

Ex-ante assessment of the costs for financial instrument LU338482426

We hereby inform you that pursuant to the Markets in Financial Instruments Directive ("MIFID II") and Article 50 of Delegated Regulation (EU) 2017/565, UBB AD is obliged to provide you with a preliminary estimate of the costs before concluding the transaction for which you have received information. Below we provide you with an estimate of costs in a standardized format, according to the type of product you are trading. The evaluation is based on customer transactions concluded in the past period and/or based on product characteristics. The assessment considers various aspects of pricing such as administrative fees, capital costs, counterparty risk hedging costs, and execution of orders for transactions with more complex financial instruments.

The percentages in the table show only a reasonable preliminary estimate of the costs accompanying the transaction you are about to conclude. The actual cost value depends on the final value of the transaction. The information shows the maximum amount you can pay and it is possible that this amount is less.

Example of costs for an investment of EUR 10'000	When buying		With a holding period of 1 year		When holding until maturity	
	in % of investment	in EUR	in % of the investment p.a.	in EUR p.a.	in % of the investment p.a.	in EUR p.a.
Service costs						
One-off costs	0%	0	0%	0	0%	0
Transaction costs and fees	1.0%	100	1.5%	150	0.33%	33.3
Subscription fee	1.0%	100	1.0%	100	0.33%	33.3
Sale fee before maturity*	0.0%	0	0.5%	50	0.0%	0
Running costs and fees	0%	0	0%	0	0%	0
Incidental costs	0%	0	0%	0	0%	0
Product costs						
One-off costs**	2.0%	200	2.0%	200	0.67%	66.7
Running costs and fees	0%	0	0%	0	0%	0
of which paid as financial incentives	0%	0	0%	0	0%	0
Transaction costs	0%	0	0%	0	0%	0
Incidental costs	0%	0	0%	0	0%	0
Total costs	3.00%	300	3.50%	350	1.00%	100

*This sales fee is charged only if a customer transacts before maturity and does not apply at maturity.

**The specified costs are included in the price of the product, are due by the manufacturer of the financial instrument KBC Bank NV to the distributor UBB and do not constitute a monetary payment by the client.

UBB adjusts this table on an annual basis, considering the transactions concluded during the previous year. This information on indicative interest rates does not include data on taxes due and/or potentially due by you in connection with the transactions you are about to enter. In the presence of such taxes, this may lead to an increase in your expenses in connection with the concluded transactions and a corresponding decrease in your income from these transactions by the amount of such taxes due and/or potentially due. We recommend that you contact your tax consultant on tax matters, as UBB does not provide tax advice on the transactions you conclude and, on the taxes, due for them. For further questions, do not hesitate to contact your realization manager or broker.