GENERAL FEE SCHEDULE
PRIVATE BANKING

JANUARY 1st, 2027

FEE SCHEDULE

Main rates and conditions applicable to products
and services reserved for customers
of Societe Generale Private Banking Luxembourg

SOCIETE GENERALE
Private Banking

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The provision of the services described under this pricing conditions extract (i) is subject to prior approval by the Bank and (ii) may be limited or prohibited in accordance with any applicable regulations in the client's country of residence, including the United States of America.

The fees and rates stated on this extract include taxes. Should VAT apply, the rate applicable on the date of this extract, and which is subject to change, will be indicated at the bottom of the page; the rate will be displayed excluding VAT as well, and rounded-up if relevant. Those fees and rates replace, as from January 1st, 2027, any previous pricing conditions and may be modified at any time (in accordance with our General Terms & Conditions).





Dear Sir, Dear Madam,

You will find in the following pages the principal fee conditions applied to the banking products and services offered by Societe Generale Private Banking in Luxembourg.

With Societe Generale Private Banking, you access a complete and innovative range of products and bespoke services.

Our private bankers lean on the know-how of numerous specialists to organize, grow or transmit your wealth: teams of financial and wealth engineers, financing specialists, economic analysts and portfolio managers.

For you, it is the guarantee of a global vision of your wealth.

For us, it is a commitment of every moment: proposing you solutions at your image.

YOUR WEALTH MANAGEMENT SERVICE

A PERSONALISED AND CLOSE RELATIONSHIP

Committed and present at every moment by your side, **your Private Banker** builds with you a comprehensive and coherent wealth management strategy to achieve your goals.

They advise you in close collaboration with:

- **The Wealth Manager,** to structure, organize and pass on your wealth.
- **The Investment Manager** who analyzes your asset allocation and guides you towards a relevant financial offer.
- **The Portfolio Manager** who manages your assets according to your management style.
- **The Credit Expert** to assist you in financing your projects.
- **The Private Equity Expert,** to guide you in your non-listed investments.

Your Account Manager is by your side to manage your day-to-day transactions.

- **Regular information on our areas of expertise**
  - You receive key updates on economic, legal, and tax news as well as on our new solutions.
  - You are invited to tailored events: conferences and dedicated programs on selected topics.
  - You have access to the expertise of our renowned partners to facilitate your projects.
  - You receive our regular insights into the financial markets and our strategists' views whenever a significant market event occurs.



Relying on the systems and resources implemented by Societe Generale Group, we ensure **the security of your assets and data**.

Every day, more than 1,400 employees are dedicated to cybersecurity work to protect your data and prevent fraud attempts.



Your portfolio statement
Each quarter, you receive a financial wealth statement presenting, in particular, a comprehensive summary of performance by management and holding style.

Your tax report
Each year, you receive a statement detailing the income received during the previous year (interest, dividends, etc.), capital gains or losses from the disposal of securities, withholding taxes or tax credits that may be claimed, any potentially deductible expenses and where applicable, charges billed by external service providers.

PERMANENT ACCESS TO YOUR ACCOUNTS

On your e-banking platform, you will find:

- A comprehensive overview of the financial assets entrusted to us across all your portfolios
- Monitoring of your investment performance
- The execution of your transfers
- An overview of your transactions and the management of your beneficiaries
- A document area containing, among other items, your transaction notices and portfolio statements.

A COMPREHENSIVE RANGE OF EXCLUSIVE PRIVATE BANKING SOLUTIONS

- **Management of your assets**

  To support you in the financial markets, we offer a range of management solutions tailored to your strategy, expertise and preferred level of delegation.

- **Asset allocation based on the Dialog & Asset Allocation method**
  - You manage your allocation using a personalised analysis and simulation methodology.
  - Past-performance analysis and future simulations enable your adviser to tailor their recommendations.
  - A dynamic approach is used to adapt your portfolio to your objectives.

  It draws on the information provided about your assets and liabilities.



PMA, **Prime Market Access**[1], gives you direct access to the trading floor, with six specialists available continuously from 8 a.m. to 10 p.m., from the opening of the European markets to the close of the US markets.

