



# ARIA | CAPITAL

## Schedule of Charges

### PLATFORM PORTFOLIO ACCOUNT

For Clients of Aria Capital with regular trading and portfolio rebalancing requirements who require institutional execution rates

The below schedule details the underlying costs of the services from Aria Capital, Conexim and Pershing.

#### Aria Capital Charges - Advisory Accounts

<b>Aria Capital Initial Investment Commission</b>	Aria Capital initial investment commission for the implementation of your advised portfolio. This is calculated and applied to cleared funds when they are received into your account. For non-Euro amounts the commission is converted at the prevailing exchange rate, subject to the Foreign Exchange notice overleaf.	1.00%
<b>Aria Capital Annual Charge</b>	Aria Capital annual charge for advisory services resulting in the receipt and transmission of orders in your portfolio. This charge is accrued on a daily basis and levied twice yearly. The charge is calculated based on the value of assets in the portfolio on 30 June and 31 December each year or on account closure and applied to your account in the next calendar month.	0.95% Per Annum

#### Aria Capital Charges - Execution-only Accounts

<b>Aria Capital Initial Investment Commission</b>	Aria Capital initial investment commission for the implementation of your trade instructions. This is calculated and collected at point of trade as instructed by Aria Capital and will appear on your contact note. For non-Euro transactions, the commission and trade processing fee are converted at the prevailing exchange rate, subject to the Foreign Exchange notice overleaf.	0.50% (subject to a minimum of €75)
<b>Aria Capital Annual Charge</b>	Aria Capital annual charge for execution-only services resulting in the receipt and transmission of orders in your portfolio. This charge is accrued on a daily basis and levied twice yearly. The charge is calculated based on the value of assets in the portfolio on 30 June and 31 December each year or on account closure and applied to your account in the next calendar month.	0.10% Per Annum

#### 3rd Party Fund Manager Charges

<b>3rd Party Fund Manager Charges</b>	<b>Variable (as detailed in the Key Investor Information Document ("KIID") or similar documentation for each fund).</b> These charges are not chargeable separately in your account - they are implicit in the price of the underlying collective investment scheme.	
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#### Conexim and Pershing Global Custody and Assets Under Instruction ("AUI") Commission

Account Type	Asset Types	Global Custody and AUI Commission
<b>Personal, Corporate and Private Trust</b> Accounts	All financial assets reflected in your portfolio account, including cash+ and all invested assets	0.25% Per Annum*
<b>Pension</b> or ARF/AMRF Accounts Held with <b>3rd Party Trustees, QFMs or Life Companies</b>	All financial assets reflected in your portfolio account, including cash+ and all invested assets	0.25% Per Annum* (3rd Party Provider charges may be charged separately)
Conexim Approved Retirement Funds and Approved Minimum Retirement Funds (" <b>ARFs/AMRFs</b> ")	All financial assets reflected in your portfolio account, including cash+ and all invested assets	0.40% Per Annum*
<b>LEAP Pension and A(M)RF accounts held with Independent Trustee Company ("ITC")</b>	All financial assets reflected in your portfolio account, including cash+ and all invested assets	Please see LEAP Charging Schedule (if applicable)

These charges are applicable for platform portfolio accounts with regular trading and portfolio rebalancing requirements which require institutional execution rates of between 0.00% and 0.20% (as detailed overleaf).

To avoid unnecessary transactional costs being incurred by investors where they may have small debit balances, we require each account held on platform to retain 1% of the overall account value in cash, subject to a minimum amount of €300.

\* The Conexim and Pershing Global Custody and Assets Under Instruction ("AUI") Commission is collected each month by calculating 1/12th of the annual charge against the value of the assets in your account on the 20th day of each month, subject to a minimum monthly charge of €25.

+ As an institutional custodian, Pershing levy and Conexim incur negative interest rates in relation to cash held on accounts. Where negative interest rates are incurred, Conexim will charge additional global custody and AUI commission of 0.0019% per day (0.70% per annum), but only on cash balances in excess of €10,000 (or currency equivalents). This is accrued daily and calculated each month on the 20th day of each month. Should you close your account within an accrual period, a pro-rata adjustment may be made. Should Pershing vary or no longer levy negative interest rates, we will notify you of any change, including if the charge is no longer required due to improved institutional interest rate environments.

## Conexim Trading Commissions

	Dealing Commission	Minimum Commission	Trade Processing Fee
On Platform Funds	0%	€0	€0
Off Platform Funds (a fund which requires manual processing)	0%	€0	€12.50
Equities, ETFs, Fixed Income Securities, Structured Products and Other Investment Instruments	0.20%	€40	€30

*The Commissions and Charges above are calculated and collected at point of trade. For non-Euro transactions, the commission and trade processing fee are converted at the prevailing exchange rate, subject to the Foreign Exchange notice below.*

*Additional charges may apply if you wish to purchase an off platform Hedge Fund, a fund not currently available on our platform, or a fund not generally designed to be made available to retail clients (such as funds which are generally restricted to accredited or professional clients or which have minimum subscription levels and which may have other characteristics requiring additional trading and administration costs). Any costs related to such an investment will be communicated to you in advance.*

## Ancillary and 3rd Party Commissions

<b>3rd Party Commissions</b>	Where Conexim receives an upfront or trail commission from a 3rd Party, it automatically rebates these to your account.
<b>3rd Party Commissions payable to Aria Capital</b>	Where Conexim receives an upfront or trail commission from a 3rd Party payable to Aria Capital, as allowed under applicable regulations, it will be Aria Capital's responsibility to disclose and account to you for that commission.
<b>Foreign Exchange Transactions</b>	Where Conexim earn a commission from a foreign exchange transaction enacted on your account this will not be more than 0.75%. Clients may elect to hold multiple currency accounts to avoid such charges.

## Ad hoc Valuations and Asset Transfer Costs

	Charge
Electronic transfers into your account - per line of security	€0
Certificated transfers into your account - per line of security	€50
Transfers from your account - per line of security	€50
Probate Valuation Report for On-Platform Assets	€100

## Shareholders Rights Directive Proxy Voting Charges

	Charge
SRDII Corporate Action Proxy Voting Ballot Position Update	€4 (for every position reported)
SRDII Corporate Action Proxy Voting Notification Charge	€30 (charged only if you vote on the meeting)
SRDII Corporate Action Proxy Voting Charge	€90 (for every vote cast, charged only if you vote on the meeting)

## 3rd Party Fees and Taxes – Pass through charges

Stamp Duty	Stamp Duty will be charged on the purchase of Irish and UK shares, and in some foreign markets. (1% is chargeable on Irish shares, and 0.5% on UK shares)
Panel of Takeovers and Mergers Levy	This is applied when buying or selling Irish or UK shares. (€1.25 on Irish shares over €12,500, and €1 on UK shares over €10,000)
Hong Kong Market	On all buys and sells: 0.1% Stamp Duty, 0.004% Transaction Levy, 0.005% Trading Fee.
Singapore Market	0.0075% chargeable on buys and sells.
Swiss Market	0.007% chargeable on buys and sells.
Financial Transaction Taxes	A number of countries have implemented/plan to implement Financial Transaction Taxes (including France and Italy). Where these taxes are levied these will be passed through at the prevailing rate and will appear on your contract note.