

Table of charges 2026



February 2026

For additional and/or personalised information, please contact your contact person. The above conditions may be amended by the Bank at any time, in accordance with the General Banking Conditions. The below conditions are inclusive of 21% VAT, unless stated otherwise. These rates only apply to clients of ABN AMRO MeesPierson clients of the Belgian branch of ABN AMRO Bank N.V.. ABN AMRO Bank N.V. is a foreign company under Dutch law, established at Gustav Mahlerlaan 10, 1082 PP Amsterdam, the Netherlands / Belgian branch: Post X, Borsbeeksebrug 30, 2600 Antwerp / VAT BE 0819.210.332 / bank account BE72 9605 4053 2516.

These rates shall apply from 1 February 2026.

A. Charges main banking operations

I. Current account¹

1. Account maintenance fees	Excl. VAT	Incl. VAT
Opening	No charge	
Closure	No charge	
Annual maintenance fee (not applicable within investment advisory and asset management contracts)	EUR 50 per file number	EUR 60.50 per file number

2. SEPA payments	Excl. VAT	Incl. VAT
Transfers via e-banking	No charge	
Manual transfers to other financial institutions (not via e-banking) up to a value of EUR 150,000	EUR 20.66	EUR 25
Manual transfers to other financial institutions (not via e-banking) as from EUR 150,000	No charge	
Standing order	No charge	
European direct debit (SEPA Direct Debit)	No charge	
Incoming SEPA payments	No charge	

3. Non-SEPA (national/ international) payments	Excl. VAT	Incl. VAT
3a. Payment commission		
Up to EUR 12,500	EUR 25	EUR 30.25
From EUR 12,500.01 to EUR 75,000	EUR 75	EUR 90.75
From EUR 75,000.01 to EUR 250,000	EUR 125	EUR 151.25
As from EUR 250,000	EUR 250	EUR 302.50
3b. Urgent payment	EUR 50	EUR 60.50
3c. Correspondent fees	According to correspondent	
3d. Incoming payments	No charge	

4. Credit interest	No charge
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¹ Your deposits are eligible for the deposit guarantee. More information on the Deposit Guarantee Scheme and any exceptions to the coverage level that may be relevant to you can be found in the information sheet and at <https://www.abnamromeespierson.be/en/footer/guarantee-schemes.html>.

5. Debit interest

Cash withdrawal facility	According to market conditions
Unauthorised overdraft ²	A fixed interest rate of 9.50% p.a. for overdrafts in EUR (limited to the statutory maximum). For other currencies, please contact your contact person

6. Credit cards

MasterCard Gold (per card) ³	EUR 145 per year
Mastercard Business Silver (per card) ³	EUR 145 per year
Commission charges	
Commission on cash withdrawal	2% of the withdrawn amount (minimum EUR 6)
Commission on exchange rate	3% on the daily exchange rate
Card Emergency Delivery Fee	Card EUR 50 / PIN EUR 50

II. Correspondence (Bank statements)

	Excl. VAT	Incl. VAT
Electronic mail	No charge	
Mail (postage)	EUR 50.00 per year	EUR 60.50 per year
Mail per additional recipient	No charge	
Branch collection	EUR 50 per year	EUR 60.50 per year

III. Exchange transactions

Buying and selling rates foreign currency	In line with market conditions, including an ABN AMRO margin of up to 1.00%. For more details, please contact your contact person
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IV. Consumer credit

Consumer credit	Ask your contact person for the 'Standard European Consumer Credit Information' form
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V. Remote transactions

	Excl. VAT	Incl. VAT
E-banking subscription	No charge	
First two QR readers	No charge	
From the third QR reader (per QR reader)	EUR 60	EUR 72.60

² Annual percentage (charged quarterly). No debit interest is charged on current account if less than EUR 3 (or equivalent amount currency).

³ Applicable from 01/01/2025 and will be charged by the credit card issuer via its expense statement.