- **Diversifying your wealth**

  We offer you access to a wide range of financial investments:
  - Direct **real estate** or through specialized funds;
  - **Structured products** adjustable according to the economic and financial environment;
  - **Private equity** to invest in unlisted companies.

To bring your passions to life, our experts in **art, philanthropy, forestry investments, wine** and spirits are at your disposal.

This service also covers:

- the opening of accounts for individuals and stand-alone wealth-holding companies,
- the updating and regular maintenance of client knowledge,
- a multi-currency account,
- a securities account (excluding fees relating to account activity).

The Wealth Management Service is subject to flat-rate account maintenance fees as set out below:

Individual accounts
€350 per quarter, annual cost: €1,400

Corporate accounts
€600 per quarter, annual cost: €2,400

For discretionary management, investment advisory and trading-floor access services: 50% of the standard fee.

The Wealth Management Service also includes exemptions from standard fees, an excerpt of which is provided below:

- fees for electronic transfers made through our digital platforms,
- credit card fees, limited to one card per holder (Visa or Mastercard Capitol Gold or Business),
- fees for the electronic document-signing service,
- fees relating to the secure electronic delivery of your correspondence and quarterly portfolio statements via your online platform.

(1) This solution may only be accessed if certain eligibility criteria are met.

YOUR INVESTMENTS

We provide you with a selection of services based on your needs:

- delegation of the management of your assets to your Bank
- maintaining your investment decisions while receiving advice from your Bank
- simple execution of transactions

These services require the signing of a management mandate or an investment advisory contract, or a registration form to gain access to our trading room. They are accessible subject to a certain asset threshold, as described in the following offers. Rates are applied on the basis of four main categories: management or advisory fees or access rights to the trading room, brokerage fees, the distribution margin for structured products and custody fees.

For better understanding of our rates policy, we have chosen to illustrate it as follows:

- price simulations section p. 17 with use cases
- dedicated appendix for derivative products available upon request.

MANAGEMENT OR ADVISORY FEES / ACCESS RIGHTS TO THE TRADING ROOM[1]

Assets that are managed or that are the object of an investment advisory contract are subject to a management[2] fee (according to the investment profile where relevant) or advisory fee.

It covers the following services depending on the case:

- execution of the core mission: discretionary management of your assets or advisory mission according to your needs
- analysis of needs and the drawing up of an investment proposal in line with the defined investor's profile
- regular monitoring of the risks inherent in your portfolio
- special and regular contacts with your manager / advisor according to the frequency provided for in the offer
- a classic portfolio statement and, depending on the type of offer, your personalised management report

For services related to our trading room, rights cover:

- privileged access to our market specialists
- extended trading hours
- close follow-up of your transactions
- depending on whether you are classified as Professional[3], access to tactical data, rigorous and optimised monitoring of your investment capacity.

Fees and access rights are expressed as a yearly percentage. They are debited in advance on a quarterly basis and calculated on the relevant assets at their valuation on the last business day of the previous quarter[4]. They break down according to our offers as described in the following pages.

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(1) Prime Market Access.

(2) VAT of 17%.

(3) Refer to Glossary p. 21.

(4) For any contract taking effect mid-year, the first fee is calculated on initial assets and prorata temporis.

BROKERAGE FEES

Brokerage fees cover the execution of your transactional orders. They apply to the nominal amount of the transaction (number of securities x execution price), buy and sell sides. Stamp duties, processing fees, financial transactions taxes[1] and brokerage fees applied to the amount of the transaction are added, where applicable.

The debit value date of the cash is the credit value date of the securities, corresponding to the settlement date of the broker (example of security buy).

Equities, similar securities[2] and equity funds are subjected to a dedicated fee schedule. Bonds and similar securities are subjected to another dedicated fee schedule.

DISTRIBUTION MARGIN ON STRUCTURED PRODUCTS

This margin is a percentage per year of product life, calculated on the nominal amount of the transaction, on a prorata temporis basis.

It is an up-front margin, covering the distribution of structured products issued by third parties and following accessory services:

- product selection on an open architecture basis
- selection of issuing counterparties
- indicative quotes
- legal documentation production.

