

## FEES AND COMMISSIONS SCHEDULE

(Effective from 28.04.2025)

### Brokerage Fees (per transaction)

Equity, ETF	0,25%, no less than 50 USD
Fixed income	0,35%, no less than 50 USD
FX transaction	0,1%, no less than 50 USD
FX transaction for non-standard currencies are available upon request, fees may vary depending on the currency and transaction details.	
IPO allocation fee	0,5% of allocation, no less than 50 USD
Pre-IPO allocation fee	5% of allocation, no less than 50 USD
Placements of fixed deposit at bank	Up to 1 month - 0,4% per annum, charged pro rata, no less than 50 USD up to 3 month deposit - 0,2%, no less than 50 USD >3 months deposit - 0,35%, no less than 50 USD
Structured products	Buy – from 0,5% up to 4% depending on structure Sell – on demand
Fees for managing cash management facility	1,5% per annum
Other financial instruments	On demand

### Investment Advisory Services Fees (% per year)

Equity, ETF	0,5% (% per annum, charged monthly)
Fixed income, Structured products	0,2% (% per annum, charged monthly)

### Custody and Safekeeping Fees

	Safekeeping fee (% per annum, charged monthly)	Clearing & Settlement fee (per transaction)
<b>EQUITY</b>		
United Kingdom, United States, Belgium, France, Germany, Ireland, Italy, Netherlands, Spain, Switzerland, Hong Kong, China, Luxembourg	0,4%	50 USD
Austria, Canada, Portugal, Denmark, Sweden, Norway	0,5%	80 USD

Australia, Singapore, Finland, Greece, Czech Republic	0,6%	100 USD
UAE, KSA, Kuwait*, Oman, Bahrain, Egypt	0,6%	55 USD
*in addition to KCC charge of 0,0625% safekeeping and KWD 5 transaction per-order		

#### **FIXED INCOME&STRUCTURED PRODUCTS**

All countries	0,4%	50 USD
---------------	------	--------

#### **OTHER INSTRUMENTS**

On demand

#### **MAINTENANCE FEE**

for non-invested cash positions

0,4%

#### **MINIMUM RELATIONSHIP FEE**

no less than 500 (five hundred) USD per month (charged monthly)

#### **Other Fees**

Outward cash transfer	50 USD (per transaction)
Maintenance of individual account (charged in addition to all other fees)	2000 USD (per month)
<b>Ancillary services, including:</b>	
Monthly and annual reports	Free
Customised period report	50 USD
Portfolio statement on specified date	50 USD
Other customized statements, including reference letter, statement for tax and other authorities	50 USD

## **General Provisions**

1. "%" refers to (i) for structured products – to percentage of the notional amount (ii) for other financial instruments - to percentage of the amount of the transaction (quantity multiplied by the price of execution plus accumulated coupon interest (when applicable)) (iii) for safekeeping fees and Investment advisory fees - to the value of the balance of securities calculated and for the purposes of safekeeping fees calculation of the year shall be considered to be 360 days;

2. The fees for execution of transactions will be calculated on the date of the relevant transaction (trade date) and will be paid when such a transaction is settled and paid (charged at the end of each month).

3. Safekeeping and maintenance fees, Investment advisory fees are charged at the end date of each month according to specified fee applied to one month. For the purposes of calculating Safekeeping and maintenance fees, Net Assets Value of the Client's portfolio shall mean Net Assets Value of all Client's assets in the account opened by Client with AMWL under all Services Agreements including cash positions. For the purposes of calculating Investment advisory fees, Net Assets Value does not

include cash positions. For the purpose of calculating Net Assets Value, AMWL uses the Net Asset Value methodology of custodians where the securities are kept. In cases where the same security is kept with several custodians, the Net Asset Value methodology of the main custodian is applied. The main custodian shall mean the custodian where most of securities are kept. All fees are calculated in USD and rounded to two decimals. Net Asset Value of each security is applied to the last day of the month or the last available Net Asset Value at custodian.

4. In case Client Services Agreement terminated for any reasons or in case of external transfers, safekeeping and maintenance fees, Investment advisory fees will be calculated depending on the actual number of days between the first day of month (or first funding in case it was in the same month) and the date of the order for the external transfer plus 3 business days for processing external securities transfer. For the reason to calculate fees AM Wealth takes market value of the balance of securities and cash position applicable to the previous day of the order date for particular position.

5. All applicable fees are charged in USD. For securities quoted in base currency differential from USD – FX rate including deviation will be applied. This deviation is determined by the bid-ask spread, which is the difference between the buying (bid) and selling (ask) prices in the foreign exchange market.

6. In addition to the fees indicated above, the Client shall be responsible for paying the fees and charges imposed by any Clearance System, Securities System, Market Infrastructure, agent, delegate or broker incurred on the Client's behalf and such fees and charges shall be deducted on the date when such fees imposed by the indicated above counterparty to AM Wealth Limited.

7. VAT will be added to all commissions, fees and charges at the applicable rate (for UAE residents that have a valid Emirates ID the rate is 5%, for UAE non-residents the rate is 0%).

8. The account will be subject to a minimum monthly fee of (USD 500) to be deducted on monthly basis should the Maintenance and Safekeeping Fees fall below that amount in any given month. Investment advisory fee is not included into account for minimum fee calculation, it is taken in addition to it.

9. In the event of deficiency in money, AM Wealth is authorized to sell any securities held in the Account, at its absolute discretion, and/or to make at sole discretion currency conversions and debit the Account to the extent of such outstanding fees/expenses. AM Wealth shall not be held liable where any losses to the Account arise due to such transaction. In the event of deficiency in money and inexpediency of Customer asset sale/currency conversion an invoice for payment of fees/expenses may be issued by AM Wealth to the Customer.

10. If the first funding was credited by the Client in the course of a month, then the Maintenance and Safekeeping Fees or Minimum monthly fee, Investment advisory fee will be calculated on pro rata basis according to the number of days from first funding till the end of month.

11. AM Wealth is acting as broker but not banking organization. AM Wealth can arrange placements at fixed deposit at bank or any other instruments of money markets through third party as per Client's order. Safekeeping fee and minimum relationship fee are not applicable for placements at fixed deposit at bank.

12. Equity can be considered as equity, ETF, mutual funds. In case of any other fees are applicable to equities, additional information will be provided to the Client by email.

13. All terms and conditions of cash management facility are stated in standing instruction for cash management facility. The instruction is signed in order to enter cash management facility.

14. For Placements of fixed deposit at bank and cash management facility only Brokerage Fees are applied, AM Wealth Limited does not accrue Safekeeping and Investment advisory fees for these products. Investment advisory fees are not taken for non-invested cash positions.