

LIST OF CHARGES AND PREVAILING RATES

- All charges are in USD (or its equivalent in other currencies).
- Please check your Statements of Accounts for rates and commissions applied on your account(s). All such fees are subject to change at any moment according to market conditions without a prior notice.
- Overseas bank charges (which may vary from country to country) could apply in addition to the charges listed below.
- For other transactions or arrangements, kindly check with your Relationship Manager or email us at dubaidesk@ffapivatebank.com

BROKERAGE FEES

| FINANCIAL MARKET | BROKERAGE COMMISSION - BPTS | FINANCIAL MARKET | BROKERAGE COMMISSION - BPTS |
|-----------------------|-----------------------------|---|------------------------------|
| Abu Dhabi (ADX) | 50 | Turkey | 200 |
| Dubai (DFM) | 50 | Lebanon | 50 |
| Nasdaq Equity Futures | 50 | Lebanese Listed & O.T.C. Equities | up to 1% |
| Bahrain | 50 | Fixed Income | up to 0.50% of nominal value |
| Kuwait | 50 | Equities & Indices CFDs | up to 1% |
| Oman | 50 | US Equities | up to 1% |
| Qatar | 50 | European Equities | up to 1% |
| Saudi Arabia (swaps) | 50 | Other Foreign Equities | up to 1.5% |
| Egypt | 50 | Mutual Funds, Collective Investment Schemes and Structured products | up to 3% |
| Jordan | 75 | Financial & Commodities Futures | \$50 per contract |
| Palestine | 100 | Equity Options | 5 cents/ share |
| Tunisia | 150 | Minimum charge per trade | up to \$100 |
| Morocco | 75 | Private Equity / Debt | up to 5% |
| | | | |

CUSTODY FEES AND OTHER ACCOUNT CHARGES

| CHARGE DETAILS | CHARGE |
|---|---------------------------|
| Discretionary Management/Management Fees | As per agreement |
| Discretionary Management/Entry Fees | Up to 3% |
| Account opening fees | Up of \$100 |
| Account closing fees | Up to \$500 |
| Inactivity Fees | Up to \$1,000 per year |
| Maintenance Fees (charged annually on a pro rata basis from the date of commencement of services.) | Up to \$1,000 per year |
| Custody fees (calculated on the value of the portfolio at the end of each month and charged twice a year) | Up to 1% per year |
| Securities transfer out (per security) | Up to \$500 |
| Retrieval of Documents/Statements (older than three months) | Up to \$150 (per request) |
| Reference / Account balance letters | Up to \$150 (per request) |
| Audit confirmation letters | Up to \$150 (per request) |

| CHARGE DETAILS | CHARGE |
|---|-----------------------------------|
| Money transfer outside UAE | Up to \$75 |
| Money transfer inside UAE (in DHS) | Up to \$75 |
| Money transfer advices (inward/outward) | Up to \$10 (per transaction) |
| Transfers between accounts within FFA Private Bank (Dubai) Limited | Free |
| Amendment to transfer details, i.e. beneficiary, bank, address when requested by client, or where the overseas bank is unable to process payment on original instructions (per transaction) | Up to \$20 +overseas bank charges |
| Trace of outward remittances / Inward remittances (per request) | Up to \$20 +overseas bank charges |
| Cancellation & recall of money transfer | Up to \$75 |
| Cheque collection in AED | Free |
| Cheque collection in foreign currency | Up to \$75 +overseas bank charges |
| Cheque return due to insufficient funds | Up to \$150 (per cheque) |
| Translation charges | \$100 + third party service cost |
| FX transactions Major currency pairs | Up to 1% |
| All other currency pairs | Up to 3% |

INTEREST CHARGED ON TRADING ACCOUNTS

| | |
|----------------------------------|---|
| CFD financing cost | Up to 12% |
| Debit interest on margin lending | Up to 9.75% for USD/EUR/GBP |
| | Up to 10.75% for AED/SAR/Other GCC currencies |
| | Up to 13.25% for unauthorized debt in currency |
| | Other currencies: according to market condition |

Debit interest is charged at the end of each month. The actual rate is indicated on the head of the monthly statement of account. The method of calculation is "Actual/360".

STOCK BORROWING COST (CFD AND SECURITIES)

On a case-by-case basis

CHEQUE DEPOSITS

Local cheque deposits (AED) : as per the Central Bank of the United Arab Emirates.
 Foreign cheque deposits : variable, depending on counterparty.

DECLARATION AND ACKNOWLEDGMENT

- All the Financial Services rendered by FFA Private Bank (Dubai) Limited are subject to a commission fee, and other fees. FFA Private Bank (Dubai) Limited is entitled to debit Client's account(s) with all expenses, commissions and fees due to FFA Private Bank (Dubai) Limited according to the List of Prevailing Rates.
- FFA Private Bank (Dubai) Limited may receive retrocession fees and/or other benefits from third party agents or service providers in relation to Investments and Financial Services rendered to Clients. The remuneration paid by FFA Private Bank (Dubai) Limited to third party agents or service providers may in part be determined by reference to the commissions, fees and other charges resulting from transactions in Client's Account(s). FFA Private Bank (Dubai) Limited shall not enter in Soft Dollar Agreements as defined in DFSA COB Rulebook.

- In addition, the Client is responsible for payment of any taxes, transfer fees, registration fees, stamp duty and all other liabilities, charges, costs and expenses payable and properly incurred by FFA Private Bank (Dubai) Limited in connection with Client's transactions or account(s) from time to time.
- The Client is hereby informed and acknowledges that the remuneration paid by FFA Private Bank (Dubai) Limited to its employees may in part be determined by reference to the commissions, fees and other charges resulting from transactions in Client's account(s).
- The Client hereby acknowledges having reviewed and accepted the Prevailing Rates in effect to the date of execution of this document.
- Commissions and charges applied to Client's account(s) might differ from commissions and charges detailed herein in case of previous mutual agreement.
- Statements of accounts and reports of settlements shall disclose commissions and charges applied to Client's account(s) and shall be deemed an official notification of such commissions and charges. In case of discrepancies, the Client shall contact his/her relationship manager. Whenever a trade is contracted on a net price basis and where FFA Private Bank (Dubai) Limited is acting on a matched-principal capacity, the Client hereby acknowledges that FFA Private Bank (Dubai) Limited may be compensated for executing the transaction by charging the Client a mark-up or a mark-down in accordance with the present List of Charges and Prevailing Rates and the Client hereby requests that confirmation notes show the single net price at which the trade was contracted.
- All interests, commissions and charges are subject to change at any time according to market conditions.

For Professional Clients, FFA Private Bank (Dubai) Limited shall notify any such change to the Client and shall be effective immediately. The Client's continuous use of FFA Private Bank's services shall be considered as a final acknowledgement and acceptance of such changes.

For Retail Clients, FFA Private Bank (Dubai) Limited shall notify any such change to the Client. Following two weeks of being notified of the changes without any objections, the Client's continuous use of FFA Private Bank's services shall be considered as a final acknowledgement and acceptance of such changes.

- If the Client does not receive reports of settlements and statements of account for any period, it is the Client's responsibility to request such document(s) from FFA Private Bank (Dubai) Limited immediately.
- Client's continuous use of FFA Private Bank (Dubai) Limited's services shall be considered as the final acknowledgement and acceptance of all fees, charges and interest rates.