AM Wealth

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Regulated by the ADGM Financial Services Regulatory Authority

# FEES AND COMMISSIONS SCHEDULE

(Effective from 01.12.2026 for Professional Clients

Effective from 08.12.2026 for Retail Clients)

## Brokerage Fees (per transaction)

| | |
|---|---|
| Equity, ETF, Funds holdings | 0,25%, no less than 50 USD |
| Fixed income, Structured products, Derivatives on structured product | 0,35%, no less than 50 USD |
| FX transaction<br>FX transaction for non-standard currencies are available upon request, fees may vary depending on the currency and transaction details. | 0,1%, no less than 50 USD |
| IPO allocation fee | 0,5% 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<br>up to 3 month deposit - 0,2%, no less than 50 USD<br>>3 months deposit - 0,35%, no less than 50 USD |
| Fees for managing cash management facility | 1,5% per annum |
| Other financial instruments | On demand |

## Investment Advisory Services Fees (% per year)

| | |
|---|---|
| Equity, ETF, Funds holdings | Individual terms, depending on the scope and coverage of advisory services, as agreed with the Client in writing. |
| Fixed income, Structured products, Derivatives | Individual terms, depending on the scope and coverage of advisory services, as agreed with the Client in writing. |

## Custody and Safekeeping Fees

| | Safekeeping fee (% per annum, charged monthly) | Clearing & Settlement fee (per transaction) |
|---|---|---|
| **EQUITY, ETF, Funds holdings** | | |
| 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<br>*in addition to KCC charge of 0,0625% safekeeping and KWD 5 transaction per-order | 0,6% | 55 USD |
| **FIXED INCOME&STRUCTURED PRODUCTS** | | |
| All countries | 0,4% | 50 USD |
| **OTHER INSTRUMENTS** | On demand | |
| **MAINTENANCE FEE**<br>for non-invested cash positions | 0,4% | |
| **MAINTENANCE FEE**<br>for open derivatives position | 0,4% | |
| **Settlement fee (per transaction)**<br>For derivatives | 50 USD | |

**Other Fees**

| | |
|---|---|
| Standard Outward Cash Transfer | 50 USD (per transaction) |
| Special Outward Cash Transfer Handling Fee | 0.10% of the transfer amount, minimum USD 50, maximum USD 1,000 |
| Maintenance of individual account (charged in addition to all other fees) | 2000 USD (per month) |
| **Ancillary services, including:** | |
| 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 brokerage fees on structured products, derivatives on structured products, other financial instruments - to percentage of the amount of the transaction (quantity multiplied by the price of execution plus accumulated coupon interest (when applicable)) (ii) 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;



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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 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 Investment advisory 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. For the purposes of calculating Investment advisory and Safekeeping fees Net Assets Value does not include cash positions. For the purpose of calculating, AMWL determines the Net Assets Value of securities in accordance with its Internal Market Valuation Methodology, using prices obtained from recognized exchanges, independent market data providers and custodians, where the securities are kept. The methodology is designed to ensure fair, objective and consistent valuation of securities and is available upon request. In cases where prices are not available, purchase price can be applied, in this case the Client acknowledges that such valuation may differ from the amount that could be realised upon termination of the transaction.

All fees are calculated in USD and rounded to two decimal places. Net Asset Value of each security is applied to the last day of the month or the last available Net Asset Value according to Internal Market Value methodology.

4. Maintenance fee is calculated for non-invested cash positions, for open derivatives position on daily basis according to the balance of cash positions, open derivatives position and charged at the end of each month as total sum of daily calculation for the particular month. Maintenance fee is calculated in USD according to the FX rate for the particular date, provided by the main custodian, maintenance fee is rounded to two decimal places.

5. 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.

6. 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.

7. 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.

8. 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%).

9. The account will be subject to a Minimum Relationship Fee of (USD 500) to be deducted on monthly basis should the sum of Maintenance (for non-invested cash and open derivatives position) 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.

10. 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 Client asset sale/currency conversion an invoice for payment of fees/ expenses may be issued by AM Wealth to the Client.



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11. If the first funding was credited by the Client in the course of a month, then the Maintenance and Safekeeping Fees or Minimum relationship 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.

12. 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.

13. 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.

14. 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.

15. 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.

16. Additional Costs and Charges for Derivative Transactions: In relation to over-the-counter derivative transactions, including derivatives referencing structured notes or similar instruments, the Client acknowledges and agrees that additional costs and expenses may arise at the level of the counterparty or its affiliates. The Client agrees that such costs may be incorporated into the pricing of the transaction or otherwise passed on to the Client, and may reduce the overall return on the investment.

17. Investment Advisory Services Fees: Fees for Investment Advisory Services are agreed individually with each Client in writing, taking into account the scope and coverage of services. The applicable rate, calculation basis, payment frequency and any other relevant fee terms shall be specified in an Individual Advisory Fee Appendix to the Investment Advisory/Arranging Deals in Investments Services Agreement. In case of inconsistency, the individually agreed written fee terms shall prevail and may be revised by AM Wealth in accordance with clause 6(1) of the Terms.

18. Transitional arrangements for Investment Advisory Services Fees: For Clients whose Investment Advisory Services Agreement commenced before 6 November 2026 for Professional Clients or 13 November 2026 for Retail Clients, as applicable, and whose advisory fees were governed by the generally published Fees and Commissions Schedule effective 13 October 2026, the advisory fee rates set out in that earlier schedule shall continue to apply until revised in accordance with clause 6(1) of the Terms. Clients with separately agreed individual advisory fee arrangements shall continue to be governed by those arrangements until revised in accordance with clause 6(1) of the Terms.

19. Special Outward Cash Transfer Handling Fee: Applies, instead of the standard Outward Cash Transfer fee, to non-standard cash withdrawal instructions from a brokerage account requiring additional administrative handling, supporting documentation, beneficiary verification or enhanced operational review. Such requests are subject to AM Wealth's review and acceptance and applicable legal, regulatory and internal policy requirements.

20. Minimum Relationship Fee - Application of clause 9: Clause 9 shall not apply to Professional Clients whose Services Agreement is executed on or after 1 December 2026, or to Retail Clients whose Services Agreement is executed on or after 8 December 2026.