

# Cost information sheet



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Clear and transparent cost information, that's what you can expect from ABN AMRO. In this Information Card you find the costs for Comfort ESG Investment Advice and Active Investment Advice.

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

### Advisory costs

The advisory costs that you pay ABN AMRO MeesPierson include:

- investment advice;
- administration of your investment portfolio;
- transaction costs on your equities, bonds, investment funds, structured products and ETFs;
- and the investment information you receive.

Type of investment service	As from asset value (in euro's)	Risk profiles <sup>1</sup> (Incl. VAT)					Minimum costs <sup>1</sup> (incl. VAT)
		1	2	3	4, 5 & 6		
Comfort Investment Advice	1,000,000	0.56%	0.73%	0.84%	1.06%	€ 3,905	
Active Investment Advice	1,000,000	0.56%	0.73%	0.84%	1.06%	€ 5,020	

<sup>1</sup> VAT: The advisory costs and minimum fee are subject to VAT. The first 45% is free of VAT. You pay 21% VAT on the remaining 55%. The indicated fee inclusive of VAT is rounded off. The fee you actually pay is not rounded off.

The quoted percentage is annual. At the end of each quarter we calculate the value of your investment portfolio. We then settle 25% of the annual percentage with you. You pay the advisory costs on the value of your investments within the following asset classes: equities, bonds and alternative investments.

You must also take account of the costs that you pay for your current account. You require a current account

for each type of investment service. Different charges apply to the current account. You can find these at [abnamromeespierson.nl/tarieven](https://abnamromeespierson.nl/tarieven)

### Transaction costs and costs for ancillary services

#### Non-standard Investment Funds

Non-standard investment funds are investment funds that ABN AMRO MeesPierson cannot process automatically. Non-standard investment funds attract transaction costs of 2.00% per buy order and 1.00% per sell order. The full list of non-standard funds is available at [abnamromeespierson.nl/tarievenbeleggen](https://abnamromeespierson.nl/tarievenbeleggen)

#### Private Markets funds

You pay a subscription fee for each investment in a Private Markets fund, such as an Evergreen fund. The subscription fee is 1.51% incl. VAT per buy order.

#### 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.

- 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/ordervreemdevaluta](https://abnamro.nl/ordervreemdevaluta)
- For corporate actions, we use a daily mid-market rate with a margin. For more information and the costs, visit [abnamro.nl/corporateactions](https://abnamro.nl/corporateactions)

#### Administrative services

Examples include:

- Costs for back-office services provided on your instructions, such as delivering investment products to another bank.

- Costs for the reinvestment of dividends if you take part in a reinvestment plan (DRIP).

These costs and taxes are specified on your investment invoice. You can find more information on all other types of costs at [abnamromeespierson.nl/tarievenbeleggen](https://abnamromeespierson.nl/tarievenbeleggen)

### Switching at the expense of ABN AMRO MeesPierson

Want to transfer your investments to ABN AMRO MeesPierson? Then use our Investment Switch 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.

Go to [abnamromeespierson.nl/overstapservicebeleggen](https://abnamromeespierson.nl/overstapservicebeleggen) for more information.

## Costs that you pay to others

### Costs related to the product (product costs)

#### Product costs

Do you invest in investment funds? In that case you pay, in addition to the advisory costs (which includes the transaction costs), the costs that the investment fund charges for the management of that fund. These costs are not paid separately, but are already included by the fund manager in the price of the investment fund. These costs consist of:

- Management fees.
- Transaction costs within the investment fund itself.
- Administration fees, service charges, marketing expenses and other similar expenses.
- Swing pricing. These are fees that the fund manager can charge when investors enter and exit the fund. Also known as subscription and redemption fee or anti-dilution levy.
- Extra expenses such as the accountancy fee, legal fees and other operating expenses.
- Tax. Tax is payable on most foreign investment funds. The best-known tax is the 'taxe d'abonnement' if you invest in Luxembourg-domiciled investment funds. At ABN AMRO you can invest in all sorts of investment funds of different providers. Many of these investment funds are Luxembourg-domiciled investment funds.

More information can be found under the heading 'Inzicht in uw beleggingskosten' (Insight in your investment charges) at [abnamromeespierson.nl/tarievenbeleggen](https://abnamromeespierson.nl/tarievenbeleggen)

The ongoing charges are set out in the Key Information Document (KID) of the investment fund. You can find the KID at [abnamromeespierson.nl/fondsen](https://abnamromeespierson.nl/fondsen) in the product information of the investment funds.

## 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. National taxes on the purchase or receipt of investment products currently include:

- 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 returns

Your investments are subject to costs. These 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 at [abnamromeespierson.nl/voorwaardenbeleggen](https://abnamromeespierson.nl/voorwaardenbeleggen) in the General Investment Conditions.

See [abnamromeespierson.nl](https://abnamromeespierson.nl) | [financialfocus.nl](https://financialfocus.nl)

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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](http://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.