Fees Portfolio Management

Cost information sheet

ABN·AMRO

January 2026

Handing over your assets, that's not something you do lightly. Perhaps you don't have the time to spend on your investments yourself, or you're not sure how to take advantage of the opportunities that arise. Whatever your reason, you can rest assured that our specialists will manage your assets with professional expertise. And with a clear and straightforward fee structure.

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.

Costs that you pay to ABN AMRO

Portfolio Management costs

You will pay Portfolio Management costs for the investment services of ABN AMRO. The fee incorporates nearly all the costs that ABN AMRO incurs on your behalf. These are the costs for the management and administration of your portfolio and providing you with information. The transaction costs are part of the Portfolio Management costs if the transaction is executed and settled in euros. If transactions are executed in a foreign currency and settled in euros, then you will pay costs for converting the foreign currency. You will read more about these currency costs later on in this information sheet.

The amount of the Portfolio Management costs depends on your risk profile and chosen mandate. The percentages mentioned are annual rates. Twenty-five per cent of the annual percentage of the value of your investment portfolio is charged each quarter.

Mandate	As from asset value (in euro's)	Risk profiles (Incl. VAT)			
		1	2	3	4, 5 & 6
Index Mandate	100,000	0.61%	0.79%	0.91%	1.15%
Comfort Income Mandate	100,000	0.61%	0.79%	0.91%	1.15%
ESG Funds Mandate	100,000	0.61%	0.79%	0.91%	1.15%
Impact Funds Mandate	100,000	0.61%	0.79%	0.91%	1.15%

You also need to take the costs into account for your payment account. For every investment service concept you need a payment account. For the payment account other rates apply. You can find these at abnamro.nl/tarieven

Foreign currency costs

When buying or selling an investment product in a different currency, we convert the order amount to the euro. When you receive a cash amount, as part of a corporate action such as a dividend payment, in a currency other than the euro, we will convert the amount to the euro. For the currency conversion, you pay foreign currency costs, a margin on the applied exchange rate. This margin is a percentage and varies by currency.

1. For orders, we use the real-time market currency exchange rate at the time of conversion with a margin. For more information and the costs, visit abnamro.nl/vreemdevalutaorders
2. For corporate actions, we use a daily mid-market rate with a margin. For more information and the costs, visit abnamro.nl/corporateactions

Administrative work
In here you can think of costs or which you have placed an order, such as handing over investment products to another bank.

You can see these costs and taxes on your investment report. For additional information about all other types of costs, please go to abnamro.nl/tarievenbeleggen

Switching at ABN AMRO's expenses
Do you want to transfer your investments to ABN AMRO? Then please use our transfer service. This is very convenient. We arrange the transfer and refund the costs that your old bank charges, up to €1,500.00 (including VAT) per 12 months. Please go to 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, there are some additional product costs, such as ongoing charges. The ongoing charges depict the costs that an investment fund makes. This include management costs and additional expenses, such as legal fees, the accounting fee and others operational costs. Unpaid interest rates usually also fall under the ongoing charges. The investment fund calculates the ongoing charges per fund class over a period of twelve months and are settled automatically in the price of the investment fund. The ongoing charges are in the Key Information Document (KID) of the investment fund.
You find the KID on abnamro.nl/fondsen in the product information of the investment funds. Other costs charged by the investment fund itself for the managing that fund can be found in the rates card with additional information.

Costs Single Manager Mandates and Funds of Mandates
In our discretionary mandates the investment portfolio can invest in so-called 'Single Manager Funds' and 'Fund of Mandates'. These are investment funds that are managed for ABN AMRO by external investment managers.

ABN AMRO Investment Solutions, a specialised part of the ABN AMRO Group, selects these investment managers. The costs charged by ABN AMRO Investment Solutions for the activities they perform as well as the costs of the external investment managers to the 'Single Manager Mandates' and 'Funds of Mandates', are also part of the product costs.

Taxes and deductions at source

Foreign taxes
Taxes are sometimes payable on transactions abroad. These are calculated directly and charged to you. We then remit these taxes to the relevant authority. Taxes that are frequently payable on the purchase value of transactions are:
- United Kingdom: 0.50% stamp duty
- Ireland: 1.00% stamp duty
- France and French companies: 0.40% financial transaction tax (FTT)
- Italy and Italian companies: 0.10% financial transaction tax (FTT)
- Spain and Spanish companies: 0.20% financial transaction tax' (FTT).

The foreign tax rates on transactions shown here are the rates as they apply on the date of this Cost information sheet. It's possible that the national tax authorities of these countries have changed their rates since then. Therefore, please check the websites of these tax authorities for the current tax rates.

Costs and return
For investing you pay costs. These costs lower your return. With investing you also run a risk. Therefore, consider whether investing is (still) suitable for you. It is possible that saving is more suitable for you. You will find more information about investing at ABN AMRO at abnamro.nl/voorwaardenbeleggen or in the investment conditions.

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