout)		1.30%	1.20%	1.10%	1.00%	EUR 2,400 p.a.
Growth		1.50%	1.40%	1.30%	1.20%	EUR 2,800 p.a.
Equities		1.50%	1.40%	1.30%	1.20%	EUR 2,800 p.a.

Index ¹	Minimum Investment EUR 250,000 or equivalent in reference currency Assets under management					Minimum charge	
	Discretionary Management Profile	Up to EUR 250,000	Above EUR 250,000 to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000	Above EUR 5,000,000 to EUR 20,000,000		Above EUR 20,000,000
Fixed Income		1.00%	0.90%	0.80%	0.70%	0.60%	EUR 750 p.a.
Yield		1.40%	1.30%	1.20%	1.10%	1.00%	EUR 1,050 p.a.
Balanced		1.40%	1.30%	1.20%	1.10%	1.00%	EUR 1,050 p.a.
Growth		1.60%	1.50%	1.40%	1.30%	1.20%	EUR 1,200 p.a.
Equities		1.60%	1.50%	1.40%	1.30%	1.20%	EUR 1,200 p.a.

Diversified Return ¹	Minimum Investment EUR 250,000 or equivalent in reference currency Assets under management					Minimum charge
	Discretionary Management Profile	Up to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000	Above EUR 5,000,000 to EUR 20,000,000	Above EUR 20,000,000	
DR Moderate		1.40%	1.30%	1.20%	1.10%	EUR 5,000 p.a.
DR Medium		1.60%	1.50%	1.40%	1.30%	EUR 6,000 p.a.

¹ All above-mentioned fees are subject to VAT, if applicable.

Discretionary Portfolio Management Mandates

Other Discretionary Mandates

My Choice¹

Minimum Investment EUR 100,000 or equivalent in reference currency
Assets under management

Discretionary Management Profile	Up to EUR 1,000,000	Above EUR 1,000,000 to EUR 5,000,000	Above EUR 5,000,000 to EUR 20,000,000	Above EUR 20,000,000	Minimum charge
All Profiles My Choice	1.15%	1.05%	0.95%	0.85%	EUR 450 p.a.

Premium

Premium Mandates¹

Minimum Investment EUR 7,500,000 or equivalent in reference currency
Assets under management

Discretionary Management Profile	Up to EUR 20,000,000	Above EUR 20,000,000	Minimum charge
Fixed Income	0.80%	0.70%	EUR 36,000 p.a.
Mixed Portfolio	1.20%	1.00%	EUR 54,000 p.a.
Equities	1.60%	1.40%	EUR 72,000 p.a.

¹ All above-mentioned fees are subject to VAT, if applicable.

Interest Rates

Interest rates regarding current account loans

Currency	Reference Rate ²	Margin
EUR ¹ , USD, GBP, CHF, JPY	LIBOR (1 month)	+4%
CAD	Canada Bankers Acceptances (1 month)	+4%
AUD	AUD Bank bill (1 month)	+4%
NZD	New Zealand Bank bill (1 month)	+4%
DKK	CIBOR (1 month)	+4%
SEK	STIBOR (1 month)	+4%

In case the applicable reference interest rate is below 0%, a reference interest rate of 0% will be used for the calculation of the interest rate.

Interest rates regarding fixed advances (1 to 12 months)

Currency	Reference Rate ²	Margin
EUR ¹ , USD, GBP, CHF, JPY	LIBOR (n months)	+2,5%
CAD	Canada Bankers Acceptances (n months)	+2,5%
AUD	AUD Bank bill (n months)	+2,5%
NZD	New Zealand Bank bill (n months)	+2,5%
DKK	CIBOR (n months)	+2,5%
SEK	STIBOR (n months)	+2,5%

n = interest period applied to the respective fixed advance.

In case the applicable reference interest rate is below 0%, a reference interest rate of 0% will be used for the calculation of the interest rate.

Interest rate regarding overrunnings, i.e. overdrafts on current account without explicitly agreed-upon current account loan facility³

For all abovementioned currencies the fixed interest rate is 10 % per annum.

¹ Other EEA currencies on demand.

² The benchmark rates may be replaced by other rates (for example, LIBOR by Euribor) during the account opening in special cases.

³ For more information on overrunnings, refer to Current Account Closing Statement.

Prices and other Information with respect to payment services

Value Date

	Value date regarding account crediting	Value date regarding account debiting
Credit transfers	Same day ¹	Same day ¹

Credit transfers

a. Cut-off times regarding credit transfers within the European Economic Area (EEA)² or outside the EEA in EEA currencies³ or non-EEA currencies paper-initiated or non paper-initiated

Kind of credit transfer	Cut-off time
Non paper-initiated credit transfers in EUR or other EEA currencies or non-EEA currencies within or outside the EEA	12:00 (CET) on bank business days for payment services
Paper-initiated credit transfers in EUR within or outside the EEA	14:00 (CET) on bank business days for payment services
Paper-initiated credit transfers in EEA currencies (other than EUR) or in non-EEA currencies within or outside the EEA	11:00 (CET) on bank business days for payment services

Credit transfer orders which are received after the cut-off time or on a day which is not a bank business day for payment services will be treated as if they had been received on the following bank business day for payment services at the time the Bank opens for business.

b. Execution times for credit transfers within Luxembourg and in other states of the European Economic Area (EEA)² in EUR or in other EEA currencies³

The Bank ensures that the credit transfer amount is received by the payee's payment service provider at the latest by the date as stated hereafter:

Credit transfer type	Execution time in bank business days for payment services
Non paper-initiated credit transfers in EUR	Maximum 1
Paper-initiated credit transfers in EUR	Maximum 2
Paper-initiated credit transfers in other EEA currencies	Maximum 4
Non paper-initiated credit transfers in other EEA currencies	Maximum 4

¹ (if received until cut-off time, see above).

