

Self-directed Investing

Cost information sheet

Self-directed Investing Plus

Clear and transparent investment costs. That's what you can expect from ABN AMRO. This Cost Information Sheet details all the costs associated with Self-Directed Investing Plus.

You pay costs to ABN AMRO and sometimes also to others. We differentiate between the following types of costs for investing:

- ▶ Costs that you pay to ABN AMRO;
- ▶ Costs related to the product;
- ▶ Taxes and deductions at source.

Inclusive or exclusive of VAT?

You do not pay VAT on the service costs and the transaction costs. Some of the other costs are subject to 21% VAT.

Costs that you pay to ABN AMRO

Service costs

The service costs are what you pay ABN AMRO MeesPierson for the administration of your investment portfolio and for all investment information provided in connection with your chosen investment option. The service costs are annual costs, and are paid quarterly in arrears. At the end of each quarter we will calculate the value of the investments within the asset classes equities, fixed income and alternative investments. You pay 25% of the below mentioned yearly percentage.

Self-directed Investing Plus	
Fixed costs	€ 48.00 per year
Service costs*	<ul style="list-style-type: none"> ▶ assets worth less than € 100,000: 0.20% ▶ assets worth between € 100,000 and € 400,000: 0.12% ▶ assets worth more than € 400,000: 0.06%
Minimum costs	None

* On the value of your investments.

You also need to take account of the costs that you pay for your current account. You need a current account for each type of investment service. Different rates apply to the current account. You can find these at abnamromeespierson.nl/tarieven

Transaction costs and costs for ancillary services

Transaction costs

You pay transaction costs for buy and sell orders you submit to us via Internet Banking or Mobile Banking. These costs apply to each order, with the exception of options, for which you pay per contract.

Overview of transaction costs

Equities, bonds, new issues, Turbos and ETFs ¹	€ 4.00 + 0.04% on the value of the order, with a maximum of € 150 per order
Equities, bonds, new issues and ETFs ²	€ 4.00 + 0.04% on the value of the order, with a minimum of € 50 and a maximum of € 750 per order

¹ This currently includes the following countries and stock exchanges: Euronext (Amsterdam, Brussels, Paris and Lisbon), Germany (Xetra), Italy (Mercato Continua), Switzerland (SWX Swiss Exchange), the United Kingdom (LSE) and the United States (NYSE, Nasdaq and Amex).

² This currently includes the following countries and stock exchanges: Australia (Australian Stock Exchange), Austria (Wiener Börse), Canada (TSE and TSX Venture Exchange), Denmark (OMX Copenhagen Eq.), Finland (OMX Helsinki), Hong Kong (Hong Kong), Ireland (Dublin SE), Japan (Tokyo), Luxembourg (Luxembourg), Norway (Oslo), Singapore (Singapore Ready Market), Spain (Madrid Continua) and Sweden (OMX Stockholm Exchange).

You will find an up-to-date list of countries and stock exchanges, together with their characteristics, at abnamro.nl/beurskenmerken

Investment funds

Standard investment funds ¹	No transaction fee
Other investment funds EUR ²	0.20%, with a minimum of € 1
Other funds non-Euro ³	0.6%
Non-standard investment funds ⁴	Buy: 2.00%, with a minimum of € 30 and a maximum of € 750. Sale: 1.00% with a minimum of € 30 and a maximum of € 750.

- 1 You will find the standard investment funds at abnamromeespierson.nl/tarievenbeleggen
 ▶ Investment products → View the full range → pages 1 and 2 (partly).
 2 All investment funds in EUR, not falling within 1.
 3 All other investment funds, except for non-standard funds.
 4 Non-standard investment funds are funds that we cannot process automatically. Costs are higher as a result. You will find a list of investment funds we cannot process automatically at abnamromeespierson.nl/tarievenbeleggen

Orders in options and Turbos can be submitted electronically via Internet Banking or Mobile Banking and by telephone via the investment line. Combination option orders and orders for an exercise can be submitted via the telephone investment line.

