

## FEES AND COMMISSIONS

### 1.- Equity transactions (1)

#### 1.1.- Equity transactions traded on Spanish markets (SIBE).

Transaction	Fee (Per transaction)	Observations
<b>1.1.1. Purchase/sale of securities (2)</b>		
• Requests processed through Virtual Broker (3)	0.30%	Minimum .....: €0.00
• Requests processed through other Channels (4)	0.45%	Minimum .....: €0.00
<b>1.1.2. Purchase/sale of subscription rights (2)</b>		
	0.20%	Minimum .....: €3.50 Maximum .....: €5.00
<b>1.1.3. Receipt of securities from Third Party Banks</b>		
	€0.00	Applicable to free transfers
<b>1.1.4. Delivery of securities to Third Party Banks</b>		
	€0.00	Per security, on free transfers
<b>1.1.5. Purchase/sale of Sicav-Simcav</b>		
	0.035%	Minimum .....: €0.00

#### 1.2.- Equity transactions traded on international markets

Transaction / Market	Fee			
	Virtual Broker (3)		Other channels (4)	
<b>1.2.1. Purchase/sale of securities (2)</b>				
<b>Europe Euro</b>				
Germany (Frankfurt, Xetra, Neuer Market)	0.65%	Minimum: €0	0.75%	Minimum: €0
Austria (Vienna)	0.80 %	Minimum: €0	0.90%	Minimum: €0
Belgium (Brussels)	0.70%	Minimum: €0	0.80%	Minimum: €0
France (Paris)	0.65%	Minimum: €0	0.75%	Minimum: €0
Finland (Helsinki)	0.70%	Minimum: €60	0.80%	Minimum: €80
Holland (Amsterdam)	0.65%	Minimum: €0	0.75%	Minimum: €0
Ireland (Dublin)	0.70%	Minimum: €0	0.80%	Minimum: €0
Italy (Continuous Market)	0.65%	Minimum: €5	0.75%	Minimum: €0
Portugal (Lisbon)	0.70%	Minimum: €30	0.80%	Minimum: €30
<b>Europe Non Euro</b>				
United Kingdom (London, SETS)	0.65%	Minimum: 50 GBP*	0.75%	Minimum: 60 GBP*
Sweden (Stockholm)	0.70%	Minimum: 2,000 SEK	0.80%	Minimum: 2,400 SEK
Switzerland (Electronic market)	0.70%	Minimum: 110 CHF	0.80%	Minimum: 110 CHF
<b>North America</b>				
USA (NYSE, Nasdaq, Amex, OTC)	0.50%	Minimum: 50 USD	0.60%	Minimum: 60 USD
Canada (Toronto)	0.55%	Minimum: 90 CAD	0.60%	Minimum: 100 CAD
<b>Asia</b>				
Japan	0.70%	Minimum: 11,000 JPY	0.80%	Minimum: 12,000 JPY

<b>1.2.2. Purchase/sale subscription rights</b>	0.30%	Minimum: €	Maximum: €30
<b>1.2.3. Receipt of securities from Third Party Banks</b>	€0.00	Applicable to free transfers	
<b>1.2.4. Delivery of securities to Third Party Banks</b>	<b>Fee</b>		
<b>Europe Euro</b>			
Germany (Frankfurt, Xetra, Neuer Market)	€15		
Austria (Vienna)	€40		
Belgium (Brussels)	€25		
France (Paris)	€25		
Finland (Helsinki)	€0		
Holland (Amsterdam)	€25		
Ireland (Dublin)	€25		
Italy (Continuous Market)	€20		
Portugal (Lisbon)	€60		
<b>Europe Non Euro</b>			
United Kingdom (London, SETS)	15 GBP		
Sweden (Stockholm)	800 SEK		
Switzerland (Electronic market)	50 CHF		
<b>North America</b>			
USA (NYSE, Nasdaq, Amex, OTC)	15 USD		
Canada (Toronto)	25 CAD		
<b>Asia</b>			
Japan	3,000 JPY		

## **2.- Fixed Income Securities Transactions.**

### **2.1.- Fixed income securities transactions traded on national and international markets.**

<b>Transaction</b>	<b>Fee (Per transaction)</b>	<b>Observations</b>
<b>2.1.1. Purchase/sale of securities (2)</b>		
• Requests processed through Virtual Broker (3)	0.25% (nominal)	Settlement .....: €0.00
• Requests processed through other Channels (4)	0.25% (nominal)	Settlement .....: €0.00
<b>2.1.2. Delivery of securities to Third Party Banks</b>	€0.00	Per security, for free transfers

#### **Notes for headings 1.1. and 1.2.:**

(1) Definition of a transaction for the purpose of applying fees and commissions:

Minimum or fixed fees will be applied to each transaction even if they are processed in a single order.

