

**FFA PRIVATE BANK S.A.L.  
LIST OF PREVAILING RATES**

**BROKERAGE FEES**

Lebanese Listed Equities: up to 1%  
Lebanese O.T.C. Equities: up to 1%

US Equities: up to 1%  
European Equities: up to 1%  
Other Foreign Equities: up to 1.5%

Lebanese and Foreign Fixed Income: up to 0.50% of nominal value  
Mutual Funds: up to 3%  
Financial and Commodities Futures: up to \$50 per contract

Minimum charge per trade: up to \$100

**CUSTODY FEES AND OTHER ACCOUNT CHARGES**

Annual custody fees: up to 0.50% per year  
Maintenance fees: up to \$500 per year  
Money transfer outside Lebanon: up to \$50  
Money transfer inside Lebanon: up to \$30  
Cash deposits: up to 0.15%  
Check withdrawals: up to \$1  
Securities transfer out (per security): up to \$500  
Other transactions: Please check conditions with your personal adviser  
Account closing fees: up to \$500

**Client's Acknowledgements**

**Client hereby acknowledges and accepts the following terms and conditions:**

- Commissions and charges applied to your account(s) might differ from commissions and charges detailed herein, in case of previous mutual agreement. In this case, the special commissions and charges applied to your account(s) shall prevail over the list of prevailing rates.
- In case of discrepancies between commissions and charges pre-agreed upon and those applied, please contact your relationship manager. Statements of accounts and reports of settlements shall disclose commissions and charges applied to your account(s) and shall be deemed an official notification of such commissions and charges.
- Interest rates are subject to market conditions and are set in accordance with the nature and the maturity of the loan or the deposit.
- All interests, commissions and charges are subject to change according to market conditions. Such changes shall be notified to you by means of notice of change and/or through your account statements. Your continuous use of FFA Private Bank services after 14 days of any notification of change, without any objection from your part, shall be considered as your final acceptance of said changes.