

## Private Banking Schedule of Fees and Charges valid as of February 2018

Annual Fees									
<b>Wealth Management Fee*</b>	0.50%								
<b>Custody Fees**</b>	<table border="1"> <tr> <td>Less than \$1 million</td> <td>0.30%</td> </tr> <tr> <td>\$1 million to \$10 million</td> <td>0.25%</td> </tr> <tr> <td>\$10 million to \$30 million</td> <td>0.20%</td> </tr> <tr> <td>Above \$30 million</td> <td>0.15%</td> </tr> </table>	Less than \$1 million	0.30%	\$1 million to \$10 million	0.25%	\$10 million to \$30 million	0.20%	Above \$30 million	0.15%
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Above \$30 million	0.15%								
Calculated daily based on the portfolio value and charged in arrears on a quarterly basis.									

Securities Transaction Fees				
<b>Global Listed Equities and similar Securities</b>	<b>Traded Number of Securities</b>	<b>Below 10,000</b>	<b>10,000 to 50,000</b>	<b>Above 50,000</b>
	Americas (USA and Canada***)	35	15	10
	<b>Traded Value in USD</b>	<b>Below \$100,000</b>	<b>\$100,000 to \$500,000</b>	<b>Above \$500,000</b>
	Global ex MENA and Americas	1.50%	0.90%	0.50%
	UAE****	0.85%	0.55%	0.35%
	MENA ex UAE	1.15%	0.65%	0.45%
<b>Fixed Income Securities and Sukuks</b>		0.70%	0.50%	0.30%
<b>Exchange Traded Funds</b>		0.75%	0.60%	0.45%
<b>Mutual Funds</b>	Equities and Hybrid	2.00% (applicable only on subscription of funds)		
	Fixed Income	1.00% (applicable only on subscription of funds)		
	Alternative Investments	Please refer to the prospectus of the respective funds. In case of any upfront fees for the respective fund, no transaction fees will be charged		
<b>Structured Products</b>	Please refer to the respective term sheet and subscription agreements			
<b>Administration Services</b>	Any additional costs charged by our custodians for the receipt or delivery of securities will be debited to the client account			
<b>Minimum Fee Equivalent to USD 200</b>				

Transaction Fees	
<b>Telegraphic Transfers</b>	\$60 per transfer

The above fees apply to securities that are held with the Bank and include all charges and fees paid for the execution of the transaction through recognised counterparties of the Bank. Where applicable, taxes, bourse levies and other third party fees will be charged separately.

\* Only for advisory mandates.

\*\* Per annum calculated daily based on the (non-discretionary) portfolio value (excluding structured products, Emirates NBD issued medium term notes and GCC equities) and charged in arrears on a quarterly basis.

\*\*\* In USD/CAD cents per share. For securities with market value below USD 5, the Bank may grant discount on the Securities Transactions Fees.

\*\*\*\* Including 3rd party brokerage fees for UAE and excluding for all other markets, for both sale and purchase.

All above fees and charges are subject to change at any time with notice to the Customer.