



# ERIK PENSER BANK

## Terms and Charges as of January 3 2018

### Interest Rates

Interest rates are adjusted in accordance with general interest rate conditions. Deposit and lending rates are capitalized quarterly in arrears. Overdrawn credit balances are charged at the current lending rate plus four (4) additional percentage points. Further interest rate of six (6) percentage points is payable on late payment.

### Commission

On the commission generated in discretionary mandates, VAT might be added, according to the Swedish Tax Agency's stance as of 2016.

### Advisory Asset Management

Provision based on assets under management According to offer

### Discretionary Asset Management

Provision based on assets under management According to offer

### Swedish Securities

Swedish equities

Commission < SEK 500 000 0,45 %

Commission > SEK 500 000 0,30 %

Convertible bonds, listed

Commission < SEK 500 000 0,45 %

Commission > SEK 500 000 0,30 %

SOX bonds 0,50 %

Subscription rights options 0,65 %

Minimum commission SEK 200

Stocklending, min. commission SEK 200

Deposit and withdrawals SEK 300

### Derivative Instruments

Equity options 1,80 %

Equity futures 0,20 %

Clearing fees, OMA 0,75 %

(min SEK 1 /contract, max SEK 14/contract)

Clearing fees, OMX SEK 3,50/contract

Minimum commission SEK 200

### Swedish Mutual Funds

Commission < SEK 2 m 0,50 %

Commission > SEK 2 m Charges prov. on request

Minimum commission SEK 500

Withdrawals SEK 500/ fund

### Foreign Securities

Equities etc 0,45 %

Equity/Index options 2,00 %

Minimum commission Nordic List SEK 500

Minimum commission SEK 1 000

Deposits and withdrawals SEK 300/security

Stock loans SEK 600

Exchange fee 0,25 %

### Foreign Mutual Funds (offshore based funds)

Commission 0,50 %

Minimum commission SEK 1 500

Deposits and withdrawals SEK 1 000/ security

Exchange fee 0,25 %

The custodian's own charges will apply where applicable.

### Structured Products

Commission (buy) 2,00 %

Commission (sell) < 1 year \* 2,00 %

Commission (sell) > 1 year \* 0,50 %

Minimum commission SEK 200

Change of ownership (commission per security) SEK 200 per transaction.

\* A deal in the secondary market is carried out on the same day provided the order is received before 16:00. A sales during the first term of the year has a cost of 2.00 % on the settlement amount. From the second year the cost is 0.50 %.

### Other Charges

Statement of overall affairs SEK 500

Additional statement SEK 50

Other services Charges provided on request

Other fees may be agreed separately, outside these general terms and conditions.



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## Custody Fee

Custody fee	0,1 %
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The custody fee is paid quarterly in arrears. The fee is value-based and calculated on the average market value of the assets kept in custody during each quarter.

Custody fee for custody with a service contract	No fee
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Custodian Fee for an ISK with a service contract	No fee
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## Banking Services

Payments via Bankgiro	SEK 65
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Payments via Plusgiro	SEK 65
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Exchange fee	0,25 %
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Swedish express payment	SEK 250
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Transför to own account abroad	SEK 200
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Transfer to another person's account abroad	SEK 400
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## Securities Lending

Administration charge	SEK 750
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Late payment charge	SEK 100
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Reminder charge	SEK 50
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## Remuneration

Erik Penser Bank has agreements with several providers of financial products. The purpose is to provide the company's customers access to products with preferential prices and conditions. Erik Penser Bank receives a compensation for this intermediation. This compensation is designed in such a way that it aims to enhance the quality of the product without contradicting Erik Penser Bank's obligations to safeguard our client's interests.

Erik Penser Bank provides structured products. The structured products are marketed by, inter alia, external marketers. Compensation is paid from Erik Penser Bank for this promotion.

Erik Penser Bank conveys mutual funds from external suppliers. Erik Penser Bank receives compensation for this intermediation.

Erik Penser Bank has cooperation agreements with external parties to convey customers. Compensation is paid for this intermediation.

The compensations Erik Penser Bank receives or pays can be calculated as,

- one at a time given or received compensation, calculated from the sum invested.
- An annual compensation represents a percentage of the conveyed or managed capital.
- A compensation calculated on paid brokerage fees.

Combinations of the above remunerations may occur.

For more information, please contact Erik Penser Bank.