

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 ffa@ffapivatebank.com

BROKERAGE FEES, CUSTODY FEES AND OTHER ACCOUNT CHARGES	
CHARGE DETAILS	CHARGE
European Options	Up to €10 per contract
Lebanese Listed & OTC Equities	Up to 1%
Other Foreign Equities	Up to 1.5%
Other Foreign Options	Up to \$15 (or its equivalent in denominated currency) per contract
US Equities	Up to 1%
US Options	Up to \$10 per contract
Financial and Commodities Futures	Up to \$50 per contract
Lebanese and Foreign Fixed Income	Up to 0.5% of nominal value
Mutual Funds	Up to 3%
Minimum Charge per Trade	Up to \$100
Account Opening Fees	Up of \$100
Account Closing Fees	Up to \$500
Audit Confirmation Letters	Up to \$150 (per request)
Cash Deposits	Up to 2%
Cheques Withdrawals	Up to \$50
Fiduciary Fees on Cash Management Fiduciary Accounts Placed with Lebanese Banks	Up to 2%
Custody Fees	Up to 1% per year
Inactivity Fees	Up to \$1,000 per year
Maintenance Fees	Up to \$1,000 per year
Discretionary Management/Management Fees	As per agreement
Discretionary Management/Entry Fees	Up to 3%
CFD Financing Cost	Up to 7.5%
Money Transfer Outside Lebanon	Up to \$75
Money Transfer Inside Lebanon	Up to \$50
Retrieval of Documents / Statements of accounts	Up to \$150 (per request)
Reference / Account Balance Letters	Up to \$150 (per request)
Securities Transfer Out (per security)	Up to \$500
Transfer Between Accounts Within FFAPB	Free

DECLARATION AND ACKNOWLEDGMENT

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

- Commissions and charges applied to the 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 the Client's account(s) and shall be deemed an official notification of such commissions and charges. In case of discrepancies between commissions and charges pre-agreed upon and those applied, the Client shall contact the relationship manager.
- 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 at any time according to market conditions. The Client shall be notified of such changes. 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.