

» Partnership means  
reaching goals  
together.

**UNIVERS EXKLUSIV**

[privatebanking.bankaustria.at](https://privatebanking.bankaustria.at)

 **Bank Austria**  
Private Banking

Member of  **UniCredit**

# Successful investment means constant optimisation.

Volatile and complex financial markets call for a rapid and flexible response.



Before signing up for UNIVERS EXKLUSIV please read the section "What you should know as an investor/important risk information" and "An overview of important opportunities and risks" on page 6.

Our UNIVERS EXKLUSIV cooperation model offers an ideal solution. Based on a flat-rate fee agreement, it facilitates a more interactive partnership with your relationship manager and our teams of experts. You benefit from holistic advice on important investment decisions and an intense exchange of information, without having to always think about individual cost items.



**You take your own investment decisions.**

Your relationship manager will be at your side with comprehensive advice during this process. In so doing, he will use our advisory modules for portfolio analysis, for structuring the portfolio and overall wealth planning.



**You benefit from a flat-rate fee model.**

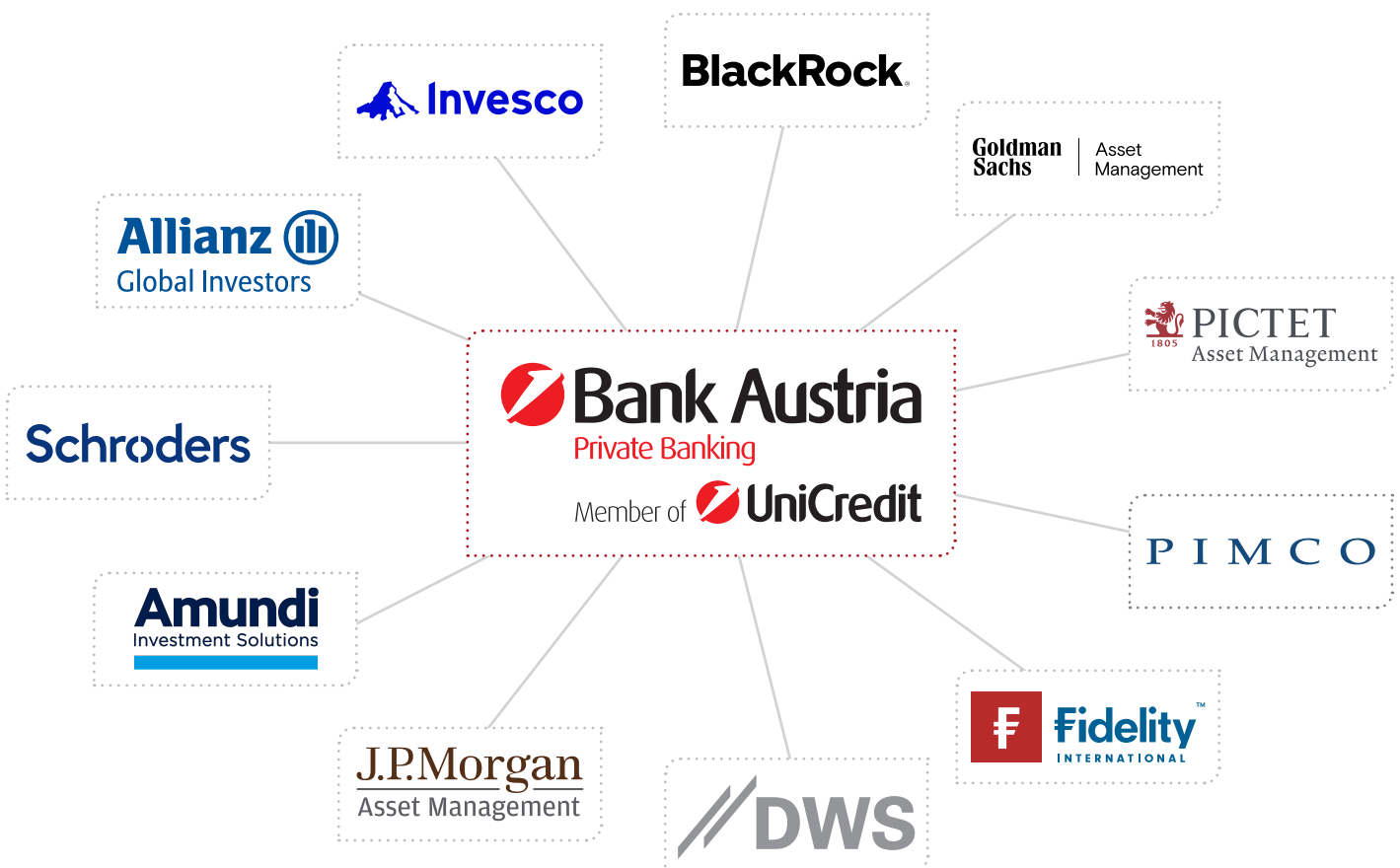
You can decide, without constantly worrying about transaction costs, which investments you want to make and which portfolio structure is best for you at a given time. Because you do not have to pay individually for each securities transaction or service. The costs for UNIVERS EXKLUSIV take the form of an annual flat-rate fee based on the volume of your portfolio (UNIVERS EXKLUSIV charges, please also see the details on page 5).



**You can draw on a broad, proven range of funds.**

You can choose from a fund universe comprising funds from our eleven 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.

**The eleven selected fund partners of Bank Austria Private Banking.**



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# A comprehensive service package for your portfolio.

