

## LIST OF CHARGES AND PREVAILING RATES

- Brokerage commissions and interests are charged in the currency of the transaction or the account, respectively.
- Brokerage commissions on transactions on Lebanese securities will be charged in freely transferable US Dollars ("Fresh USD").
- All other fees, including custody fees, are charged in freely transferable US Dollars ("Fresh USD").
- Please check your Statements of Accounts for rates and commissions applied on your account(s). All such fees are subject to change at any moment according to market conditions without a prior notice.
- Overseas bank charges (which may vary from country to country) could apply in addition to the charges listed below.
- For other transactions or arrangements, kindly check with your Relationship Manager or email us at [iandc@iandcбанк.com](mailto:iandc@iandcбанк.com)

BROKERAGE FEES, CUSTODY FEES AND OTHER ACCOUNT CHARGES	
CHARGE DETAILS	CHARGE
European Options	Up to €10 per contract
Lebanese Listed & OTC Equities	Up to 1%
Other Foreign Equities	Up to 1.5%
Other Foreign Options	Up to \$15 (or its equivalent in denominated currency) per contract
US Equities	Up to 1%
US Options	Up to \$10 per contract
Financial and Commodities Futures	Up to \$50 per contract
Equities and Indices CFDs	Up to 1%
Lebanese and Foreign Fixed Income	Up to 0.5% of nominal value
Mutual Funds	Up to 3%
Minimum Charge per Trade	Up of \$100
Private Placement	Up to 5%
Structured Products	Up to 5%
Discretionary Management/Management Fees	As Per Agreement
Discretionary Management/Entry Fees	Up to 3%
Account Opening Fees	Up to 100\$
Account Closing Fees	Up to 500\$
Cheques Withdrawals	Up to 50\$
Cheques Deposits	Up to 50\$
Cheque Return Due To Insufficient Funds	Up to \$150 (per cheque)
Fiduciary Fees on Cash Management Fiduciary Accounts Placed with Lebanese Banks	Up to 5%
Custody Fees	Up to 1% per Year
Inactivity Fees	Up to 1000\$ per Year
Maintenance Fees	Up to 1000\$ per Year
CFD Financing Cost	Up to 12%
Outgoing Transfer Within Lebanon	Up to 100\$
Incoming Transfer Within Lebanon	Up to 50\$
Securities Transfer Out (per security)	Up to 500\$

CHARGE DETAILS	CHARGE
Transfer Between Accounts Within I&C	Free
Interest Rate on Debit Balance	Up to 13.5% (subject to market conditions)
Cash Deposit	Up to 2%
Cash Withdrawal	Up to 2%
International Outgoing Transfer	Up to 0.3% (with max. \$500- min.\$75 fresh) + \$15 Swift
International Incoming Transfer	Up to \$30
Amendment to transfer details, i.e. beneficiary, bank, address when requested by client, or where the overseas bank is unable to process payment on original instructions (per transaction)	Up to \$20 +overseas bank charges
Trace of outward remittances/Inward remittances (per request)	Up to \$20 +overseas bank charges
Cancellation & recall of money transfer	Up to \$75
Money Transfer Advices (inward/outward)	Up to \$10 (per transaction)
Coupons Payment	Up to 30\$
Power of Attorney	Up to 50\$
Credit Card	Up to 250\$
Translation Charges	Up to \$1000 (subject to the number of pages)
FX Transactions Major Currency Pairs	Up to 1%
FX Transactions All Other Currency Pairs	Up to 3%
Retrieval of Documents / Statements of accounts	Up to 150\$ (per request)
Reference / Account Balance Letters	Up to 150\$ (per request)
Audit Confirmation Letters	Up to 150\$ (per request)

## DECLARATIONS AND ACKNOWLEDGMENTS

- All the Financial Services rendered by Investment & Capital Bank (I&C) are subject to a commission fee, and other fees. I&C is entitled to debit the Client's Account(s) with all expenses, commissions and fees due to I&C according to the List of Prevailing Rates.
- I&C may receive retrocession fees and/or other benefits from third party agents or service providers in relation to investments and financial services rendered to clients. The remuneration paid by I&C to third party agents or service providers may in part be determined by reference to the commissions, fees and other charges resulting from transactions in Client's Account(s). I&C shall not enter in Soft Dollar Agreements.
- In addition, the Client will be responsible for payment of any taxes, transfer fees, registration fees, stamp duty and all other liabilities, charges, costs and expenses payable and properly incurred by I&C in connection with the Client's transactions or Accounts from time to time.
- The Client has been informed and acknowledges that the remuneration paid by I&C to its employees may in part be determined by reference to the commissions, fees and other charges resulting from transactions in the Client's Accounts.
- Commissions and charges applied to the Client's account(s) might differ from commissions and charges detailed herein in case of previous mutual agreement.
- Statements of accounts and reports of settlements shall disclose commissions and charges applied to the Client's account(s) and shall be deemed an official notification of such commissions and charges. In case of discrepancies between commissions and charges pre-agreed upon and those applied, the Client shall contact the relationship manager.  
Whenever a trade is contracted on a net price basis and where I&C is acting on a matched-principal capacity, I/we hereby acknowledge that I&C may be compensated for executing the transaction by charging me/us a mark-up or a mark-down in accordance with the present List of Charges and Prevailing Rates and that the net price at which the trade was contracted shall include such mark-up or mark-down.
- Interest rates are subject to market conditions and are set in accordance with the nature and the maturity of the loan or the deposit.
- All interests, commissions and charges are subject to change at any time according to market conditions. The Client shall be notified of such changes. Following two weeks of being notified of the changes without any objections, the Client's continuous use of I&C's services shall be considered as a final acknowledgement and acceptance of such changes.