NOMINEE[2] SUBSCRIPTION FEE

This commission, in the context of the Private Equity offer, covers:

- execution of the subscription process on behalf of the customer investment-related
- administrative formalities, such as monitoring, reporting and executing fund calls and distributions.

CUSTODY FEES[3]

Custody fees cover:

- the safekeeping of your securities and assimilated (set-up of infrastructures that guarantee, in a secure environment, the deposit, restitution and safekeeping of the value of your deposited assets). This safekeeping implies receiving entering securities and executing deliveries.
- the administration, monitoring and follow-up of your shares (management of your rights except formalities relating to the participation in company general meetings), other security transactions, capital increases, subscriptions, splits, takeovers, etc.

Custody fees apply to all securities[4], physical gold and precious metals for all customers. The market value is established based on the closing price of the last known price of the previous quarter. Custody fees are invoiced quarterly. The tariffs include depositary fees. Fees are invoiced even if deposited securities are withdrawn before the end of the quarter. Custody fee schedules are detailed on following pages.

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(1) Refer to Price simulations section p. 17..

(2) Refer to Glossary p. 21.

(3) VAT : 14% for securities and 17% for gold and precious metals.

(4) Included financial contracts (in particular options and futures).

Discretionary portfolio management

MANAGEMENT FEE[1] *Incl. custody fees* *Illustration on page 17*	**AVENIR**	**AVENIR BESPOKE** *From €5M*
≤ €5M	0.90% (1,05% incl. VAT)	Not available
> €5M - €10M	0.80% (0.94% incl. VAT)	
> €10M - €20M	0.70% (0.82% incl. VAT)	
> €20M	0.60% (0.70% incl. VAT)	
Brokerage fees *External brokers' fees included*	Included	Funds: included Equities: 0.50% Bonds 0.25%
	Structured products: 1.5% buy / 0.75% sell	

SELECT MANDATE

Alternative solution, based on a systematic allocation:

Management fee including brokerage[2] and custody fees: 0.50% (0.585% incl. VAT).

PRIVATE EQUITY MANDATE

Access threshold: €1M

Annual management fee[2] including the nominee subscription fee and Custody fees: 0.90% (1.05% incl. VAT)

The fee is calculated on the net asset value of the portfolio + residual commitments, on a quarterly basis[3].

(1) VAT 17 % or 14% for Custody fees.

(2) Except for structured products and derivatives, priced on the same base as Avenir offer.

(3) Refer to Glossary p. 21.

Investment Advisory

MANAGEMENT FEE[1]	ADVANCED *From €2M*	EXPERT *From €5M*	PRIME MARKET ACCESS *From €5M*
≤ 5M€	0.90% (1.05% incl. VAT)	Not available	
> €5M - €10M	0.80% (0.94% incl. VAT)		0.30% (0.35% incl. VAT)
> €10M - €20M	0.70% (0.82% incl. VAT)		
> €20M	0.60% (0.70% incl. VAT)		
Brokerage fees: Minimum/ticket €100 *Free for SG IS in-house funds* *External brokers' fees included[2]*	Equities and similar securities, equities funds, alternative funds: 0.60% Bonds and similar securities, fixed-income funds: 0.40%		Equities and similar securities, equities funds, alternative funds: 0.50% Bonds and similar securities, fixed-income funds: 0.30%
	Money market funds: 0.10%		
	Structured products: 1.5% buy side / 0.75% sell side		
	Derivative products: refer to dedicated appendix		
Custody fees[1]	Included	0.25% (0.285% incl. VAT)	
Distribution margin on structured products - primary market	1% per year of product life, calculated based on the product's original maturity; up-front margin; maximum 2.5%		

ESSENTIAL INVESTMENT CONTRACT

Access threshold: none

This solution is reserved for portfolios allocated exclusively to structured products and funds.

Advisory fee[1], including custody fees: 0.30% p.a. (0.35% incl. VAT).

Brokerage fees and margin apply only to structured products, as specified above.

PRIVATE EQUITY INVESTMENT CONTRACT

Access threshold: €1M

Annual management fee[1] including the nominee subscription fee and Custody fees: 0.90% (1.05% incl. VAT)

The fee is calculated on the net asset value of the portfolio + residual commitments, on a quarterly basis.

