

## CHARGES FOR SECURITIES SERVICES

As at 01. July 2024

Charges are based on market prices. All charges are net charges (VAT-free).

P - "Adjustment of prices charged for permanent services" - see page 5.

	%	Minimum charges
<b>Bonds - stock exchange transactions</b> Vienna stock exchange Foreign stock exchanges plus third-party charges  <b>Bonds - OTC transactions</b> systematic internaliser UniCredit Bank AG Austria Foreign countries plus third-party charges  <b>Bonds - subscription</b>  <b>Bonds - exercising options, acceptance of repurchase offer, cash compensation</b> Austrian issuer Foreign issuer plus third-party charges	0.70% 0.70% full amount  0.70% 0.70% 0.70% full amount  Agio, unless otherwise specified in the "Final Terms and Conditions" of the issue  0.70% 0.70% full amount	minimum EUR 23.00 minimum EUR 63.00  minimum EUR 8.00 minimum EUR 23.00 minimum EUR 63.00  minimum EUR 23.00 minimum EUR 63.00
<b>Shares, investment funds, warrants, certificates, other securities</b> stock exchange transactions purchase/sale Vienna stock exchange Foreign stock exchanges plus third-party charges  OTC transactions purchase/sale systematic internaliser UniCredit Bank AG Austria Foreign countries plus third-party charges	0.90% 1.10% full amount  0.70% 0.90% 1.10% full amount	minimum EUR 23.00 minimum EUR 63.00  minimum EUR 8.00 minimum EUR 23.00 minimum EUR 63.00
<b>Shares, investment funds, warrants, certificates, other securities</b> subscription  exercising options, acceptance of repurchase offer, cash compensation Austrian issuer Foreign issuer plus third-party charges  Buying / selling subscription rights (Vienna stock exchanges) Buying / selling subscription rights (foreign stock exchanges) plus third-party charges  <b>Liquidation payments</b>	the same as buying charges unless otherwise announced  0.90% 1.10% full amount  0.90% 1.10% full amount  0.40% P	minimum EUR 23.00 minimum EUR 63.00  no minimum no minimum  minimum EUR 7.27
<b>Mutual fund certificates - subscription / switching</b>  <b>Mutual fund certificates - redemption / switching</b> Amundi Group <sup>4</sup> and Real Invest funds onemarktes funds Austrian funds Foreign funds	Fee in the amount of the sale charge according to the prospectus  0.75% 0.75% 0.75% 0.75%	no minimum  minimum EUR 23.50 minimum EUR 23.50 minimum EUR 38.50 minimum EUR 64.50
<b>OnlineBanking, TelefonBanking, BusinessNet – buying / selling</b> Terms and Conditions for Securities Trading via the Internet and TelefonBanking at a Glance		
<b>Foreign exchange commission</b>	0.30%	minimum EUR 4.00

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<b>V</b> - 20 % VAT added <b>P</b> - "Adjustment of prices charged for permanent services" - see page 5.	<b>Custody in Austria</b>		<b>Custody abroad</b>	
	Collective custody			
	Individual custody			
<b>Depositing of physical securities</b> per position	free of charge		free of charge	
plus third-party charges			EUR 25.00	<b>V</b>
Lump-sum charge for mailing and insurance			EUR 20.50	<b>V</b>
S.W.I.F.T. charge			EUR 7.27	<b>V</b>
<b>Delivery of securities</b> per position	EUR 17,53	<b>V P</b>	EUR 39,48	<b>V P</b>
plus third-party charges	full amount	<b>V</b>	full amount	<b>V</b>
Lump-sum charge for mailing and insurance	EUR 20.50	<b>V</b>	EUR 20.50	<b>V</b>
S.W.I.F.T. charge			EUR 7.27	<b>V</b>
<b>Additions to securities accounts from other institutions</b>	free of charge		free of charge	
plus third-party charges	full amount <b>V</b>		full amount <b>V</b>	
<b>Transfer of securities between securities accounts held at Bank Austria</b> per position	free of charge		free of charge	
<b>Transfer of securities to other institutions</b> per position				
Transfer to <b>Austrian</b> institution	EUR 13.10	<b>V P</b>	EUR 29.07	<b>V P</b>
Transfer to <b>foreign</b> institution	EUR 13.10	<b>V P</b>	EUR 29.07	<b>V P</b>
plus third-party charges (Austrian and foreign institution)			EUR 30,00	<b>V</b>
<b>Change of depository at customer's request</b> per position			EUR 55.00	<b>V</b>
	<b>Austrian issuer</b>		<b>Foreign issuer</b>	
<b>Collection of coupon and redemption proceeds / securities held in securities account</b>	free of charge		0.25%, min. EUR 1.45 <b>V P</b>	
plus third-party charges			full amount	<b>V</b>
<b>Transfer of coupon and redemption proceeds to other credit institutions</b>				
Foreign exchange commission for conversions	EUR 3.63		EUR 3.63	
Charges for international transfers	full amount		full amount	
<b>Collection of coupon and redemption proceeds / physical securities</b>	free of charge		2 % of proceeds <b>V</b>	
			min. EUR 60.00	<b>V</b>
			max. EUR 500.00	<b>V</b>
Mailing and insurance costs charged by OeKB			full amount	<b>V</b>
plus third-party charges			full amount	<b>V</b>
<b>Obtaining and exchange of coupon sheet / physical securities</b>				
Bank Austria is principal paying agent	free of charge			
Bank Austria is <b>not</b> principal paying agent	EUR 0.73 per sheet	minimum EUR 7.27		<b>V</b>
Mailing and insurance charges	full amount			<b>V</b>
plus third-party charges	full amount			<b>V</b>
<b>Examination of physical securities</b>	EUR 150.00	<b>V</b>	EUR 300.00	<b>V</b>
<b>Registration for the general meeting</b>	EUR 7,24	<b>V P</b>	EUR 36,22	<b>V P</b>
plus third-party charges			full amount	<b>V</b>
<b>Registration/cancellation of shareholder in the share register of the issuer</b>				
third-party charges	full amount <b>V</b>		full amount <b>V</b>	
<b>Information on income</b>			EUR 4.38	<b>V P</b>
<b>Income Statement for customers taxable outside of Austria</b> per anno			EUR 150.00	<b>V P</b>
<b>Foundation report</b> per anno			EUR 500.00	<b>V P</b>
<b>Shifting from KESt/EU-QuSt-free to KESt/EU-QuSt-liable status and vice versa</b>				
charge per position	EUR 4.38			<b>V P</b>
<b>Tax office confirmation</b>				
per deposit confirmation or withdrawal advice	EUR 8.76			<b>V P</b>

