

## COMMISSION RATE CARD – Cantor Personal Retirement Savings Account (PRSA), Approved (Minimum) Retirement Fund (A(M)RF), Personal Retirement Bond (PRB)

*Execution Only/ Advisory Only/ Advisory Managed/ Discretionary Services*

Effective 1<sup>st</sup> January 2021

| Annual Management Charge (AMC): | Details/ Charges:  |                           |                           |                             |
|---------------------------------|--|---------------------------|---------------------------|-----------------------------|
| Portfolio Size                  | Execution Only   | Advisory Only             | Advisory Managed*         | Discretionary*              |
| <b>&lt;€100k</b>                | 1.25%  | 1.50%                     | 2.30%                     | 2.50%                       |
|                                 | Minimum €300 <sup>+</sup>  | Minimum €375 <sup>+</sup> | Minimum €750 <sup>+</sup> | Minimum €1,250 <sup>+</sup> |
| <b>€100k - €500k</b>            | 0.80%  | 1.10%                     | 1.40%                     | 1.40%                       |
| <b>€500k - €1M</b>              | 0.65%  | 0.90%                     | 1.20%                     | 1.20%                       |
| <b>&gt;€1M</b>                  | 0.50%  | 0.75%                     | 0.90%                     | 0.90%                       |
| *Transaction Commissions        | AMC is inclusive of transaction commissions  |                           |                           |                             |
| <sup>+</sup> Minimum Fee Charge | Minimums apply to A(M)RF & PRB Accounts only   |                           |                           |                             |
| Value Added Tax (VAT)           | All AMC Fees are inclusive of VAT  |                           |                           |                             |
| Cash Interest Charge            | Average monthly cash balances greater than the Euro equivalent* of €5,000, may attract an interest charge of 0.60% on a per annum basis.<br><br><i>*For calculation only, Non Euro balances will be represented in their Euro equivalent using the current end of month spot exchange rate.</i>  |                           |                           |                             |
| Application of Fees             | The AMC will be calculated by applying one of the above percentages to the entire fund value. The percentage to apply will be the percentage in the above table that corresponds to the size of your fund at the charging date. ARF/ PRB fees are calculated and deducted quarterly. PRSA fees are calculated and deducted biannually. If a PRB/ ARF/ PRSA account is closed the balancing fee will then be calculated on the basis of the number of days since the last billing date to the date the account is closed. |                           |                           |                             |
| Account Arrears                 | 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: Advisory / Execution only |   | Details/Charges  |                |
|--|---|--|----------------|
| Equity/Investment Funds                          | Commission Charges:   | €0 - €20,000   | 1.50%          |
|  |   | €20,001 - €40,000  | 1.00%          |
|  |   | Balance  | 0.50%          |
|  |   | Minimum  | € 55           |
|  | Contract Fee:   | Irish/UK Nominee (Crest)   | € 40           |
|  |   | Certificated and All Others  | € 60           |
| 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*<br>All other Bonds<br>*Or equivalent rating agency if S&P unavailable | 0.05%<br>0.25% |
|  | 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- Applicable for all Investment Services:   | Details/Charges:  |
|--|---|
| Government Stamp Duty  | Applied to purchases of Irish & UK shares and Irish domicile funds.<br>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 (PRB & ARF Accounts only)                    | € 25 per Stock  |
| Stock Transfer Out / Stock Certificate/DRS Statement Out – Foreign (PRB & ARF Accounts only) | € 75 per Stock  |
| Certificate Lodgement to a Nominee A/c – Irish/UK, Other (PRB & ARF Accounts only)           | € 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 date the tax falls due.

## Illustration of potential cost & charges – Execution Only Service

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:

- Annual Management Charge – 0.80% [based on estimated portfolio value of €250,000]
- Cash Management charge - 0.60% 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 €250,000 in Irish equity.  
The total portfolio value - €250,000

| Cost category                  | Amount (ccy)     | % of Portfolio | Details                          |
|--------------------------------|------------------|----------------|----------------------------------|
| Annual Account Service fees    | €2,000.00        | 0.80%          | Costs to maintain your portfolio |
| Transactional charges          | €1,590.00        | 0.636%         | Costs incurred to buy shares.    |
| <b>Total charges</b>           | <b>€3,590.00</b> | <b>1.436%</b>  |                                  |
| Government stamp duty          | €2,500.00        | 1.00%          | Tax paid to the Revenue.         |
| <b>Total Costs (incl. Tax)</b> | <b>€6,090.00</b> | <b>2.436%</b>  |                                  |

## Illustration of potential cost & charges - Advisory Service

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:

- Annual Management Charge – 1.10% [based on estimated portfolio value of €250,000]
- Cash Management charge - 0.60% 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 - €250,000

| Cost category                  | Amount (ccy)     | % of Portfolio | Details                           |
|--------------------------------|------------------|----------------|-----------------------------------|
| Annual Account Service fees    | €2,750.00        | 1.10%          | Costs to maintain your portfolio. |
| Transactional charges          | €840.00          | 0.336%         | Costs incurred to buy shares.     |
| <b>Total charges</b>           | <b>€3,590.00</b> | <b>1.436%</b>  |                                   |
| Government stamp duty          | €1,000.00        | 1.00%          | Tax paid to the Revenue.          |
| <b>Total Costs (incl. Tax)</b> | <b>€4,590.00</b> | <b>2.436%</b>  |                                   |

## Illustration of potential cost & charges - Advisory Managed Service

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:

- Annual Management Charge – 1.40% [based on estimated portfolio value of €250,000]
- Cash Management charge - 0.60% on balances over €5,000
- 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 - €250,000.

| Cost category                  | Amount (ccy)     | % of Portfolio | Details                           |
|--------------------------------|------------------|----------------|-----------------------------------|
| Annual Account Service fees    | €3,500.00        | 1.40%          | Costs to maintain your portfolio. |
| Transactional charges          | €40.00           | 0.016%         | Costs incurred to buy shares.     |
| <b>Total charges</b>           | <b>€3,540.00</b> | <b>1.416%</b>  |                                   |
| Government stamp duty          | €1,000.00        | 1.00%          | Tax paid to the Revenue.          |
| <b>Total Costs (incl. Tax)</b> | <b>€4,540.00</b> | <b>2.416%</b>  |                                   |

## Illustration of potential cost & charges - Discretionary Service

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:

- Annual Management Charge – 1.40% [based on estimated portfolio value of €250,000]
- Cash Management charge - 0.60% on balances over €5,000
- 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 - €250,000.

| Cost category                  | Amount (ccy)     | % of Portfolio | Details                          |
|--------------------------------|------------------|----------------|----------------------------------|
| Annual Account Service fees    | €3,500.00        | 1.40%          | Costs to maintain your portfolio |
| Transactional charges          | €40.00           | 0.016%         | Costs incurred to buy shares.    |
| <b>Total charges</b>           | <b>€3,540.00</b> | <b>1.416%</b>  |                                  |
| Government stamp duty          | €1,000.00        | 1.00%          | Tax paid to the Revenue.         |
| <b>Total Costs (incl. Tax)</b> | <b>€4,540.00</b> | <b>2.416%</b>  |                                  |

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