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(1) VAT 17 % or 14% for Custody fees.

(2) External brokers'fees:

– European(*), British, American and Canadian markets: direct market 0.03%, care(**) 0.05% with a respective maximum of 1 ct/share or 2 cts/share for the USA & Canada.

– exotic markets: 0.03% to 1.20% (number of share x execution price) (list upon demand)

(*) Belgium, Netherlands, France, Spain, Portugal, Italy, Switzerland, Germany, Denmark, Norway, Sweden, Finland, Ireland, Austria.

(**) Refer to Glossary p. 21 for details of the various handling methods.
Indicative examples of financial transactions in Price simulations section p. 17.

Order Execution

TYPE OF FEE	EXECUTION *From €1M*
Brokerage fees (%) Minimum/ticket: € 150 *Half fees for SG IS in-house funds*	Equities and similar securities: 1% Bonds and similar securities: 0.6% Equity funds, alternative funds: 1.6% Fixed-income funds: 0.75%
	Money market funds: 0.10%
	Structured products: 1.5% buy side / 0.75% sell side
External brokers'fees	See the previous page in the Investment advisory section
Distribution margin on structured products - primary market	1% per year of product life, calculated based on the product's original maturity; up-front margin; maximum 2.5%
Custody fees(1)	0.35% (0.40% incl. VAT)

ORDER EXECUTION ONLY: PRIVATE EQUITY ACCESS

Access threshold: €1M

Nominee subscription fee: 1%
for funds belonging to SGPB investment universe,
2% for funds ex investment universe,

Charged on commitment at time of fund subscription

Custody fees(1): 0.50% (0.57% incl. VAT)

(1) VAT 14%.

Other Financial Instrument Transactions

RECEIPT AND TRANSFER OF FINANCIAL INSTRUMENTS

Receipt on your behalf:
free

Incoming transfer:
free

Outgoing transfer:
€125 per investment line + depositary fees

Postage and insurance fees and fees paid to our depositaries are invoiced to the customer.

COUPON AND DIVIDEND PAYMENTS

In securities account, with account credited

	AT THE BANK OR LUXEMBOURG DOMICILED SECURITIES	FOREIGN-DOMICILED SECURITIES
Deposit fee	Free	Coupons and bonds: depending on deposit location and decreasing along with the amount (refer to following table) Coupons: min. €2.50
Foreign exchange fee (where applicable)	≤ €125,000: 0.1% min. €5 > €125,000: 0.025%	

Details below depending on the drop-off location:

CLEARSTREAM		ABROAD[1]	
Coupon / dividend	Bonds	Coupon (dividend / interest)	Bonds
Free	Free	From 0 to €2,500: 1.25% from €2,501 to €12,500: 0.50% > €12,500: 0.25%	≤ €125,000: 0.50% > €125,000: 0.25%

FORMALITIES RELATING TO THE PARTICIPATION IN COMPANY GENERAL MEETINGS[2]

Detailed fees are available on our website www.societegenerale.lu/en/, About us / Information and Publications / Fees / General meeting announcement and voting instruction transmission services.

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(1) Fees are calculated on a cumulative basis.

(2) VAT 17%.

YOUR CURRENT ACCOUNT

Services and administration fees

SERVICE/FEES	MANUAL	ELECTRONIC
PAYMENTS		
▪ Incoming transfer	Free	Free
▪ Outgoing transfer intra-SG Luxembourg	Free	Free
▪ Outgoing transfer in **EUR to Luxembourg or a country of the SEPA zone** (European Economic Area, Switzerland and Monaco), Share cost basis only	€40	Free
▪ Outgoing transfer **to a non-SEPA country and/or in other foreign currencies**	0.30% min. €5 / max. €300	
▪ Correspondent fees	€30 if transfer with OUR option (all cost payable by the instruction party)	
▪ Urgent transfer: additional charges per operation	€200	€200
▪ Direct debit	Free	N.A.
▪ Standing order	Set up: free Order charged as stipulated above	
Where applicable, foreign exchange fees[(1)]. *For transfers within the EEA zone in any of the EEA currencies, the bank of the beneficiary is credited for a maximum of 1 working day (D+1) as from the moment of reception of the order by SG Luxembourg (except for instruction received on a paper format: D+2). For other transfers, D+3 maximum.*		

(1) Charges apply according to Spot foreign exchange , Automatic section, p. 15..