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As at 01. July 2024

**Maintenance of securities accounts**

From 31 March 2001 charges for the maintenance of securities accounts and for WertpapierPlan (Securities Investment Plan) management have been debited on a quarterly basis (1/4 of annual charge) in arrears, based on the market value as at the end of each quarter.

V - 20 % VAT added.

P - "Adjustment of prices charged for permanent services" - see page 5.

		Bank Austria /group issues <sup>1</sup>	Other issues	
V - 20 % VAT added. P - "Adjustment of prices charged for permanent services" - see page 5.				
<b>Maintenance of securities accounts</b>				
Collective custody		0.235%	V P	
Other issues (Austrian issuers)				0.25% V P
Other issues (foreign issuers)				0.50% V P
Individual custody		0.50%	V P	0.50% V P
Custody abroad		0.50%	V P	0.50% V P
Bank Austria 'Kassenobligation' (short-term notes)		free of charge		
Amundi Group fund certificates		0.235%	V P	
onemarkets funds		0,235%	V P	
Minimum charges per year				
per securities position			EUR 3.92	V P
per securities account			EUR 26.28	V P
segregated account by customer request (per depository account)			EUR 1.500,00	V P
<b>Management fee for securities accounts opened at Bank Austria prior to 30 June 2002</b>				
Collective custody		0.235%	V P	
Other issues (Austrian issuers)				0.25% V P
Other issues (foreign issuers)				0.50% V P
Individual custody		0.41%	V P	0.50% V P
Custody abroad				
in EUR		0,30%	V P	0.50% V P
in other currencies		0.50%	V P	0.50% V P
Bank Austria 'Kassenobligation' (short-term notes)		free of charge		
Amundi Group fund certificates		0.235%	V P	
onemarkets funds		0,235%	V P	
Minimum charges per year				
per securities position			EUR 3.92	V P
per identified securities account			EUR 26.28	V P
per anonymous securities account and numbered account			EUR 43.88	V P
segregated account by customer request (per depository account)			EUR 1.500,00	V P
<b>WertpapierPlan (Securities Investment Plan) -management</b>				
Management fee p.a.		0.235%, minimum EUR 4.20		V P
Management fee p.a. for WertpapierPlan-accounts opened prior to 19 Sep 2005		0.18%, minimum EUR 4.20		V P
For statement of securities held under a WertpapierPlan		Free of charge		
<b>„PensionsrückstellungsService“</b>				
Service fee per quarter		EUR 7.50		V P

<sup>1</sup> Bond issues of UniCredit Bank Austria AG and Bank Austria Wohnbaubank AG, Real estate securities of CA Immobilien Anlagen AG and Bank Austria Real Invest GmbH; Amundi Group fund certificates.

## CHARGES FOR SECURITIES SERVICES

As at 01. July 2024

<b>Provision of additional securities account statements</b>	
per securities account by standing order as at end of month	EUR 10.00 <b>V</b>
per securities account, as at a date other than end of month	per position EUR 1.50 minimum EUR 15.00 <b>V</b>
per securities account, as at a back date	per position EUR 1.50 minimum EUR 15.00 <b>V</b>

**V** - 20 % VAT added

**P** - "Adjustment of prices charged for permanent services" - see page 5.

%	Minimum charges
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<b>Copies of lists of securities held in securities account</b>	
8 quarters back per order and securities account	EUR 10.00 <b>V</b>
more than 8 quarters back per order and securities account	EUR 15.00 <b>V</b>
more than 8 quarters back plus for each copied page	EUR 1.00 <b>V</b>

