



# ERIK PENSER BANK

## Terms and Charges as of January 10 2023

### 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 and late payments are charged at an interest rate of fifteen (15) percentage points.

### Commission

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

### Investment Advisory

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

Commission < SEK 500 000 0,45 %

Commission > SEK 500 000 0,30 %

Bonds 0,50 %

Subscription rights options 0,65 %

Minimum commission SEK 200

Stocklending According to offer

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

### Mutual Funds

Commission < SEK 2 m 0,20 %

Commission > SEK 2 m Charges prov. on request

Minimum commission SEK 500

Deposits and withdrawals SEK 300/ fund

### Foreign Securities

Equities etc 0,45 %

Equity/Index options 2,00 %

Minimum commission SEK 1 000

Deposits and withdrawals SEK 300/security

Stock loans SEK 600

Exchange fee 0,25 %

### 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.

### Custody Fee

Custody fee 0,3 %, minimum fee SEK 10 000/year

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

Custodian fee for an ISK with a service contract No fee



# ERIK PENSER BANK

## Banking Services

Exchange fee	0,25 %
Swedish express payment	SEK 250
Transföör to own account abroad	SEK 200
Transfer to another person's account abroad	SEK 400

## Securities Lending

Administration charge	SEK 750
Current fee per contract	According to offer
Late payment charge	SEK 100
Reminder charge	SEK 50

For more information, please contact Erik Penser Bank.