SERVICE	FEES
CARDS AND CASH	
Debit cards	Not provided
Credit cards	Annual fees:
▪ Visa / Mastercard Capitol Gold	€245
▪ Visa / Mastercard Capitol Business	€220
▪ Visa Infinite Club / Mastercard Elite Club	€610
▪ Visa Infinite Horizon / Mastercard Elite Horizon	€1,225
Cash withdrawals	
▪ From an ATM with your credit card	3% of amount, min. €6
Exchange fees if applicable (for transactions ≤ €30):	*3% + €1.50*
Exchange fees if applicable (for transactions > €30):	*3% + €3*
▪ In branch in Luxembourg	Not provided
OVERDRAFTS *(non-authorized overdraft)*	
Accounts in:	Applied rate[(1)]
▪ EUR	ESTR + 6 %
▪ USD	SOFR + 6 %
▪ CHF	SARON + 6 %
▪ GBP	SONIA + 6 %
▪ Other currencies	Please contact us

(1) The Client is informed that reference rates or benchmarks (means any index or rate made available to the public and used as a reference for the financial instruments or contracts in order to determine the amount payable under a financial instrument or contract) used for the business relationship between the Client and the Bank (i) may be subject to methodological or other changes which could affect their value, (ii) may not comply with applicable laws and regulations (in particular Regulation (EU) 2016/1011 of the European Parliament and of the Council dated June 8, 2016) and/or (iii) may be ceased to be published or, (iv) be deleted. The occurrence of any of the afore-mentioned events may have adverse consequences which may materially impact the economics of the relevant financial instrument or contract. If the applicable reference interest rate is less than 0%, a reference interest rate of 0% will be used for the calculation of the interest rate.

Account Management

Account opening

- individual accounts: free
- private wealth management company owned by at least another company & other legal entities (for example, non-exhaustive list: trust, foundation, special purpose vehicle, regulated fund, etc.): €2,000 up to €5,000 depending on complexity

Ultimate beneficial owner change[1]

€1,700 (€ 1,989 incl. VAT)

Account object or functioning change

€1,000

Amendment to bank account signing regime (including updates in our systems and digital platforms)

€100

Wealth Planning

Real architects of your wealth, our engineering specialists accompany clients in organizing the holding and management of their fortune.

They offer you to benefit from a wide range of instruments to organize the holding of assets: life insurance (SIF, DIF, CIF), RAIF, SIF, SICAR, SPF and SCSP, etc.[2]

Alongside clients and their advisors, our wealth engineers work to implement these solutions and provide the associated services (custodian bank, central administration, transfer agent)[3].

Term Deposits and Call Account Deposits

Standard periods

- 1, 3, 6 or 12 months

Interest rate

- variable remuneration[4]

Minimum

- €100,000 (or equivalent)

Increase/Decrease

- in increments of €10,000

Renewal, unless otherwise instructed, 2 working days before maturity, extension for an identical term, possibility of capitalizing interest at the customer's request.

In the event of negative rates on certain currencies, the Bank reserves the right to pass them on to deposits of any kind, in accordance with article 17.1.3 of the Bank's General Terms and Conditions.

Financing

Administrative, extension, amendment fees

Mortgages

- 0.50% of the loan minimum fee of €1,500

Overdrafts and patrimonial loans

- 0.50% of the granted overdraft minimum fee of €1,500

Lombard credits

- 0.20% of the loan minimum fee of €500

Bank guarantees issued with a deposit

- 0.50% of the granted amount minimum fee of €500

If the transaction requires the intervention of a foreign party, the associated additional fees will be charged to the instructing party or to the beneficiary, according to pre-established agreement.

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(1) VAT 17%.

(2) Refer to Glossary p. 21.

(3) Subject to the acceptance of the Bank.

(4) Depending on duration and currency of investment.