<b>Block</b> (reimbursement of expenses for bank activities)	
• <b>due to seizure or pledge in favour of third party</b> (cleared at the end of the quarter for active block)	EUR 17.50 per quarter <b>V</b>
• <b>in case of death of the customer</b> (cleared at the end of the quarter for active block)	EUR 17.50 per quarter <b>V</b>
• <b>due to court order</b> (cleared at the end of the quarter for active block)	EUR 17.50 per quarter <b>V</b>
<b>Estates, requests for information on cash value</b>	per position EUR 2.00 minimum EUR 15.00 <b>V</b>

<b>"Bank Austria ErfolgsAnlage"</b> - premature redemption - discount	
BA-CA Kassenobligation (short-term notes) (BA-Kassenobligation, CA-Kassenobligation)	0.75% no minimum

<b>VermögensManagement 5Invest</b>	<b>Transaction fee for each deposits <sup>1</sup></b> <b>V</b>	<b>Management fee p.a. based on total value of portfolio</b> <b>V</b>
		Flat-rate fee model <sup>2</sup> Performance fee model(basic rate) <sup>3</sup>
Conservative	1.00%	0.70% 0.60%
Traditional	1.50%	0.95% 0.75%
Balanced	2.00%	1.20% 0.90%
Dynamic	2.50%	1.45% 1.05%
Progressive	3.00%	1.70% 1.20%
	no minimum	minimum EUR 350.00 p.a.

<b>Vermögensmanagement Premium</b>	<b>Transaction fee for each deposits <sup>1</sup></b> <b>V</b>	<b>Management fee p.a. based on total value of portfolio <sup>2</sup></b> <b>V</b>
Traditional	1.50%	0.90%
Balanced	2.00%	1.10%
Dynamic	2.50%	1.30%
	no minimum	minimum EUR 350.00 p.a.

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**As at 01. July 2024**
**Securities settlement accounts**

Charges are computed and debited on a quarterly basis

Residents	Non-residents
EUR 241.20 p.a. <b>P</b>	EUR 334.80 p.a. <b>P</b>
EUR 235.80 p.a. <b>P</b>	EUR 235.80 p.a. <b>P</b>
EUR 70.68 p.a.	<b>P</b>

<b>Account maintenance</b>		
Numbered account		
Numbered account for VM, 5Invest, Brokerage		
Cash account pertaining to securities account		

<b>Maintenance of accounts opened prior to 18 May 2002 at Bank Austria</b>		
Numbered account	EUR 121.56 p.a. <b>P</b>	EUR 182.40 p.a. <b>P</b>
Settlement account for securities account	free of charge	
Securities saving - account maintenance commission	EUR 17.80 p.a.	<b>P</b>

<b>Maintenance of accounts opened prior to 10 August 2002 at Creditanstalt</b>		
Numbered account	EUR 182.40 p.a. <b>P</b>	EUR 304.08 p.a. <b>P</b>
Cash account pertaining to securities account	EUR 70.68 p.a.	<b>P</b>
Cash account pertaining to anonymous securities account ("EKG")	EUR 32.70 p.a.	<b>P</b>

<sup>1</sup> Each deposit made to the settlement account used for the VermögensManagement 5Invest / Vermögensmanagement Premium portfolio is subject to a transaction fee. The fee is due and payable at the start of the month following the deposit.

<sup>2</sup> The Comprehensive Management Fee is based on the total value of the portfolio (including cash balances) at the end of the respective month. The mean value of these monthly totals serves as the basis of calculation for the Comprehensive Management Fee, which is debited on a quarterly pro-rata basis in arrears.

<sup>3</sup> Under the performance-based model, the Comprehensive Management Fee is comprised of a fixed base rate and a performance-linked rate (= +20 % which exceeds the base level of performance). The base rate is determined using the total value of the portfolio (including cash balances) at the end of the respective month. The mean value of these monthly totals serves as the basis of calculation for the base rate, which is debited on a quarterly pro-rata basis in arrears.

**The following clause applies to all prices marked "P":**
**"Adjustment of charges to customers for permanent services other than payment services"**

Charges for services performed by the bank on a permanent or recurrent basis under a contractual relationship with a customer (permanent services) are each year adjusted (increased or reduced) with effect from 1. April of each calendar year in line with changes in the Austrian Consumer Price Index 2000 (CPI 2000) published by Statistik Austria or in the index replacing the Consumer Price Index.

The adjustment is made by comparing the index level of the month of December preceding the adjustment with the index level which is decisive for the most recent adjustment and making the adjustment in the ratio determined by such comparison, with the figure in ease case being rounded off in the nearest cent. If the CPI 2000 rises, the bank may decide not to adjust the charges for its services. In such a case the bank does not waive the right to increase the charges for its services in subsequent years. Adjustments of charges are made no earlier than after two months following the conclusion of a contract.

**Note:**

The above adjustment clause will be applied if such application has been agreed on the basis of contracts or terms and conditions. Such adjustment of charges will not apply to charges agreed in contracts on payment services.

The most recent adjustment of charges for permanent services was performed as of April 1, 2017.