



ANGLO IRISH BANK (SUISSE) SA

SUMMARY OF TERMS

1 - BROKERAGE AND MANAGEMENT FEES ON SECURITIES:

0.25% brokerage fee, with a minimum of CHF 50,
on all stock-exchange dealings (purchase/sale, subscription/redemption, repurchase),
including investment funds, over and above correspondents' fees.

1.25% flat fee, with a minimum of CHF 200,
debited at year-end on the basis of assets as at October 31st, in proportion to investments
and withdrawals of securities and cash.
The flat fee comprises custody charges, including those of correspondents, as well as
management fees where applicable.

Stock-exchange transactions: correspondents' fees only
on coupons, redemption of securities, splits, dividends, free allocations, exchanges, etcÉ

2 - FIDUCIARY AND TERM DEPOSITS:

- Initial deposit : **CHF 50** irrespective of amount.

- Increase: **CHF 50** irrespective of amount.

- Decrease: **no charge** .

- Reimbursement: **no charge** .

3 - ACCOUNTS:

- Bookkeeping: **no charge** .

- Account statement: **no charge**.

- Transaction advice: **no charge** .

- Statement withheld: **no charge** .

- Overdraft interest: market rate as applicable (available upon request),
debited at the end of each quarter.

4 - BANKNOTES:

- Deposit and withdrawal of CHF banknotes: **no charge** .

- Deposit of foreign banknotes: **0.50% disagio up to CHF 150,000; 0.25% thereafter** .

- Withdrawal of foreign banknotes: **0.50% agio** .

Disagio and agio are levied only in the case of deposits and withdrawals executed by
crediting or debiting an account denominated in the same currency.
However, it should be noted that all currencies of the euro zone are considered as being
the same currency. In the case of deposits and withdrawals of foreign banknotes to be
credited or debited in another currency, the banknote exchange rate shall apply.



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5 - CHEQUES AND CREDIT CARDS:

- Cashing of bank cheques: **correspondents' fees only** .
- Issuing of bankers drafts: **CHF 50**.
- Issuing of bankers drafts by third-party banks: **CHF 50 + third-party banks' fees** .
- Issuing of traveller's cheques: **correspondents' fees only (1%)**.
- Cashing of traveller's cheques: **no charge** .
- Issuing of credit cards (VISA -AMERICAN EXPRESS - EUROCARD):
issuers' fees only.

6 - MONEY TRANSFERS:

- Payments by postal drawing accounts: **no charge**.
- Fees on money transfers including standing orders: **CHF 50**.

7 - FIXED-TERM LOANS, SURETIES AND GUARANTEES:

- Fixed-term loans: **no charge on loans above CHF 250,000 (CHF 250 on loans thereunder)**.
- Rate according to market conditions applicable upon granting of loan.
- Guarantees for credit cards: **1% per annum on guaranteed amount**.
- Other guarantees: **0.50% per annum on guaranteed amount, with a minimum of CHF 100**.

Standard 50% margins for well-diversified portfolios.

Charges + VAT for residents of Switzerland and Liechtenstein according to applicable laws.

Other fees and commissions available upon request.

This document is a summary of tariffs applicable to services provided by Anglo Irish Bank (Suisse) S.A. to its private clients. Our bank may modify its charges at any time.