OTHER FEES

- **Spot foreign exchange**

  Upon demand

  Charges and fees apply to the nominal:

Bands (€)	% of fee applied on nominal
≤ 100 K	1.50%
> 100 K and ≤ 300 K	0.75%
> 300 K and ≤ 5 M	0.35%
> 5 M	0.13%

  Min. €100 per transaction; Value date: D+2

- **Automatic**

  For market transactions initiated in one currency and settled in another (stock exchange orders, transfers, dividend or coupon payments, etc.), automatic forex charges apply according to below table, at the bank's daily fixing rate at 4pm (Reuters source):

Type	Threshold	Fee
Non bank legal entities	€0 to €12,500 €12,501 to €25,000 > €25,000	0.10% 0.05% 0.03% min. €3.70
Others	€0 to €125,000 > €125,000	0.10% 0.03% 0.03%

- **Account closure fee**

  Free for natural person

  €500 for corporate accounts

- **Inheritance fee**[1]

  in Luxembourg €150 (€175.50 incl. VAT)

  international €500 (€585 incl. VAT)

  Additional costs: research service + recharge of eventual legal or tax advice costs.

- **Documentation search upon request of third party**[1]

  €100 / hour (€117 incl. VAT)

- **LEI (Legal Entity Identifier)**[1]

  First allocation or renewing €200 (€234 incl. VAT)

- **Reissue of account statement**

  Reissue ≤ 1 year flat fee of €50 per requested month

  Reissue > 1 year flat fee of €500 (any requested year is billed)

- **Monitoring of your account and/or inactive safe-deposit box(es)**[2]

  €5,000 / year until account closure, paid annually.

- **Delegation of EMIR reporting**[1]

  Flat fee €10,000 (€11,700 incl. VAT) / year

- **Escrow account**

  Contact us for the rates

- **Portfolio statement sending, annual fee**[1]

  Quarterly basis free

  ≥ Monthly basis €400 (€468 incl. VAT) per account

(1) VAT 17%.

(2) Account Without Movement and Assets Without Master procedure initiated.

- **Safety deposit boxes[1]**

Volume in dm³	Height in cm	Price in € per Year
13	10	95 (111.15 incl. VAT)
20	15	160 (187.20 incl. VAT)
40	30	195 (228.15 incl. VAT)
80	60	350 (409.50 incl. VAT)

Forced opening of safe deposit box: €350 (€409.5 incl. VAT)

- **Account balance certification**

€150

- **Paying agent[1]**
  - For the mandatory French tax advance withdrawal
  - For the Belgian tax on stock exchange transactions

Fulfilling tax return and tax payment obligations annual fee: €250 (€292.50 incl. VAT)

- **Request of application of tax treaties[1]**

Before the income payment: €250 (€292.50 incl. VAT) /year and per country[2]

Tax refund[3]: €200 (€234 incl. VAT) per line and 10% of the amount recovered, capped at € 10,000 per account and recovery year

- **Certification[1]**

(ownership, hold on funds, standard banking deed, income, closure, withdrawal, transfers, etc.)

Flat fee: €75 (€87.75 incl. VAT)

Contact us for customization.

- **Request for Companies and Trade Registry[1]**

Flat fee: €25 (€29.25 incl. VAT)

- **Statement fee**

Frequency: quarterly

Standard fee: €0

Credit interest rate: 0%

Debit interest rate: refer to p. 13, Overdraft section

If total amount of interest income or expenses < €10: no account invoicing or statement. Where applicable, negative deposit rates in the currencies concerned (interest calculated on a daily basis and invoiced quarterly).

- **Physical gold transaction**

Only precious metals purchased through the Bank and safeguarded in the Bank's vaults are eligible. Each acquisition is backed by a physical holding in the Bank's vaults and recorded in the client's securities account.

Upon sale, the proceeds are credited solely to the client's current account, while the corresponding holding is removed from the securities account.

Physical gold transactions Bars, small bars and coins:

Brokerage fees: 2.00%

Custody fees[1]: 0.35% (0.41% incl. VAT)

(1) VAT 17%.

(2) For further details about the targeted countries, please contact your Private Banker. This service is free of charge for the investments in US securities.

