EMERGO WEALTH

LEGAL

FEES & DISCLOSURES

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The costs and charges included in this Appendix are for informational purposes only and are subject to change.

Fees will be effective as of April 29th, 2020.

Costs and Other Charges

EMERGO WEALTH may apply fees for the account opening procedure. The Client bears the cost of the certification of his/her signature and the stamping cost on the Power of Attorney document.

The commission rates are negotiable. The client has the right to apply for a better rate. Amongst the criteria that will determine approval or rejection of the application are the value and frequency of the Client's transactions, the total value of the portfolio, the length of Client's relationship with the Company etc.

Any transaction fees charged by the Stock Exchanges and Depositories are passed on to the Client.

Considerations received and/or paid by EMERGO WEALTH

(1) In some cases, EMERGO WEALTH may receive commissions, fees or other considerations by third parties (such as portfolio managers, financial instruments providers or partners of EMERGO WEALTH) with regard to the provision of our services to you. The amount of the consideration depends on the nature of the relevant transaction, the instrument or the service provided. In some cases, EMERGO WEALTH may receive two types of consideration: It may receive an upfront placement fee with the acquisition of the financial instrument and it may also receive a trailer fee during the term of the product.

(2) The placement fees are usually calculated on the basis of the market price of the financial instrument, while the trailer fee during the term of the financial instrument is calculated on the net asset value on specific dates during the term of the financial instrument. Further information on the calculation method of the considerations will always be communicated to the Client with regard to the Financial Instruments that the Client intends to invest in.

(3) EMERGO WEALTH may also, in certain cases, pay considerations to third parties and/or its employees with respect to the promotion of the Services provided to the Client. All information mentioned in this Appendix in relation to the amount and the types of considerations that may be received, apply, accordingly, to the cases where considerations may be paid.

Account Opening Fees

Account Type	Fee	Frequency	Notes
Physical persons (online)	Nil	One-off	
Physical persons	€ 25	One-off	Upon account funding
Legal entities	€ 100 - € 500	One-off	Based on type of type and complexity of structure of account holder
Due diligence for Complex Legal structures and PEP and high-risk clients	€ 50 - € 200	Annual	

Reception-Transmision (Brokerage)

	Commission (per transaction)	Maximum	Ticket Charge
Brokerage commissions (Standard)			
Stocks/ETFs - Interactive Brokers			
EUR	0.30%		3
USD	0.1 per share	0.30%	3
CHF	0.35%		10
GBP *	0.075%		6
CAD	0.03 per share	0.50%	3
JPY	0.28%		80
SGD	0.28%		5
HKD	0.28%		50
CNH	0.28%		15
HUF	0.25%		400
PLN	0.25%		40
NOK	0.25%		40
SEK	0.25%		60
ILS	0.25%		50
MXN	0.35%		80
Foreign Exchange			
EUR, USD, GBP	0.08%		Min. charge 3
All currencies	0.10%		Min. charge 5
Bonds			
EUR	0.40%		Min. charge 5
USD	0.40%		Min. charge 5
HKD	0.40%		Min. charge 5
Futures			
All currencies	9 per contract		Min. charge 6
Metals			
USD	0.65%		Min. charge 5
Local Markets (CSE & ASE) - CISCO	0.50%	€ 10	
European Bonds (OTC)	0.3% - 0.5%		€40 settlement fees

**Stamp taxes (UK=0.5%, Ireland=1%) are directly passed through to the client.*
Inactivity fees may be applied to Interactive Brokers client accounts.
For more information please visit [this link]
Any exchange or regulatory fees are passed to the Client

Investment Advice

Service	Client	Fee	Frequency	Details
Investment Advice inquiry	Any	€ 50	Per Hour	Only for acc. balances more than €50,000
Preparation of Investment Policy Statement (IPS)	Any	0.5% on AUM	Annual	Includes reporting and a minimum of 1 face to face meeting per year. Only after account is funded. Minimum AUM € 30,000

Discretionary Portfolio Management

Service	Client	Fee	Frequency	Details
Management Fee	Any	1.0%	Quarterly	
Performance Fee	Any	10% on Profit	Quarterly	Only applicable to actively managed funds based on a high watermark.

Safekeeping Services

Service	Type	Fee	Charge Frequency	Details
Safekeeping Fee	Securities kept with Clearstream Banking Luxembourg	0.20%	Monthly	For securities held under Emergo Wealth's custody account. Calculated on the market value of the portfolio at the month end (equities, ETFs and Mutual Funds). Safekeeping Fee for bonds and structured products is calculated on the face value of the portfolio at the month end.
	Securities kept at the CSE and ASE	0.20%	Monthly	For securities held under Emergo Wealth's custody account. Calculated on the market value of the portfolio at the month end.
Trade settlement	Securities settled at Clearstream Banking Luxembourg	€ 40	Per Security Transaction Settlement	International Stocks and bonds, ETFs and structured products
	Securities kept with Clearstream Banking Luxembourg	€ 150	Per Security Transaction Settlement	Mutual Funds

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