Options	Transaction costs
On 1st to 20th contract	€ 2.25 per transaction
On 21st contract and up	€ 1.95 per contract
Cash settlement index options and currency options	€ 2.90 per contract with a minimum of €10.00 per order
Closing order premium 0.10 or less	None

The following costs are due for exercises and assignments of share options:

- ▶ Share options Domestic: the costs that apply to share orders Domestic via the investment line.
- ▶ Share options International: the costs that apply to share orders International group 1 via the investment line.

You can invest in options on the option exchanges of Belgium, Germany (Eurex), France, the Netherlands (Euronext Liffe Amsterdam), Switzerland (Eurex), the United Kingdom and the United States.

Orders in foreign currencies

If you place an order to buy or sell an investment product in another currency, we will convert the order amount into euros. We do so using the middle price at the time of conversion.

In addition, you pay a percentage depending on the currency. This includes the costs that ABN AMRO incurs to hedge and convert the foreign currency. You can find more information about the calculation and the key costs at abnamro.nl/ordervreemdevaluta

Order by phone

If you submit an order via the telephone investment line, an additional charge of € 6.00 per order will apply. The minimum and maximum costs will then also be increased by € 6.00.

Administrative services

Examples include:

- ▶ Costs for back-office services provided on your instructions, such as delivering investment products to another bank.
- ▶ Costs to re-invest dividends if you have opted in to a Dividend Re-investment Plan (DRIP).

These costs are specified on your investment invoice.

You can find more information on all other types of costs at abnamromeespierson.nl/tarievenbeleggen

Transferring: ABN AMRO MeesPierson covers the costs

If you are thinking of transferring your investments to ABN AMRO MeesPierson, you can take advantage of our Investment Transfer Service. It's very simple. We take care of the transfer and will refund the costs charged by your old bank up to a maximum of € 1,500, including VAT, per 12 months. See abnamro.nl/overstapservicebeleggen for more information.

Costs that you pay to others**Costs related to the product (product costs)****Product costs**

If you invest in investment funds, you also pay for costs incurred by an investment fund, such as ongoing charges. The ongoing charges provide an indication of the costs that an investment fund incurs. These include management costs and extra outgoings such as legal fees, audit fees and other operating expenses. Unpaid interest is usually included in ongoing charges as well. The investment fund calculates its ongoing charges per fund class over a period of 12 months and incorporates them automatically in the price of the investment fund. The ongoing charges are set out in the Key Investor Information Document (KIID) of the investment fund. This information is available at abnamromeespierson.nl/fondsen in the product information of the investment funds.

The other fees an investment fund charges for the management of the fund are listed in the Cost Information Sheet with additional information. See under the 'Costs' heading at abnamromeespierson.nl/zelf-beleggen-plus

Taxes and deductions at source

Foreign taxes

Transactions conducted outside the Netherlands may be subject to tax. We will include this tax directly in your order.

We will then pay the tax to the foreign tax authority.

Frequently occurring foreign taxes on the value of buy transactions are:

- ▶ United Kingdom: 0.50% stamp duty.
- ▶ Ireland: 1.00% stamp duty.
- ▶ France and French companies: 0.30% financial transaction tax (FTT).
- ▶ Italy and Italian companies: 0.10% financial transaction tax (FTT).
- ▶ Spain and Spanish companies: 0.20% financial transaction tax' (FTT).

Costs and returns

Your investments are subject to costs. These will reduce your return. Investing also involves taking risks. You should therefore carefully consider whether investing is (still) appropriate for you or whether savings would be a better option for you.

You will find more information on investing and the risks of investing with ABN AMRO MeesPierson at abnamro.nl/voorwaardenbeleggen in the General Investment Conditions.

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About ABN AMRO

ABN AMRO Bank N.V. has its registered office at Gustav Mahlerlaan 10 (1082 PP) in Amsterdam, the Netherlands. Telephone: 0900 0024 (within the Netherlands)*. Internet: abnamro.nl ABN AMRO Bank N.V. holds a banking licence from De Nederlandsche Bank N.V. (the Dutch Central Bank) and is listed in the register of the Autoriteit Financiële Markten (Netherlands Authority for the Financial Markets – AFM) under number 120 0 00 04 and in the Trade Register of the Amsterdam Chamber of Commerce under number 34 33 4259. The VAT identification number of ABN AMRO Bank N.V. is NL820 6.4 6.660B01.

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* Calls are charged at the standard rate as set by your telephone provider.