(3) Service offered if minimum €50 recoverable per line after deduction of costs.

PRICE SIMULATIONS

MANAGEMENT FEE

Simulation data

Natural person resident in the EU

Asset management chosen service	Investment advisory services, Avenir offer
Amount invested in €	7,000,000
(relevant assets valued on the last business day of the previous quarter)	
Standard rates	
≤ €5M:	**0.90%**
> €5M - €10M:	**0.80%**
> €10M - €20M:	**0.70%**
> €20M:	**0.60%**
Frequency of billing	quarterly
Minimum	none
Other fees: applicable VAT	17%

Simulation in amount and in %	Annual €	in %	Quarterly €	as a % of the invested amount
Fee ex. VAT	56,000	0.80%	14,000	0.20%
VAT	9,520	0.14%	2,380	0.03%
Total amount debited	**65,520**	**0.94%**	**16,380**	**0.23%**

BROKERAGE FEES ON SECURITIES TRANSACTIONS, INVESTMENT ADVISORY OFFER

(example on shares: applicable to other securities)

Simulation data

The client buys a share listed on the CAC40.

Price in €	125
Quantity	800
Nominal amount in €	100,000

Standard rates: brokerage fees

Equities	0.60%	minimum €100 / ticket

External fees

Broker fees	0.03%
Stamp duty	0%
Tax on financial transactions	France 0.30%

Simulation in amount and as a % per transaction	in €	as a % of the nominal
Nominal	100,000	Not applicable
Equity brokerage fees	600	0.60%
External fees (broker, stamp, tax on the transaction)	330	0.33%
Total fees	**930**	**0.93%**
Total amount debited	**100,930**	

SIMULATION OF THE SAME BUY TRANSACTION, SETTLED FROM A CLIENT ACCOUNT IN USD

Simulation data

The automatic exchange rate applies to the total amount of the transaction in EUR, including fees:

Nominal amount	100,930
Bank's fixing rate at 4pm	1,1966

Standard rates

Exchange fee	0.10%

Simulation in amount and as a % per transaction	in amount	as a % of the nominal
Nominal to be converted €	100,930.00	
Nominal at fixing rate $	120,772.84	
Conversion price, fee included	1.1978	
Fee in $	1,204.14	0.10%
Nominal debited $	119,209.72	

DEPOSIT FEES ON SECURITIES

Deposit fees on securities are calculated on a cumulative basis with successive application of different rates.

Simulation data

The client collects coupons and dividends of foreign-domiciled securities.
Amount in €: 15,000.

Bands	Coupon (dividend / interest)
≤ €2,500: 1.25%	2,500 * 1.25% = €31.25
> 2,501 to €12,500: 0.50%	10,000 * 0.50% = €50
> €12,500: 0.25%	2,500 * 0.25% = €6.25
Total fees	**31,25 + 50 + 6.25 = €87.50**
Total credited amount	**15,000 - 87.50 = €14,912.50**

BREAKDOWN OF TAXES ON FINANCIAL TRANSACTIONS

Country	Tax rate	Calculation basis, applicability
France	0.30%	Tax calculated on the nominal amount of the transaction, applicable to all investors on all securities for whichthe issuing company is French or Italian
Italy	0.1% on regulated markets 0.2% on OTC markets	
Belgium	0.09 % - 0.27 % - 1.32 % depending on the type of instrument	Tax calculated on the nominal amount of the transaction, applicable to Belgian residents, regardless of the nationality of the company issuing the security

Subject to changes in these rates and any new taxes on financial transactions.