² The European Economic Area currently comprises: Belgium, Bulgaria, Croatia, Denmark, Germany, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Poland, Portugal, Romania, Sweden, Slovak Republic, Slovenia, Spain, Czech Republic, Hungary, United Kingdom of Great Britain and Northern Ireland as well as Cyprus, furthermore the countries Liechtenstein, Norway and Iceland.

³ EEA currencies are currently: euro, pound sterling, Bulgarian lew, Danish krone, Estonian Kroon, Icelandic krona, Latvian lat, Lithuanian litas, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss francs in Liechtenstein, Czech koruna, Hungarian forint and Croatian kuna.

Fees for Payment Service

Payment service	Amount
Incoming payments	Free of charge
Outgoing payments ¹	EUR 50 per order
Issue and collection of cheques	EUR 50 per cheque
Outgoing Payment via Online Banking	Free of charge
Standing credit transfer order	EUR 10 at each scheduled credit transfer (as per agreed frequency)

With respect to the allocation of fees, credit transfers within Luxembourg or in other states of the EEA in EEA currencies (including EUR) or non-EEA currencies are executed as SHARE credit transfers, unless the client expressly chooses the allocation of fees OUR.

With respect to credit transfers outside the EEA in EEA or non-EEA currencies, the client can also request the allocation of fees BEN.

SHARE credit transfer= transferor bears any fees in relation to his bank and transferee bears any other fees

OUR credit transfer= transferor bears any fees

BEN credit transfer= beneficiary bears any fees

Other Fees

Handling of the revocation of a credit transfer order after receipt of such credit transfer order	EUR 50
Notification of a justified refusal of the execution of a credit transfer order	EUR 50
Efforts made by the Bank for recovery of credit transfer amounts in case of incorrect unique identifier of the payee provided by the client	EUR 50

Exchange Rate

The exchange rate the Bank applies to the currency conversions mentioned in the Bank's General Terms and Conditions is composed of the reference exchange rate ("base rate") and a margin. The base rate is the average of bid and ask taken several times daily (7:00, 8:00, 9:00, 11:00, 13:00, 15:00, 19:00, 21:00 CET)² by the Bank from Reuters Markets Data Systems (RMDS). The margin applied by the Bank amounts to up to 3%, depending on the currency and the transaction volume. For transaction amounts exceeding EUR 200,000 the base rate is determined in real time from RMDS.

¹ Plus external bank charges if the payment shall be executed as OUR credit transfer.

² Central European Time (CET).

Credit Suisse World Elite™ MasterCard®

Cut-off and Execution Periods of Credit Card Payments

A payment initiated by the use of the CREDIT SUISSE World Elite MasterCard is triggered by the MasterCard Acceptance Point as the beneficiary. The payments to the MasterCard Acceptance Point are made via MasterCard as the clearing house. The cut-off and execution periods as indicated in the chapter "Credit Transfers" apply. A payment order that is received on a bank business day for payment services after the time-of-day shown in the Table of Fees and Commissions or on a day that is not a bank business day for payment services will be treated as if it had been received on the following bank business day for payment services.

Fees CREDIT SUISSE World Elite MasterCard

	Amount
Cashless payments with CREDIT SUISSE World Elite MasterCard ¹	
■ EUR-payments (within the EU currency countries)	Free of charge
■ Other payments (currency conversion fee)	1.5%, min. EUR 1.50
Cash withdrawals with CREDIT SUISSE World Elite MasterCard	
■ At Automatic Teller Machines (ATMs) of domestic banks and abroad ^{2,3}	2.5%, min. EUR 5.00
■ At domestic bank tellers and tellers abroad ²	3.5%, min. EUR 5.75
■ At bank ATMs in metropolitan France ³	Free of charge
CREDIT SUISSE World Elite MasterCard Main Card	EUR 500 p.a.
CREDIT SUISSE World Elite MasterCard, additional card for family members (max. of 2 additional cards)	EUR 250 p .a. per additional card
Order of a replacement card	Free of charge
Urgent dispatch of card and/or PIN	EUR 25

Other Fees CREDIT SUISSE World Elite MasterCard

	Amount
Debiting of third party cost	Third party costs incurred (e.g. courier services for the express dispatch of card abroad, Priority Pass Lounge entries for accompanying parties, commissions for services ordered via the Concierge Service, etc.) can be passed on.

Exchange rates for CREDIT SUISSE World Elite MasterCard

The exchange rates applied by the bank for the conversion of credit card transactions outside the EU currency zone are based on the exchange rate set by MasterCard ("wholesale rate of exchange"). In addition, a currency conversion fee of 1.5% is applied.

¹ Debited on the monthly credit card statement.

² In addition, a charge of 1.5%, min. EUR 1.50 for cash withdrawals for currencies other than EUR.

³ A third party charge may be applied by the bank operating the ATM (as displayed on the ATM).



CREDIT SUISSE (LUXEMBOURG) S.A.

Registered office: 5, rue Jean Monnet,
L-2180 Luxembourg
R.C.S. Luxembourg B 11756

Contact:

Postal address: P.O. Box 40, L-2010 Luxembourg

Phone: +352 46 00 11-1

Fax: +352 46 32 70

www.credit-suisse.com

