Partnership means achieving goals together.
Successful investment means continuous optimisation. Volatile and complex financial markets require rapid, flexible reactions. For this, you are best served by serious, sound advice presented in a one-to-one consultation, and a flat-rate fee model.

Before signing up for UNIVERS EXKLUSIV, please read the paragraph “This is what you should bear in mind as an investor/important risk factors” on page 7.
Our UNIVERS EXKLUSIV cooperation model offers the best solution. It is based on a flat-rate fee agreement and enables a more interactive partnership with your customer advisor and our expert teams. They provide comprehensive advice on significant asset issues and an intensive exchange of information without the need to always think about the cost of individual items. This includes comprehensive advice regarding all asset matters and an intensive exchange of information without having to think about individual cost items every time.

You take your own investment decisions.
Your customer advisor will be at your side with comprehensive advice during this process. You will have available our consultancy modules for portfolio analysis, portfolio design and overall asset planning.

You benefit from a flat-rate fee model.
You can decide, without constantly worrying about transaction costs, which investments you want to make and which portfolio design is best for you at the moment. Because you do not need to pay individually for each security transaction or service. The costs of UNIVERS EXKLUSIV take the form of an annual flat-rate fee based on the volume of your deposit (UNIVERS EXKLUSIV fee, please also read page 5).

You can draw on a broad, proven range of funds.
Choose from a fund universe including funds from our 11 specially selected partners, all assessed by our team of experts. This allows you to take broad-based investment decisions that capitalise on our investment specialists’ expertise.

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An extensive service package for your assets.

UNIVERS EXKLUSIV is a unique solution for flexible asset investment.

The UNIVERS EXKLUSIV range of services:

- You invest on the basis of a transparent cost structure, and enjoy a comprehensive service package.

- You benefit from in-depth, comprehensive advice on your ideal portfolio structure. Based on our investment strategy and portfolio models, we discuss with you how to best approach optimising your portfolio.

- You can build on the broad, proven range of our eleven selected fund partners.

- You will be kept informed comprehensively and regularly, including through quarterly portfolio reports.

- On request, you can use an attractive basic package for your finances. Account management, a BankCard (the Bank Austria debit card) and a Visa Infinite Credit Card1) per customer.

1) Assuming that the relevant conditions are met. The Visa Infinite Credit Card is a product of the card complete Service Bank AG. Bank Austria AG acts solely as broker. The contract is signed with the card complete Service Bank AG.

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One simple invoice.

This flat-rate agreement covers the securities account management fee, the securities account fee and the Bank’s own selling and buying expenses for securities transactions. The account package price for the EXKLUSIV private banking account and the card fee for the Visa Infinite credit card of Card Complete Service Bank AG are also included. It excludes external expenses (For details of foreign expenses that may be incurred please read in the box).

Please note that charges and fees reduce your returns. The costs can therefore be calculated and are transparent. One special innovation: volume-based commissions, which the Bank receives from fund companies for investment funds held by you, reduce your UNIVERS EXKLUSIV fee.

Supplementary details.

External expenses.
The UNIVERS EXKLUSIV fee does not contain any charges invoiced to Bank Austria by third parties, e.g. clearing fees, brokers’ commissions, and fees equivalent to the front-end load as specified in the prospectus in the case of fund units which Bank Austria does not receive from the investment company at the net asset value. The UNIVERS EXKLUSIV fee also does not contain domestic or statutory charges on securities transactions: for example stamp duties or financial transaction taxes and expenses which occur in the internal relationship of specific products. These third-party fees will be charged in addition to the UNIVERS EXKLUSIV fee.

Volume-based commissions-
The Bank receives volume-based commissions at different times. The amount of volume-based commissions paid by third parties to the Bank is determined based on different calculation methods and in regard to the total business volume of the Bank. The volume-based commissions to be deducted from the UNIVERS EXKLUSIV fee may deviate slightly from those paid to the bank by third parties, as the volume-based commissions deductible from the UNIVERS EXKLUSIV fee are always calculated on the basis of the value of fund units at month-end. We will be pleased to provide an overview of volume-based commissions on request.

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What you should consider as an investor/important information about risks:

- The consultancy services as part of UNIVERS EXKLUSIV are based on the market assessment by the financial market experts of Bank Austria Private Banking. However, it is impossible to make a detailed prediction regarding every market development. Even with professional advice, you may lose some or all of your capital, particularly in the case of a short investment horizon.
- Security investments generally represent higher investment risks. In particular, there are product-specific risks with financial instruments (liquidity risk, price risk, interest risk, credit risk and the risk of total loss).
- For detailed information, see the brochure “Information about investments. What you need to pay attention to when investing your money – an overview of opportunities and risks” published by Bank Austria. You can find it on our website www.bankaustria.at (on the Securities Supervisory Act page).

General information.

This marketing brochure does not contain any investment advice or investment recommendations. In particular, it does not constitute an offer or a request to make an investment. It is intended solely as introductory information and is not a substitute for advice provided on the basis of the investor’s individual circumstances and knowledge. Every capital investment involves a certain degree of risk. The value of the investment and the earnings generated by the investment can change suddenly and considerably, and therefore cannot be guaranteed. Currency fluctuations can also affect the development of the investment. The investor may not get back the total amount of capital invested, for example in the case of a short-term investment. The longer the investment horizon, the less short-term fluctuations play a role. Your adviser will be pleased to help you in determining the right investment strategy for you.

Our brochure entitled “Summary of guidelines for managing conflicts of interest and for disclosure of benefits” provides information on Bank Austria’s principles for dealing with these issues. Your Private Banking relationship manager will be happy to provide further information on these matters.

For questions on your personal tax status, we recommend consulting a tax adviser. Please note that tax treatment is dependent on your personal circumstances, which may change.

The UNIVERS EXKLUSIV account cannot be offered to or procured by US citizens, or individuals who are resident or tax liable in the US, or own companies there, including in Austria.

Please do not hesitate to contact your private banking adviser at any time if you have any questions regarding UNIVERS EXKLUSIV.

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Errors and misprints excepted.
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