

## COMMISSION RATE CARD – Cantor Personal Retirement Savings Account (PRSA), Approved Retirement Fund (ARF), Personal Retirement Bond (PRB) Execution Only/ Advisory Only/ Discretionary Services

Effective 7<sup>th</sup> January 2022

Annual Management Charge (AMC):	Details/ Charges:		
Portfolio Size	Execution Only	Advisory Only	Discretionary*
<€100k	1.25% Minimum €300 <sup>+</sup>	1.50% Minimum €375 <sup>+</sup>	2.50% Minimum €1,250 <sup>+</sup>
€100k - €500k	0.80%	1.10%	1.40%
€500k - €1M	0.65%	0.90%	1.20%
>€1M	0.50%	0.75%	0.90%
*Transaction Commissions	AMC is inclusive of transaction commissions		
<sup>+</sup> Minimum Fee Charge	Minimums apply to ARF & PRB Accounts only		
Value Added Tax (VAT)	All AMC Fees are inclusive of VAT		
Cash Interest Charge	Cash balances will not attract negative interest rates.		
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.		
Unregulated Product Review	Unregulated products within the Cantor ARF and/or PRB must be reviewed by the Pensions Team and will be subject to a minimum review fee of €500+VAT		

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:	Euroclear/Irish/UK	€ 40
		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*	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		
ITP 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. 1.00% Irish equities (excluding companies listed on the Enterprise Securities Market of the Irish Stock Exchange) & 0.5% UK Equities
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 - 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>	

DUBLIN: Cantor Fitzgerald House, 23 St Stephens Green, Dublin 2, D02 AR55, Ireland. Tel: +353 1 633 3800.

Fax: +363 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500

email: [Ireland@cantor.com](mailto:Ireland@cantor.com) web: [www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie)

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.