VI. Other

1. Standard bank statement	Excl. VAT	Incl. VAT
Credit customer	EUR 123.95	EUR 149.98
Non-credit customer	EUR 61.98	EUR 74.99
Declaration of attachment by garnishment	EUR 61.98	EUR 74.99
2. Charges for research and certificates	Excl. VAT	Incl. VAT
Transaction history	EUR 75 per researched hour (with a minimum of one hour)	EUR 90.75 per researched hour (with a minimum of one hour)
Other	EUR 150	EUR 181.50
Certificates	EUR 25	EUR 30.25
3. Other charges for specific payment orders	Excl. VAT	Incl. VAT
3a. Corrections, cancellation, queries (except for error by the Bank)		
Transaction within the last 6 months	EUR 28.93 per payment order	EUR 35 per payment order
Transaction over 6 months ago	EUR 41.32 per payment order	EUR 50 per payment order

4. Processing legacy file	Excl. VAT	Incl. VAT
	EUR 75 per file number	EUR 90.75 per file number
5. Personalised wealth planning advice within the context of the Financial Planning	Excl. VAT	Incl. VAT
	EUR 825	EUR 998.25
6. Automatic reduction of withholding tax (France, Sweden and Norway)	Excl. VAT	Incl. VAT
	EUR 300 per year (settled quarterly)	EUR 363 per year (settled quarterly)
7. Tax reclaim (France, Germany, Switzerland and Finland)	Excl. VAT	Incl. VAT
	EUR 50 per dividend reclaimed (settled at the time of repayment)	EUR 60.50 per dividend reclaimed (settled at the time of repayment)

B. Charges investments

I. Capital index account^{4&5}

Opening and maintaining an account	No charge
Closing an account	No charge
Minimum amount ⁶	EUR non; USD 15,000; GBP 8,500
Interest rate	Established monthly and paid on 31/12

II. Term deposits⁵

Minimum amount	EUR 100,000 (or equivalent foreign currency value)
Interest rate	According to market conditions depending on duration
Minimum duration	Minimum of 1 month
Termination cost	Administrative costs (EUR 250) + Reinvestment fee based on market conditions, also depending on the remaining term

III. Shares and/or bonds on the secondary market⁷

Shares (buying and selling)	
Commission	EUR 50 minimum
To EUR 2,500	1%
From EUR 2,500 to EUR 10,000	0.90%
From EUR 10,000 to EUR 50,000	0.80%
From EUR 50,000 to EUR 250,000	0.70%

Shares (buying and selling)

From EUR 250,000 to EUR 500,000	0.60%
In excess of EUR 500,000	0.50%
Tax on stock exchange (for residents)	0.35%, maximum EUR 1,600

Secondary market bonds

Commission	EUR 50 minimum
To EUR 2,500	1%
From EUR 2,500 to EUR 10,000	0.70%
From EUR 10,000 to EUR 50,000	0.50%
From EUR 50,000 to EUR 250,000	0.40%
From EUR 250,000 to EUR 500,000	0.30%
In excess of EUR 500,000	0.20%
Tax on stock exchange (for residents)	0.12%, maximum EUR 1,300

IV. Issues/new offerings

Commission	Equal to the fee rate applicable on transactions of bonds in the secondary market
Tax on stock exchange (for residents)	No charge

4 Debit interest for unauthorized overdrafts is identical to what is mentioned under A.I.5. Debit interest smaller than EUR 3 (or the equivalent amount in other currencies) will not be charged to the capital index account.

5 Your deposits are eligible for the deposit guarantee. More information on the Deposit Guarantee Scheme and any exceptions to the coverage level that may be relevant to you can be found in the information sheet and at <https://www.abnamromeespierson.be/en/footer/guarantee-schemes.html>.

6 The minimum amount refers to the amount from which an interest payment is received. For example, interest on USD and GBP accounts is only paid on accounts with a balance of at least USD 15,000 or GBP 8,500. However, no minimum amount is required to use a capital index account.

7 The fees in this column include fees charged by the broker/correspondent for standard markets. For non-standard markets a higher transaction fee will apply. For a list of standard markets, visit www.abnamromeespierson.be. The transaction fee will be calculated on the basis of the rate corresponding to the bracket into which the total gross amount of the transaction belongs.

