



# FEES & DISCLOSURES

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The costs and charges included in this Appendix are for informational purposes only and are subject to change.

**Fees will be effective as of January 21st, 2019.**

**COSTS AND OTHER CHARGES**

EMERGO WEALTH may apply fees for the account opening procedure. The Client bears the cost of the certification of his/her signature and the stamping cost on the Power of Attorney document.

The commission rates are negotiable. The client has the right to apply for a better rate. Amongst the criteria that will determine approval or rejection of the application are the value and frequency of the Client’s transactions, the total value of the portfolio, the length of Client’s relationship with the Company etc.

Any transaction fees charged by the Stock Exchanges and Depositories are passed on to the Client.

Considerations received and/or paid by EMERGO WEALTH

(1) In some cases, EMERGO WEALTH may receive commissions, fees or other considerations by third parties (such as portfolio managers, financial instruments providers or partners of EMERGO WEALTH) with regard to the provision of our services to you. The amount of the consideration depends on the nature of the relevant transaction, the instrument or the service provided. In some cases, EMERGO WEALTH may receive two types of consideration: It may receive an upfront placement fee with the acquisition of the financial instrument and it may also receive a trailer fee during the term of the product.

(2) The placement fees are usually calculated on the basis of the market price of the financial instrument, while the trailer fee during the term of the financial instrument is calculated on the net asset value on specific dates during the term of the financial instrument. Further information on the calculation method of the considerations will always be communicated to the Client with regard to the Financial Instruments that the Client intends to invest in.

(3) EMERGO WEALTH may also, in certain cases, pay considerations to third parties and/or its employees with respect to the promotion of the Services provided to the Client. All information mentioned in this Appendix in relation to the amount and the types of considerations that may be received, apply, accordingly, to the cases where considerations may be paid.

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## RECEPTION-TRANSMISSION (BROKERAGE)

Service	Fee	Charge Frequency	Notes
<b>Account opening fees</b>			
Physical persons (online)	Nil	One-off	
Physical persons	€ 25		
Legal entities (simple structure, Cyprus registered companies)	€ 100		
Legal entities (complex structure, non Cyprus registered companies)	€ 200		
<b>Brokerage commissions</b>			
Local Markets: CSE & ASE (CISCO)	0.50%	Per transaction	Commission
	€10 minimum		Commission
	Exchange & regulatory fees		3rd party expense
American Stock Exchange (IB)	\$ 0.10	Per share	Commission
	0.30%	Per transaction	Maximum commission
	\$ 3		Ticket charge
	Exchange & regulatory fees		3rd party expense
European Markets (IB)	0.28%	Per transaction	Commission
	€ 3		ticket charge
	Exchange & regulatory fees		Client expense
EU Bonds	0.3% -0.5%	Per transaction	Commission
	€ 40		Settlement fees
RoW	0.5%-1%	Per transaction	Commission
FX transaction fees	€ 3	Per transaction	EUR, USD, GBP
	€ 5		Any other currency
Telephone Trade	€ 100	Per transaction	Order submitted via telephone or email instructions, outside of regular business hours
<b>Miscellaneous fees</b>			
Issuance of LEI code for legal entities	€ 350	One-off	Includes LEI issuer costs
Renewal of LEI code	€ 150	Annual	Includes LEI issuer costs
CSE Central Depository statement request	€ 30	One-off	Does not include stamping/notarisation costs
CSE Central Depository account request	€ 30	One-off	Does not include stamping/notarisation costs
Instruments transfer from Global Depository to Broker	€ 20	One-off	Includes CSE charge

## INVESTMENT ADVICE

Service	Client	Fee	Charge Frequency	Details
Account Opening	Physical Persons	€ 25	One-off	Paid on account set up initiation
Account Opening online		Nil	One-off	
Account Administration / Maintenance		€ 12 - 120	Annual	Only after account is funded
Account Opening	Legal Entities	€ 50 - 500	One-off	Based on type of type and complexity of structure of account holder
Account Administration / Maintenance		€ 60 - 180	Annual	Only after account is funded
Preparation of Investment Policy Statement	Any	0.5% on AUM	Annual	Includes reporting and a minimum of 1 face to face meeting per year. Only after account is funded. Minimum AUM € 30,000

## SAFEKEEPING SERVICES

Service	Type	Fee	Charge Frequency	Details
Safekeeping Fee	Securities kept at the CSE and ASE	0.20%	Monthly	For securities held under Emergo Wealth's custody account. Calculated on the market value of the portfolio at the month end.
	Securities kept with Clearstream Banking Luxembourg	0.20%	Monthly	For securities held under Emergo Wealth's custody account. Calculated on the market value of the portfolio at the month end (equities, ETFs and Mutual Funds). Safekeeping Fee for bonds and structured products is calculated on the face value of the portfolio at the month end.
Trade settlement	Securities settlement at the CSE and ASE	€ 10 Plus € 0.50 (stock exchange fee)	Per Security Transaction Settlement	Stocks and bonds
	Securities settled at Clearstream Banking Luxembourg	€ 40	Per Security Transaction Settlement	International Stocks and bonds, ETFs and structured products
	Securities kept with Clearstream Banking Luxembourg	€ 150	Per Security Transaction Settlement	Mutual Funds

## ADMINISTRATION/ OTHER SERVICES

Service	Fee	Charge Frequency	Details
3rd Party, Out Of Pocket Expenses, Official fees and duties	Ad hoc	Ad Hoc	Any out of pocket expenses will be charged to the client
EMIR / MiFIR / Trade Reporting / other	Zero - € 20	Per Transaction	Any reporting required to be submitted to applicable authorities will be charged to the client
Statement / transaction report upon request	€ 3	Per Statement	By email or Mail
Statement / transaction report upon request (online)	Nil	Per Statement	Online
Document Fees	Zero - € 50	Per Transaction	Any ad-hoc charges for special services
Electronic Funds transfer to local banks	€ 3 - € 10	Per Transaction	Processing fee
Electronic Funds transfer to EU banks	€ 5 - € 20	Per Transaction	Processing fee