



FEE SCHEDULE

APPLICABLE FROM 31 OCTOBER 2025

Intesa Sanpaolo Wealth Management - Belgium Branch Succursale de/Succursaal van Intesa Sanpaolo Wealth Management S.A. (Luxembourg)
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R.C.S. Luxembourg B117.963

1. BANKING

1.1. CURRENT ACCOUNT

SERVICE	COST
OPENING, MANAGEMENT AND CLOSING CHARGES	Free
INTEREST RATE (yearly basis)	0%
DEBIT RATE ¹ (yearly basis)	Key European Central Bank interest rate² + <i>(plus)</i> 9.5%
ONLINE BANKING	Free
ACCOUNT STATEMENT	Free

1.2. SAVINGS ACCOUNT

SERVICE	COST
OPENING, MANAGEMENT AND CLOSING CHARGES	Free
BASIC INTEREST RATE (yearly basis)	Key European Central Bank interest rate³ – <i>(minus)</i> 1%
PROMOTIONAL INTEREST RATE (yearly basis)	As disclosed from time to time in the Application
DEBIT RATE ⁴ (yearly basis)	Key European Central Bank interest rate⁵ + <i>(plus)</i> 9.5%
ONLINE BANKING	Free
ACCOUNT STATEMENT	Free

1.3. CASH TRANSFERS

SERVICE	COST
INCOMING TRANSFERS OR OUTGOING TRANSFERS	Unlimited – Free
IN EUR INSIDE THE SEPA ZONE <i>(applicable also to instant payment transfers⁶)</i>	Unlimited – Free
IN EUR OUTSIDE THE SEPA ZONE	€ 10 per transaction
STANDING ORDER INSIDE SEPA ZONE OUTSIDE SEPA ZONE	- Unlimited – Free € 10 per transaction
SCHEDULED ORDER INSIDE SEPA ZONE OUTSIDE SEPA ZONE	- Unlimited – Free € 10 per transaction

¹ Debits are not authorized

² European Central Bank "Deposit Facility Rate"

Interest rate floor: **the minimum debit rate shall be 9.5%, even if the Key European Central Bank rate is negative**

³ European Central Bank "Deposit Facility Rate"

⁴ Debits are not authorized

⁵ European Central Bank "Deposit Facility Rate"

Interest rate floor: **the minimum debit rate shall be 9.5%, even if the Key European Central Bank rate is negative**

⁶ Where available

2. INVESTING

2.1. ETF

SERVICE	COST
CUSTODY FEE	Free
TRANSACTION FEE PER ORDER	ETFs: 0.3% of invested amount with € 2 min and € 25 max
ENTRY FEES	Free
EXIT FEES	Free

2.2. ETF SAVINGS PLAN

SERVICE	COST
CUSTODY FEE	Free
TRANSACTION FEE (applies to each installment under a ETF Savings Plan)	ETFs: 0.3% of invested amount with € 1 min and € 15 max
ENTRY FEES	Free
EXIT FEES	Free

2.3. SECURITY TRANSFERS

SERVICE	COST
TRANSFER OF ETFS INCOMING OR OUTGOING	- Unlimited – Free € 15 for each ISIN

3. FOREIGN EXCHANGE COMMISSION

SERVICE	COST
FOREIGN EXCHANGE - SPOT	0.50% maximum € 0.50 minimum

Fees disclosed in this document include VAT (where VAT applies) but exclude any other applicable tax (e.g. Stock market transaction tax).

For any operation or service not mentioned in this document, we invite you to contact us via mail on support@fideuramdirect.be in advance to inquire about the applicable rate.