DISCRETIONARY MANAGEMENT FEES ON 2-YEAR STRUCTURED PRODUCTS

Simulation data

Type of product	Phoenix 2 years
Asset management chosen service	Investment advisory services, Avenir offer
Nominal amount in €	100,000
Issue price	99%

Standard brokerage fees

Buy side	1.50%
Sell side	0.75%

Simulation in amount and as a % per transaction	in €	as a % of nominal
Amount of the transaction	99,000	
Structured product brokerage fees	1,500	1.50%
Amount debited	**100,500**	

INVESTMENT ADVISORY FEES FOR 3-YEARS STRUCTURED PRODUCTS (PRIMARY MARKET)

Simulation data

Type of product	Phoenix 3 years
Asset management service chosen	Investment advisory services, Expert offer
Nominal amount in €	100,000
Issue price	97.5%

Standard rates

Brokerage fees applied to the amount at issue	
Buy side	None
Up-front distribution margin	1% per year of product life per annum, calculated based on the product's original maturity; up-front margin; maximum 2.5%

Simulation in amount and as a % per transaction	**in €**	**as a % of the nominal**
Nominal	100,000	
Amount at issue	97,500	
Distribution margin	2,500	2.50%
Amount debited	**100,000**	

SPOT EXCHANGE COSTS

Simulation data

The client carries out a EUR/USD exchange on €200,000.

Nominal amount	€200,000
Market price	1.1995

Standard rates

Charges and fees apply to the nominal

EUR bands	**% fee on the nominal**
≤ 100 K	1.50%
> 100 K and ≤ 300 K	0.75%
> 300 K and ≤ 5 M	0.35%
> 5M	0.13%

Simulation in amount and as a % per transaction	**in €**	**as a % of the nominal**
Amount to be converted into €	200,000	
Amount at market price $	239,900	
Conversion price, including fee	1.1905	
Fee in $	1,799.25	0.75%
Amount credited in $	**238,100.75**	



GLOSSARY

Professional client:

To qualify as a Professional Client, you must have sufficient competence, experience and knowledge to take your own investment decisions and understand the risks involved.

You must also meet at least two of the following three criteria:

- you have carried out on average 10 transactions of a significant size each quarter for the last four quarters in the markets concerned
- the value of your portfolio of financial instruments (including bank deposits) is greater than €500,000
- you hold or have held a professional position in the financial sector, for at least one year, requiring knowledge of the transactions or services concerned.

We must draw your attention to the fact that any individual client who moves into the category of professional client loses certain rights reserved for retail clients as well as any associated compensation rights. For more information, please see the "MiFID Presentation" on our Bank's website.

Type of security order processing:

- Direct: electronic access to listed markets without breaking the chain (straight through process).
- Care: the order is sent electronically or by telephone to a sales trader at the broker, who takes over and supervises the routing and execution of the order to the market.

Equities and similar securities:

Two conditions are required for inclusion in the Equities category:

- the financial instruments must be equivalent to equities from an economic point of view, and
- the harmonised transparency rules applicable to equities must be profitable to the market if they are extended to these instruments.

Non-exhaustive list of securities treated as equity equivalents, provided for illustration purposes: warrants, high-yield shares (reverse convertibles, discount certificates), ETF (Exchange Traded Funds), etc.

Bonds and similar securities:

Other debt products for which income and redemption premiums are not directly linked to an interest rate generating remuneration from the credit risk.

Non-exhaustive list of securities treated as bond equivalents: convertible bonds, perpetual bonds, etc.

Wealth planning:

SIF: Specialized Insurance Fund

DIF: Dedicated Internal Fund

CIF: Collective Internal Fund

RAIF: Reserved Alternative Investment Fund

SIF: Specialized Investment Fund

SICAR: Investment Company in risk capital

SPF: *Société de Gestion de Patrimoine Familial*

SCSp: Special Limited Partnership.

Private Equity, Nominee:

In accordance with the asset management mandate, the customer appoints the bank as nominee for investments in private equity funds (private equity, private debt, real estate and infrastructure) and asks the nominee to make investments in his or her own name.

The nominee's role is strictly limited to underwriting and holding investments on behalf of the customer, and to receiving/transmitting information/products from the funds.

Private Equity, management fee:

The fee is deducted quarterly, based on the net asset value (NAV) of quarter Q-1, adjusted for flows.

Example: NAV at 31/03 = NAV of the fund at 31/12 transmitted by the fund's manager + capital call minus distributions between 01/01 and 31/03.

General information:

In order to better serve you, we provide you with a customer service for your complaints, accessible to the following address: clienteleprivee.sglux@socgen.com

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PHOTOS : GETTY IMAGES - N° ADEME : FR231725_01YSGB

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