

## COMMISSION RATE CARD – Advisory Managed Services

Effective 1<sup>st</sup> October 2020

Annual Fee charges:	Details/Charges:
Management Fee	Fee charge of up to 1.10% subject to a minimum charge of € 750 per annum + VAT.
QFM fee - ARF & AMRFs	Additional portfolio charge of up to 0.50% + VAT.
Cash Interest Charge	Average monthly cash balances greater than the Euro equivalent* of €5,000, and where the cash amount exceeds 10% of your portfolio, may attract an interest charge of 0.45% on a per annum basis.  *For calculation only, Non EUR balances will be represented in their EUR equivalent using the current end of month spot exchange rate.
Application of Fees	From time to time arrears of fees may arise (i.e. for those accounts with insufficient cash to cover the fees). When the relevant account subsequently comes into a positive cash position Cantor Fitzgerald Ireland Limited reserves its right to apply the fee arrears at that time. In addition, Section 12 of our Terms & Conditions permits Cantor Fitzgerald Ireland Limited to dispose of any investment held for you to reduce or eliminate any liability arising from arrears of fees.

Transactional charges:	Details/Charges	
Equity/Investment Funds	Commission Charges:	€0 - €20,000 1.50%
		€20,001 - €40,000 1.00%
		Balance 0.50%
		Minimum € 55
Fixed Income Securities	Commission Charges:	€ 0 - € 100,000 0.50%
		Balance 0.25%
		Minimum € 55
	Non Irish Sovereign Fixed Income Securities (On Nominal):	AAA Bonds rate by S&P* 0.05% All other Bonds 0.25% *Or equivalent rating agency if S&P unavailable
	Contract Fee:	€ 60
PTM Levy	Charged on any transaction of UK Securities exceeding £10,000 STG - £1.00	
IPT Levy	Charged on any transaction of Irish Securities exceeding €12,500 - €1.25	
Currency Conversion	Transactions denominated in a currency other than the currency in which they are to be settled, will be settled based on the prevailing spot exchange rate on the day of the transaction, plus a margin (up to a maximum of 1%)	

Subject to scale discounts dependant on the overall size and nature of your account.

Other:	Details/Charges:
Government Stamp Duty	Applied to purchases of Irish & UK shares and Irish domicile funds. 1.00% Irish equities (excluding companies listed on the Enterprise Securities Market of the Irish Stock Exchange) & 0.5% UK Equities
Same Day Bank Transfer	€ 20
Stock Transfer Out / Certificate Out – Irish/UK	€ 25 per Stock
Stock Transfer Out / Stock Certificate/DRS Statement Out – Foreign	€ 75 per Stock
Certificate Lodgement to a Nominee A/c – Irish/UK, Other	€ 15 per Certificate (Irish/UK), € 30 per Certificate (Other)
Pershing charge – US based clients	€1,200 per month
Traded Options/CFDs	Charged separately by agreement.

Please note that all fees and charges above are exclusive of VAT, which shall be charged (where applicable) at the rate in force at the time the tax falls due.

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland. This illustration is required by law and you are advised to review it so you can make decisions on your investments.

The following standard charges are applicable for normal trading activity:

- Management fee rate – 1.10% (minimum €750) + VAT
- Cash Management charge - 0.45% on balances over €5,000
- Commission charges:
  - €0 - €20,000 – 1.50%
  - €20,001 - €40,000 – 1.00%
  - Balance – 0.50%
  - Minimum - €55
- Contract fee
  - €40 Irish & UK
  - €60 All Other & certificated
- Government stamp duty on purchases
  - 1% Irish equities
  - 0.50% UK equities

Below are the estimated annualised costs for an account based on 1 trade of €100,000 in Irish equity. The total portfolio value - €100,000.

Cost category	Amount (ccy)	% of Investment	Details
Annual Account Service fees	€1,353.00	1.35%	Costs to maintain your investments.
Transactional charges	€840.00	0.84%	Costs incurred to buy shares.
<b>Total charges</b>	<b>€2,193.00</b>	<b>2.19%</b>	
Government stamp duty	€1,000.00	1.00%	Tax paid to the Revenue.
<b>Total Costs (incl. Tax)</b>	<b>€3,193.00</b>	<b>3.19%</b>	

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Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.