

Effective 01st July 2020.

Execution and dealing services (Part 2)¹

▶ Section 1: AAML Funds² (Lumpsum and Systematic Investment Plans)

Portfolio Size ³	Subscription Fee ⁴	Platform Fee ⁵
All portfolio sizes	Nil	Nil

▶ Section 2: ADCB Select (Lumpsum and Systematic Investment Plans)

Portfolio Size ³	Subscription Fee ⁴	Platform Fee ⁵
0 - US \$249,999	Nil	1.838%
US \$250,000 - US \$499,999	Nil	1.575%
US \$500,000 - US \$999,999	Nil	1.313%
US \$1,000,000 and above	Nil	1.050%

▶ Section 3a: Transactional Portfolios - Lumpsums in Equity Funds⁶

Portfolio Size ³	Subscription Fee ⁴	Platform Fee ⁵
0 - US \$249,999	3.150%	Nil
US \$250,000 - US \$499,999	2.625%	Nil
US \$500,000 - US \$999,999	2.100%	Nil
US \$1,000,000 and above	1.313%	Nil

▶ Section 3b: Transactional Portfolios - Lumpsums in Bond Funds and Single Securities⁷

Portfolio Size ³	Subscription Fee ⁴	Custody Fee ⁸
0 - US \$249,999	2.100%	0.210%
US \$250,000 - US \$499,999	1.838%	0.210%
US \$500,000 - US \$999,999	1.313%	0.210%
US \$1,000,000 and above	1.050%	0.210%

▶ Section 3c: Transactional Portfolios - Systematic Investment Plans

Portfolio Size ³	Setup Fee ⁹ - Equity Funds	Setup Fee ⁹ - Bond Funds	Monthly Fee ¹⁰
0 - US \$249,999	2.100%	1.050%	1.050%
US \$250,000 - US \$499,999	1.575%	0.788%	1.050%
US \$500,000 - US \$999,999	1.050%	0.263%	1.050%
US \$1,000,000 and above	0.263%	0.000%	1.050%

Custody services (Part 3)

Sale or Dealing Fee	Applicable on ETFs and Equities only and will be charged up to 0.053% of the sale value
Transfer Fee¹¹	Up to 2.1% of the market value of the transferred security/securities

Please Note:

- Apart from the above fees and charges, all mutual funds and ETFs may have their own inbuilt fees and charges also known as TER (Total Expense Ratio) or Ongoing Charge. The TER is available on the Fund Fact Sheet and/or the Key Information Document (KID), as issued by the respective Asset Manager. Information on fees and charges related to ADCB Asset Management Limited is available on <https://adcbam.com/en/>
- All fees set out above are inclusive of 5% VAT (where applicable) to the extent those fees relate to a taxable supply or deemed supply of goods or services provided by the Bank to you after 1st of January, 2018. All fees will be debited to the Investment Account linked to the respective portfolio. No VAT charges are applicable for Non Resident clients. The fees above are subject to change without prior notice.

1. Of ADCB's Wealth Services Terms and Conditions available on www.adcb.com/termsandconditions and incorporated by reference.
2. AAML stands for ADCB Asset Management Limited.
3. The size of all your investment portfolios held with ADCB under your CID including all current investments at market value, as determined by the Bank.
4. Subscription Fee will be applicable on the invested amount and will be charged at the time of trade execution.
5. Platform fee is an annual fee which will be calculated on the monthly average of the market value of investments held in each ADCB Select portfolio. The applicable fee slab will depend on the monthly average of the market value of investments held in all your portfolios with ADCB under your CID, and this fee will be debited monthly from the linked Investment Account.
6. Includes multi asset and balanced funds.
7. Includes debt instruments (such as bonds), exchange traded funds and equities.
8. Custody Fee is charged for arranging custodial services for bonds and ETFs held in the portfolio. This fee is an annual fee which will be accrued daily on the market value of single securities held in the transactional portfolios and will be charged quarterly.
9. The Setup Fee is a percentage of your monthly contribution amount multiplied by 12, charged on the date of the first monthly contribution.
10. Monthly Fees are a percentage of your monthly contribution amount payable on the date of each monthly contribution.
11. This fee is incurred if you transfer a security between portfolios within the Bank or to a third party.