

Shortening distances

Fee Schedule

Effective from January 1st, 2023

1. Introduction

This document reviews the pricing for the main products and services offered by CaixaBank Wealth Management Luxembourg. Please contact your Private Banker for more information.

Private Banking Services

Execution Only All in Fee	Up to 0.75%
Administration & Custody Fee	Up to 0.35%
Investment Advisory Fee	Up to 0.90%
Discretionary Management Fee	Up to 1.25%
Maintenance Fee	Up to € 2.000 <i>per annum</i>

Transactions Commissions

Bonds, Structured Products & ETFs Fixed Income	Up to 0.75%
Equities & ETFs Equities	Up to 1.20%
Mutual Funds Fixed Income	Up to 0.70%
Mutual Funds Equity & Others	Up to 1.10%
Handling & Third Party Fees for Bonds and Shares	Maximum (€ 100 or 5bps, per transaction)

2. Other services

The account Maintenance fee is a quarterly flat fee of EUR 500 per account. This fee covers the standard CaixaBank Wealth Management Luxembourg account services.

Monthly Account Statements	Free	<i>Included in Maintenance Fee</i>
Accounts in Foreign Currencies	Free	<i>Included in Maintenance Fee</i>
Basic Online Access and Token (in case we have)	Free	<i>Included in Maintenance Fee</i>
Tax Reporting	Free	<i>Included in Maintenance Fee</i>
Wire Transfer within CaixaBank Group	Free	<i>Included in Maintenance Fee</i>
12 Wire Transfers (per year)	Free	<i>Included in Maintenance Fee</i>

Postmail (per year)	€150
Express Postal Delivery	€50
Issuing Cheques (CABK or BPI)	€60

Transfers	
Wire Transfer (additional to 12)	€35
Urgent Transfer	€100
Return/Recovery/Cancelation	€50

Securities	
Security Transfer (inwards)	Free
Delivery against Payment (inward and outward) within CaixaBank Group	Free
Delivery against Payment (inward and outward)	€100
Security Transfer (outwards) (Caixabank Group exempt)	€100

Tax management at corporate events	
Relief at Source (Residence accreditation and processing*)	€80
Standard refund**	€150
* Minimum amount to initiate performance management (€100)	
** Minimum amount to initiate performance management (€200)	

Additional Custody costs	
Securities deposited in other correspondent organizations	0.1% Market Value
Positions without valuation (per security)	€50 per quarter

Account Closing	
Any ad-hoc request (Generic Certificates, Change in Ownership, Specific Reports, Inheritance and others.)	€80 per hour
Additional Token	€70
Any third-party fees related with the above mentioned services will be debited separately	

CaixaBank Wealth Management Luxembourg, S.A., a credit institution authorised to provide investment services domiciled in Luxembourg, 46B, avenue J.F. Kennedy 5ième étage L-1855, with Tax ID code LU 31 46 96 81 and entered in the Luxembourg Business Registry with number 2019 2204 210 and in the CSSF, the financial sector regulatory and supervisory authority, with code B00000411. The fees and charges set out herein are subject to the Private Client Terms and the fee schedule governing our private banking relationship with you. If there are any variations to any of the fees or charges set out herein in respect of a transaction, or a discount is offered to you at our discretion in relation to any fees and charges payable by you, your CaixaBank Wealth Management Luxembourg Bank relationship manager will notify you prior to the execution of any such transaction. All fees quoted are exclusive of any applicable duties and/or taxes and, where applicable, such duties and/or taxes will be added to the relevant fees charged. Additional fees may be charged in respect of a transaction or service provided to you, depending on the market exchange of the relevant transaction or any correspondent bank charges applicable to the relevant service. The Bank may revise these fees at any time and, in such case, undertakes to inform the Client of any changes in the specified fees two months prior to the entry into force of the new revised fees. Fees related to operations not included will be charged separately. For any services not mentioned in this personalized offer, the General Price List, attached to the General Terms and Conditions, shall apply. For more information on products and services not mentioned, please contact your private banking relationship manager.