UNIVERS EXKLUSIV is a unique solution for a flexible 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 advice for an **optimum portfolio structure**, provided from a holistic perspective. Based on our investment strategy and portfolio models, we discuss with you how to best approach optimising your portfolio.
- You can rely on the extensive, proven offering of our **eleven selected fund partners**.
- You will be regularly provided with comprehensive **information**, including quarterly portfolio reports.
- If you wish, your UNIVERS EXKLUSIV agreement can include account maintenance, a BankCard (the Bank Austria debit card) and a Bank Austria Mastercard World Elite<sup>1)</sup> credit card per customer.

Annual flat-rate fee charged in proportion to the volume of your portfolio (UNIVERS EXKLUSIV fee).

1) A credit card is issued dependent on a customer's credit rating.

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# A straightforward calculation of costs.

This flat-rate agreement covers the account maintenance fee for the safe-custody account, the safe-custody account fee and the bank's own purchase and sales fees for securities transactions. Also included in the flat-rate agreement are the account package price for the EXKLUSIV Account and the credit card fee for providing the Visa Infinite credit card of card complete Service Bank AG. Not included are third-party charges **(details of possible third-party charges are provided in the inset below).**

Please note that fees and charges reduce your returns. The costs are predictable and transparent. Your UNIVERS EXKLUSIV charges are reduced by the volume-based commission which the bank receives from investment companies for the mutual funds held by you.

## Explanatory details.

### **Third-party charges.**

UNIVERS EXKLUSIV fees and charges do not include all charges charged to Bank Austria by third parties: examples are clearing charges, brokers' commissions and charges in the amount of the front-end fee as specified in the prospectus in the case of fund units which Bank Austria does not receive from the investment trust at their net asset value. Nor do they include Austrian or non-Austrian government levies on securities transactions: examples are stamp duties or financial transaction taxes and other expenses which are incurred through internal arrangements for certain products (e.g. management fees for fund units). These third-party charges are charged in addition to the UNIVERS EXKLUSIV fee.

### **Volume-based commissions.**

The bank receives the volume-based commission at varying times. The amount of the volume-based commissions paid to the bank by third parties is calculated in different ways while also taking account of the bank's overall business volume. The UNIVERS EXKLUSIV fee (comprising transaction fees and financial service charges) is reduced by the volume-based commissions received within one calendar year, which can amount to up to 100% of the annual fee.

## What you should know as an investor/important risk information:

- The services provided under the UNIVERS EXKLUSIV mandate are based on a market appraisal of Bank Austria's investment experts.
- **The value and return of an investment can suddenly rise or fall considerably, and they cannot be guaranteed.** It is possible that the investor may not receive back the entire amount of his investment, one reason being that the capital was invested for only a short time. It is even possible that the investor may lose his entire investment.
- Investments in securities are generally accompanied by a higher investment risk. This in particular includes product-specific risks of financial instruments (liquidity risk, price risk, currency risk, interest rate risk and credit rating risk, and the risk of falling property prices and of incurring a total loss).
  - Liquidity risk – a risk that the financial instrument cannot be sold at a fair price.
  - Price risk – market developments may result in price fluctuations.
  - Currency risk – a risk if the specific investment type does not invest in euro.
  - Interest rate risk – a risk that changes in market rates may adversely affect the investment.
  - Credit rating risk – a risk that the issuer may not be in a position to fulfil his obligations, e.g. in the case of insolvency through over-indebtedness or on account of an official order.

- Details are outlined in the brochure "Information on investment. Factors to consider when making an investment – an overview of risks and opportunities" published by Bank Austria. It can be viewed on our website [www.bankaustria.at](http://www.bankaustria.at) (on the page providing information on the Austrian Securities Supervision Act).

## An overview of important opportunities and risks:



**Transparent cost structure** and a comprehensive service package.

**In-depth advice** for an optimum portfolio structure.

**An extensive, proven offering of funds** of our eleven selected fund partners.

**Regular reporting,**

The UNIVERS EXKLUSIV agreement includes account maintenance, a debit card and a credit card (dependent on a customer's credit rating).



**Price risk**, as market developments can result in price fluctuations, and **currency risk** if the specific investment type does not invest in euro.

**Liquidity risk**, that the financial instrument cannot be sold at a fair price.

**Interest rate risk** through changes in market rates, **credit rating risk** where the issuer is unable to meet his payment obligations.

**No guarantee** for achieving or exceeding specific performance targets. A worst-case scenario may result in the total loss of capital.

**Fees and charges** reduce the return.

# Contact.

Your Private Banking relationship manager will be pleased to assist you with any questions you may have regarding UNIVERS EXKLUSIV.

## General information.

This marketing information does not constitute investment advice or an investment recommendation. It is, in particular, not an offer or solicitation to sign up for an investment. It is provided only as initial information and cannot replace advice tailored to an investor's personal circumstances and knowledge. Every investment involves risk, which can result in the total loss of the invested capital. The value and return of an investment can suddenly rise or fall considerably, and they cannot be guaranteed. Currency fluctuations can also affect the performance of the investment. It is possible that the investor may not receive back the entire amount of his investment, one reason being that the capital was invested for only a short time. The impact of short-term fluctuations weakens as the investment horizon becomes longer. Your relationship manager will be pleased to help you find the investment strategy that suits your specific needs. Our brochure "Summary of guidelines for managing conflicts of interest and for disclosure of benefits" provides information on how Bank Austria handles these issues; your relationship manager will be glad to provide you with further details.

We would recommend that you consult a tax adviser for questions regarding your personal tax status. Tax treatment depends on your personal circumstances, which may change.

UNIVERS EXKLUSIV cannot in Austria be offered to or procured by US citizens or persons who are domiciled, assessed for income tax and/or own a company in the US.

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