SERVICE
DIRECT INVEST+

The bank for a changing world

TAILORED ADVICE FROM AN INVESTMENT SPECIALIST

BGL
BNP PARIBAS

The bank for a changing world
Would you like to receive tailored advice and investment recommendations from a specialist in order to manage your portfolio?

We have created a service that meets your individual needs and expectations. Our Direct Invest+ Service gives you access to a privileged relationship with a team of specialists who will support you as you manage your portfolio, providing you with tailored investment advice.

Enjoy the benefits of the Direct Invest+ Service

Tailored advice
The Direct Invest+ Service offers you a personalised service. Your advisor makes recommendations taking into account your objectives and investor profile.

Our specialists are at your disposal
A team of investment advisors is available to you to provide you with personalised advice that is tailored to you. The team draws on cutting-edge analysis conducted by the BNP Paribas Group. The website www.directinvest.bgl.lu also gives you permanent access to the full range of financial market information (prices, past performance, analysis, etc.).

Please read the notices on bgl.lu in the “Investment products, description and associated risks” brochure, which describes the main features of certain categories of financial products and instruments and the main investment risks they carry.
A WIDE RANGE OF FINANCIAL INVESTMENTS

An array of investment funds (SICAVs and FCPs)

International investment funds
We can offer you access to a platform of more than 30,000 investment funds. You have the option to select instruments issued by the top international fund managers and to invest according to the criteria of your choice: currency, risk level, asset class, sector, geographical region, etc.

Trackers
Trackers, or index-linked funds, are investment funds that seek to closely replicate the performance of a stock market index, a business sector or a market. They can be traded on the stock markets in the same way as equities and are effective instruments for portfolio diversification.

Structured products
To meet specific targets and to diversify your investments, we offer you tailored solutions so that you can, for example, take advantage of the growth potential of a market, a sector, a security, a currency or a commodity.

Access to equities and bonds listed on the major international markets
To give you freedom in how you manage your equity portfolio, you can access the stock markets via internet or telephone. We also provide you with a wide range of international bonds.

Life insurance policies
In partnership with Cardif Lux Vie, a BNP Paribas Group subsidiary, our life insurance solutions constitute an ideal tool for retirement and estate planning. We have à la carte policies to suit your nationality and your country of residence, with access to various financial products (general funds, multi-vehicle products, dedicated funds).

Lombard Loans, a flexible financing solution
Lombard Loans are loans granted to fund the purchase of financial products. They are secured against movable assets deposited or held with the Bank, together with the assets purchased using the loan.

A SECURE WEBSITE TO MANAGE YOUR INVESTMENTS ONLINE

Freedom and ease-of-use, without the cost
Manage your portfolio online at www.directinvest.bgl.lu, where you can place your share purchase/sales orders and investment fund orders. Make the day-to-day management of your accounts simpler: carry out operations with ease (transfers, printing of bank account details slip (RIB), transaction notices, graphic view of your asset breakdown, etc.) and switch to electronic documents.

Benefit from unrestricted access to your account and market developments and use online tools to assess the financial markets and assist you with your investment decisions (comparison tools, virtual portfolios, analyses and investment selection, etc.).

All of these functions are also available in the BGL BNP Paribas Web Banking app on tablets and smartphones.
Secure messaging

Share instant messages with your investment specialist in complete confidentiality.

Safety

Security is a crucial part of sharing information online. The security system provides strong authentication.

When logging on to the secure website, the user's identity can only be authenticated using a combination of several personal security measures that guarantee the confidentiality and integrity of the data transmitted thanks to data encryption.

ELIGIBILITY REQUIREMENTS AND RATES FOR THE DIRECT INVEST + SERVICE

This document is intended to inform you about the rates for the most common transactions and is not able to give a detailed indication of all of our rates. BGL BNP Paribas reserves the option to bill any transaction generating a specific cost at actual cost.

Rates effective from 01/11/2017

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<tr>
<th>ELIGIBILITY THRESHOLD</th>
<th>EUR 50,000</th>
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<tr>
<th>ACCOUNT MANAGEMENT</th>
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<tr>
<td>Management fees¹)</td>
<td>0.5%/year</td>
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<tr>
<td>Direct Invest+ fee</td>
<td>EUR 2.50/month</td>
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<tr>
<td>- Current account(s) (11 currencies)²)</td>
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<tr>
<td>- Securities account(s)³)</td>
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<td>- V PAY debit card⁴)</td>
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<td>- Tailored advice</td>
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<td>- Transactions⁵):</td>
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<tr>
<td>- Electronic transfers in euro to a BGL BNP Paribas account</td>
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<tr>
<td>- 15 electronic SEPA transfers per month⁶)</td>
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<tr>
<td>- Electronic monthly account statements</td>
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<tr>
<td>- Electronic quarterly summary securities statement</td>
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For any other fees concerning an everyday transaction that is not included in the Direct Invest+ fee schedule, please refer to BGL BNP Paribas' full fee brochure, which is available at bgl.lu

¹) Management fees include:
- Holding and monitoring of assets (including the collection of income, returns, dividends, coupons, annuities and, if applicable, capital);
- The definition and monitoring of your investor profile in accordance with statutory requirements;
- Access to your portfolio via directinvest.bgl.lu;
- Access to certain financial information and market events and invitations to conferences;
- Access to areas of expertise related to the field of investment, such as life insurance and tax deductions;
- Postage charges.
²) EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK.
³) Excluding transaction charges, Processing fees, etc.
⁴) Free EUR withdrawals from all BGL BNP Paribas and BNP Paribas Group ATMs in Europe, and Deutsche Bank ATMs in Germany.
⁵) Transfers in euro (limited to EUR 125,000) in Luxembourg and to a SEPA zone account: EU member states, Norway, Liechtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino, Vatican) with the IBAN and BIC of the recipient, stating “shared fees”.
⁶) Including standing orders.
TRANSACTIONS

Funds (equity, mixed, bond, money market)

Entry charges\(^7\) 1%
Exit charges\(^8\) Free

Shares
Brokerage fees\(^9\) 0.45% (min. EUR 50)

Bonds
Purchase and sale 0.65% (min. EUR 50)

Structured Products
Contact us

LOMBARD LOAN (CURRENT ACCOUNT OVERDRAFT FACILITY)
Subject to Bank approval.

For more information on this offer please contact a financial advisor on (+352) 42 42 4004.

ACCESS TO THE WEBSITE FOR CONSULTATION AND TRANSACTIONS (www.directinvest.bgl.lu)

Membership and annual subscription Included
Stock market and economic information Included
LuxTrust Token (electronic certificate) Included

MEANS OF PAYMENT

You also have the option to request an additional debit card and a credit card of your choice.

A V PAY DEBIT CARD

A V PAY debit card EUR 1.25/month

MASTERCARD CREDIT CARDS
Subject to Bank approval.

- Mastercard Gold EUR 4.75/month
- Mastercard Platinum EUR 15/month
- Elite Mastercard EUR 25/month

For more information on our credit cards, visit www.directinvest.bgl.lu

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\(^7\) Excluding entry charges payable to the fund, where applicable.
\(^8\) Excluding specific terms and conditions for certain funds.
\(^9\) On purchases and sales; excluding any external broker fees that the client may incur.
CONTACT US

(+352) 42 42-2000  Monday to Friday, 08:00 to 18:00 for everyday transactions
(+352) 42 42-4004  Monday to Friday, 08:30 to 18:30 for investments

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