Each order refers to one transaction with each type of security, even though in a single act the client might have requested orders to be processed on different securities.

(2) Market charges not included.

(3) This charge will be applied on all transactions corresponding to orders processed through Cajamar's Electronic Banking service.

(4) This charge will be applied on all transactions corresponding to orders processed through any of Cajamar's channels except its Electronic Banking service.

### 3.- Other services relating to equity and fixed-income securities.

Transaction/ Service	Fee	Observations
<b>3.1. Custodianship and deposit of equity securities</b>		
Spain (SIBE)	0.025% Minimum €1.00 / month	Minimum amount for each client / security. Percentage expressed as an annual rate applied to the total effective value of the client's securities, calculated on the basis of the daily market closing prices (or latest available prices).
Germany (Frankfurt, Xetra, Neuer Market)	0.095% Minimum €1.50 / month	
Austria (Vienna)	0.100% Minimum €1.50 / month	
Belgium (Brussels)	0.075% Minimum €1.50 / month	
France (Paris)	0.075% Minimum €1.50 / month	
Finland (Helsinki)	0.175% Minimum €1.50 / month	
Holland (Amsterdam)	0.095% Minimum €1.50 / month	
Ireland (Dublin)	0.100% Minimum €1.50 / month	
Italy (Continuous Market)	0.095% Minimum €1.50 / month	
Portugal (Lisbon)	0.150% Minimum €1.50 / month	
United Kingdom (London, SETS)	0.075% Minimum €1.50 / month	
Sweden (Stockholm)	0.175% Minimum €1.50 / month	
Switzerland (Electronic market)	0.085% Minimum €1.50 / month	
USA (NYSE, Nasdaq, Amex)	0.075% Minimum €1.50 / month	
Canada	0.075% Minimum €1.50 / month	
Japan (Tokyo)	0.100% Minimum €1.50 / month	

Transaction/ Service	Fee	Observations
<b>3.2. Custodianship and deposit of fixed-income securities</b>		
Securities traded on national and international markets	0.20% Minimum €3.00 / quarter	Minimum: €3.00 per fixed-income portfolio/quarter. Percentage expressed as an annual rate payable daily, applied to the total nominal value of the client's securities.

Transaction / Service	Fee	Observations
<b>3.3. Financial transactions</b>		Percentage applied on the effective transaction amount. The effective amount refers to the amount effectively charged by the Firm on behalf of the client, before deducting any amounts retained by the Firm.
This section includes transactions such as dividends, redemptions of nominal amounts and/or issue premiums , etc		
3.3.1. Spanish markets	0.175% Minimum €0.60 per transaction	
3.3.2. International markets	0.200% Minimum € .20 per transaction	
3.3.3. Fixed income securities markets (National and International)	0.175% Minimum €3.00 per transaction	

Transaction / Service	Fee	Observations
<b>3.4. Voluntary financial transactions</b>		Percentage applied on the effective transaction amount. The effective amount refers to the amount effectively charged by the Firm on behalf of the client, before deducting any amounts retained by the Firm.
This section includes transactions such as subscriptions, swaps, conversions, optional dividends, etc.		
3.4.1. Spanish markets	0.175% Minimum €1.00 per transaction	
3.4.2. International markets	0.200% Minimum €2.00 per transaction	
3.4.3. Fixed income securities markets (National and International)	0.175% Minimum €3.00 per transaction	

**Note to headings 3.1. and 3.2.**

For Equity Positions: Minimum per client / security.

Percentage expressed as an annual rate applied to the total effective value of the client's securities, calculated on the basis of the daily market closing prices (or latest available prices).

For Fixed-Income Positions: Minimum per client / security.

Percentage expressed as an annual rate applied to the total nominal value of the client's securities.

**4.- Notes about fees and commissions.**

4.1. Applicable fees and commissions, both the minimum amount for fees expressed as a percentage and fixed commissions, will be applied to the trading currency or denomination of each transaction, calculating for this purpose its counter value in said currency. Fees expressed as a percentage will be applied to the effective amount of the transaction.

4.2. The amounts received by the Firm for the provision of services will increase by the amount corresponding to any applicable taxes and rates, specifically Value Added Tax

4.3. These fees are promotional since they are lower than the maximum amounts stipulated in point 5.

**5.- Fees and Commissions Brochure**

CAJAMAR Caja Rural has a Maximum Fees and Commissions Brochure registered with the Bank of Spain and Spain's National Securities Market Commission, which will be applicable to any cases not covered expressly in this Annex.