

# CUSTODY AND STOCKBROKER CHARGES

This document was last updated in January 2024. Charge details are provided by Utmost International Isle of Man Limited and Utmost PanEurope dac's global custodian and are correct as at July 2021. The charge details are subject to change in the future.

**Note:** Utmost International do not give financial advice. If there is anything that you do not understand within this document, please speak to your financial adviser in the first instance.

## STOCKBROKER CHARGES

Where a trade is placed in exchange traded assets, there is a requirement that these trades are placed in volume terms (i.e. number of shares to be purchased). Where a cash value is provided, the trading value will be based on the previous day's closing price and will therefore be subject to market movements. This could result in an investment or sale instruction that does not reflect the exact value of the trade that was intended.

Please be aware that stockbroker charges and other fees such as market fees/stamp duties that Utmost International do not set are subject to change and are for information purposes only.

### Equity and ETFs

COUNTRY	STOCK EXCHANGE	TRANSACTION FEE %	TRANSACTION MINIMUM CHARGES
Austria	Wiener Borsekammer (Vienna Stock Exchange)	0.04	50 EUR
Australia	Australian Stock Exchange Limited	0.05	60 AUD
Belgium	Bourse de Bruxelles (Brussels Stock Exchange)	0.04	50 EUR
Canada	The Toronto Stock Exchange/ The Vancouver Stock Exchange/ The Venture Exchange	0.06	50 CAD
Denmark	Kobenhavens Fondbors (Copenhagen Stock Exchange)	0.04	250 DKK
Finland	Helsingin Arvopapieriporssi (Helsinki Stock Exchange)	0.04	30 EUR
France	SBF-Paris Bourse (Paris Stock Exchange)	0.04	35 EUR
Germany	Deutsche Borse AG (German Stock Exchange)	0.04	30 EUR
Greece	The Athens Stock Exchange	0.10	N/A
Hong Kong	Stock Exchange of Hong Kong Limited	0.05	280 HKD
Ireland	The Irish Stock Exchange	0.04	30 EUR
Italy	Italian Stock Exchange	0.04	30 EUR
Japan	Tokyo Stock Exchange & OSAKA	0.05	1500 JPY
Luxembourg	Société de la Bourse de Luxembourg (Luxembourg Stock Exchange)	0.04	60 EUR
Netherlands	Amsterdam Effectenbeurs (Amsterdam Stock Exchange)	0.04	30 EUR
New Zealand	New Zealand Stock Exchange	0.08	60 NZD
Norway	Oslo Bors (Oslo Stock Exchange)	0.04	275 NOK
Singapore	Stock Exchange of Singapore Limited	0.06	130 SGD
Spain	Bolsa de Madrid (Madrid Stock Exchange)	0.04	40 EUR
Sweden	Aktietorget/ Stockholms Fondbors AB (Stockholm Stock Exchange Limited)	0.04	275 SEK
Switzerland	Zurich Stock Exchange	0.04	40 CHF
United Kingdom	Alternative Investment Market (AIM)/ London Stock Exchange/ Plus Market Group	0.03	30 GBP
United States	AMEX - American Stock Exchange New York/ NASDAQ Stock Exchange	0.06	10 USD

### Fixed Income

All securities must be International Central Securities Depository (ICSD) eligible securities (e.g. DTC, Euroclear, Crest, etc), with active markets.

TRADE SIZE: \$0 TO \$1 MILLION	BPS	TRADE SIZE: >\$1 MILLION TO \$10 MILLION	BPS	TRADE SIZE: >\$10 MILLION	BPS
Per \$1,000 in value (= \$1.25 USD per bond)	0.1250%	Per \$1,000 in value (= \$1.00 USD per bond)	0.1000%	Per \$1,000 in value (= 75¢ USD per bond)	0.0750%

Appendix: minimum per ticket charge covering costs:

The quote below is subject to a minimum per ticket charge covering costs.

CURRENCY	MINIMUM FEE
British Pound (GBP)	30.00
US Dollar (USD)	50.00
Euro (EUR)	40.00
Canadian Dollar (CAD)	60.00
Singapore Dollar (SGD)	65.00
Japanese Yen (JPY)	5,130.00
Hong Kong Dollar (HKD)	390.00
New Zealand Dollar (NZD)	60.00
Australian Dollar (AUD)	60.00

## SAFE CUSTODY CHARGES

Safe Custody Charges may apply where a trade is placed in exchange traded assets (such as bonds, ETFs, Equities and Investment Trusts.)

### › Transaction settlement charge

The transactional settlement charge occurs each time there is a dealing transaction. It will be a fixed monetary charge defined in GBP and taken in the currency of the asset, using the applicable exchange rate at the time of the transaction. For a transaction involving buying one asset and selling another, the charge will be incurred twice.

### › Administration safe custody charge

The administration safe custody charge will be a percentage of the asset value held, taken each quarter in the bond/policy/plan/account currency, where the percentage charge will vary based on the asset currency/market.

On full encashment, any outstanding safe custody charges will be deducted from the encashment value. This will include all the transaction settlement charges incurred and pro-rata administration safe custody charges. The level of these charges are:

COUNTRY/MARKET	TRANSACTION SETTLEMENT CHARGE (GBP)	ADMINISTRATION SAFE CUSTODY CHARGE % (PERCENTAGE PER ANNUM)
Australia	21.00	0.017
Austria	31.00	0.033
Belgium	28.00	0.0275
Canada	8.00	0.014
Denmark	28.00	0.022
Euroclear	10.00	0.016
Finland	28.00	0.042
France	24.00	0.022
Germany	17.00	0.0165
Greece	31.00	0.033
Hong Kong	38.00	0.042
Ireland	22.00	0.036
Italy	29.00	0.022
Japan	11.00	0.020
Luxembourg	33.00	0.055
Netherlands	21.00	0.033
New Zealand	28.00	0.022
Norway	28.00	0.028
Singapore	31.00	0.036
Spain	33.00	0.033
Sweden	10.00	0.014
Switzerland	31.00	0.022
UK	14.00	0.006
US	6.00	0.010

## A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Utmost Wealth Solutions is the registered business name of Utmost International Isle of Man Limited Singapore Branch.

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Registered in Singapore Number T08FC7158E. Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore.

Member of the Life Insurance Association of Singapore. Member of the Singapore Finance Dispute Resolution Scheme.

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Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

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Utmost International Middle East Limited is authorised and regulated by the Dubai Financial Services Authority.

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