Commission and Charges Schedule

ISEC Wealth Management Ltd.

Valid from 01/10/2023 | Commission and Charges (1)

1. Portfolio Setup Fee (2)		
From	**To**	**Fee**
10 000 EUR/USD	300 000 EUR/USD	Total of 6 % taken in three installments: 2% of deposit upfront, 2% after 12 months, 2% after 24 months min. 600 EUR/USD, max. 18 000 EUR/USD
300 001 EUR/USD	-	max. 18 000 EUR/USD

2. Success Fee		
From	**To**	**Fee**
10 000 EUR/USD	1 000 000 EUR/USD	35% Success fee per month - Flat
Over	**To**	**Fee**
1 000 001 EUR/USD	-	35% Success fee per month - High water mark (3)
Under (4)	**To**	**Fee**
10 000 EUR/USD	-	50% Success fee per month - Flat

3. Management Fee		
From	**To**	**Fee**
10 000 EUR/USD	100 000 EUR/USD	0.375% on average value of the portfolio for the quarter using the daily balance for the assets for that quarter
100 001 EUR/USD	1 000 000 EUR/USD	0.3125% on average value of the portfolio for the quarter using the daily balance for the assets for that quarter
Over	**To**	**Fee**
1 000 001 EUR/USD	-	Negotiable with client – min. 1% yearly, i.e. 0.25% on average value of the portfolio for the quarter using the daily balance for the assets for that quarter
Under (4)	**To**	**Fee**
10 000 EUR/USD	-	0.5% on average value of the portfolio for the quarter using the daily balance for the assets for that quarter (min. 200 EUR/USD per annum)

4. Safekeeping and Custodian		
From	**To**	**Fee**
10 000 EUR/USD	100 000 EUR/USD	0.25% on average value of the portfolio for the quarter using the daily balance for the assets for that quarter
100 001 EUR/USD	1 000 000 EUR/USD	0.1875% on average value of the portfolio for the quarter using the daily balance for the assets for that quarter
Over	**To**	**Fee**
1 000 001 EUR/USD	-	Negotiable with client – min. 0.75% yearly, i.e. 0.1875% on average value of the portfolio for the quarter using the daily balance for the assets for that quarter
Under (4)	**To**	**Fee**
10 000 EUR/USD	-	0.375% on average value of the portfolio for the quarter using the daily balance for the assets for that quarter (min. 150 EUR/USD per annum)

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Supervised and regulated by the Cyprus Securities and Exchange Commission (CySEC)
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5. Portfolio Margin		
Over	**To**	**Fee**
1 000 EUR/USD	-	Borrowing fee (4.5% + Benchmark (5))

6. Foreign Exchange Services		
From	**To**	**Fee**
100 EUR/USD	10 000 EUR/USD	Mark up fee (1.5% + Exchange market rate)
10 001 EUR/USD	100 000 EUR/USD	Mark up fee (1.0% + Exchange market rate)
Over	**To**	**Fee**
1 000 001 EUR/USD	-	Mark up fee (0.25% + Exchange market rate)

7. Other Services (9)			
From	**To**	**SEPA Payment (7)**	**SWIFT Payment (8)**
a) Incoming Wire Fees (6)			
100 EUR/USD	-	Free of charge	10 EUR/USD
b) Funds Withdrawal (6)			
100 EUR/USD	5 000 EUR/USD	2 EUR per transaction	20 EUR/USD per transaction
5 001 EUR/USD	10 000 EUR/USD	5 EUR per transaction	30 EUR/USD per transaction
10 001 EUR/USD	50 000 EUR/USD	10 EUR per transaction	70 EUR/USD per transaction
50 001 EUR/USD	-	20 EUR per transaction	to be negotiated with Client

Notes

(1) All Commission and Charges do not include 19% VAT. The VAT is charged to EU residents on top of the applied fees. For residents of Switzerland, Norway and third countries the VAT is not applied.

(2) As part of the services offering by ISEC Wealth Management Setup fee, total of 6%, is divided into 3 parts deducted from the cash balance during the period of the business relationship as per the scheme above. In case of complete liquidation of the portfolio in a period earlier than 2 years, the outstanding amount of the commission will be applied to the total deposit amount (i.e. all the deposited amounts during the period) on the day of the actual withdrawal.

(3) High water mark - payment is counted on the highest net asset value (NAV), i.e. positive difference (if such exists) between NAV on the date of fee calculation (per quarter) and highest NAV reached since the start of the portfolio.

(4) The fee value increase takes effect as a result of a withdrawal that reduces the investment balance and does not apply in the event of a decrease in the investment balance as a result of market prices fluctuation and fees deduction.

(5) Benchmark - 3 months Libor for USD exposures, 3 months Euribor for EUR exposures. All rates of Libor and Euribor under 0% (zero) will be adopted to 0% (zero).

(6) All related bank fees regarding Clients funds deposits/withdrawals are charged to the Beneficiary (Client). Proposed numbers and calculations are based on the current tariffs of our transaction venues.

(7) SEPA method is available only for EUR currency.

(8) Applies to Bank accounts in 3rd Countries and USD wires.

(9) **Important Notice on Bank Transfer Charges**

Bank transfer fees indicated above reflect standard processing charges. However, intermediary, correspondent, or receiving banks may apply additional charges in accordance with their own tariff schedules.

For certain jurisdictions classified as higher risk under international AML/CFT standards, additional compliance-related processing fees may apply. These charges are imposed by the executing or intermediary banking institutions and are outside the control of ISEC Wealth Management Ltd.