V. Beleggingsfondsen^{8&9}

Commission	1% with a minimum of EUR 50
Unlisted funds	
Front-end charge	See issuer prospectus
Back-end charge	See issuer prospectus
Switching between funds of the same issuer	See issuer prospectus
Listed funds (buy & sell)	See share commission

Tax on stock exchange (for residents)¹⁰	
Investment company – CAP (buy & sell)	
Listed and registered at FSMA, irrespective of registration with the EEA regulator	1.32%, maximum EUR 4,000
Listed and not-registered at FSMA, but is registered with EEA regulator	0.12%, maximum EUR 1,300
Listed and not-registered at FSMA, nor with EEA regulator	0.35%, maximum EUR 1,600
Not-listed or registered at FSMA (irrespective of EEA registration) – Buying	0%
Not-listed or registered at FSMA (irrespective of EEA registration) – Selling	1.32%, maximum EUR 4,000
Not-listed or not-registered at FSMA (irrespective of EEA registration)	0%
Investment company - DIS (buy & sell)	
Listed and registered at FSMA or registered with EEA regulator	0.12%, maximum EUR 1,300
Listed and not-registered at FSMA, nor with EEA regulator	0.35%, maximum EUR 1,600
Not-listed	0%

Mutual funds (buy & sell)	
Listed and registered at FSMA or registered with EEA regulator	0.12%, maximum EUR 1,300
Listed and not-registered at FSMA, nor with EEA regulator	0.35%, maximum EUR 1,600
Not-listed	0%
ETF/Tracker	
Legal entity is investment company	See investment company
Legal entity is mutual funds	See mutual funds
(Structured) note/structured bond (capital guarantee)	0.12%, maximum EUR 1,300
(Structured) note/structured bond (without capital guarantee)	0.35%, maximum EUR 1,600

VI. Custody account

	Excl. VAT	Incl. VAT
Annual custody fee ¹¹	Minimum EUR 300	Minimum EUR 363
To EUR 750,000	0.20%	0.24%
From EUR 750,000 to EUR 5,000,000	0.15%	0.18%
In excess of EUR 5,000,000	0.10%	0.12%
Calculation of custody fee	Quarterly, at the end of the calendar quarter ¹²	
The value of the portfolio is calculated as follows:	<p>The value of the portfolio will be calculated at the end of each month for the 3 months of the past quarter.</p> <p>An average will then be taken of these three values. The custody fee is calculated based on this average.</p>	
Account opening and closure	The custody fee is charged on a pro rata basis	

8 'Listed': buying and selling by the investor via secondary market.

9 'Unlisted': direct purchase of and procurement by 'the funds' (= resp. buying/selling by the investor).

10 Valid on 28/10/2024 and subject to changes in tax legislation.

11 If the custody fee charged by a third party custodian for the safekeeping of a financial instrument, especially a low-priced one, is disproportionate to the value of that instrument (e.g. in case of insolvency proceedings), the Bank is entitled to pass on this individual higher cost to the investor on top of the custody fee.

12 This is charged in advance to clients whose banking relationship has been terminated, but who still have securities in custody with the bank.

VII. Transferring securities

	Excl. VAT	Incl. VAT
Transfer (per line)	EUR 80	EUR 96.80
Registered securities (per line) ¹³	EUR 80	EUR 96.80

VIII. Options

Opening and closing of the transaction	
Fees per contract	
In EUR	EUR 6 (EUR 30 minimum)
In USD	USD 8 (USD 50 minimum)
In GBP	GBP 4 (GBP 25 minimum)
In other currencies	Do not hesitate to get in touch with your contact person for further information
Exercise of index options	
Fees per contract	
In EUR	EUR 6 (EUR 30 minimum)
In USD	USD 8 (USD 50 minimum)

IX. Discretionary portfolio management

Minimum amount to qualify for discretionary portfolio management	From EUR 250,000, depending on mandate
Beheersvergoeding	All-in rate, charged quarterly, depending on mandate. For more details, please contact your contact person.

X. Investment advisory

Minimum amount to qualify for investment advisory	From EUR 1,500,000
Fee	Depending on the type of advisory concept, charged quarterly. For more details, please contact your contact person.

¹³ Your contact can provide you with the restrictive conditions.