

Shares traded on the US and Canadian stock exchanges

This material provides information on the estimated costs and charges of the Bank's investment services and ancillary investment services for the specified investment product. This is not marketing material. The provision of this information is provided for by law and must be made known to the client before the decision to proceed with the transaction is taken.

The following example shows the estimated service costs and fees associated with an investment in the product over a one-year investment period if a client invested USD 1 000 and USD 10 000 or the equivalent in another national currency in shares paying USD 100 per share in a zero-yield scenario, assuming a one-off investment at the beginning of the year is made and is sold at the end of the year. The actual costs may vary from the estimated costs indicated in the example and depend on the actual amount of the investment and other circumstances.

Type of cost	Shares traded on the US and Canadian stock exchanges	1,000 asset value	10,000 asset value
Cost of the service	Initial costs	0.00	0.00
	Fixed costs	0.00	0.00
	All transaction-related costs*	50.00	50.00
	Any fees related to ancillary services	14.52	29.04
	Associated costs	0.00	0.00
Third-party payments	Third-party payments received by AS Citadele banka (incentives) per year	0.00	0.00
Total costs of services		64.52	79.04
% of asset value		6.45%	0.79%

*Transaction commission fee is USD 0.04 per share, but not less than USD 25 (CAD).

Cumulative impact of costs and expenses on return on investment	What you could get if costs and charges for the service and product were equal to zero	1,000.00	10,000.00	1,050.00	10,500.00	950.00	9,500.00
	What would be the return on investment if the costs and fees associated with the service and product were zero	0.00%	0.00%	5.00%	5.00%	-5.00%	-5.00%
	Your benefit after all costs and expenses	935.48	9,920.96	985.48	10,419.51	885.48	9,422.41
	Cumulative impact of costs and expenses on return on investment	Decrease in profit by 64.52 which equals 6.45% of the total investment	Decrease in profit by 79.04 which equals 0.79% of the total investment	Decrease in profit by 64.52 which equals 6.45% of the total investment	Decrease in profit by 80.492 which equals 0.8% of the total investment	Increase in losses by 64.52 which equals 6.45% of the total investment	Increase in losses by 77.588 which equals 0.78% of the total investment

The table below shows the cumulative effect of costs on the return on investment in the first year and over the following five years for the negative, neutral and positive investment scenarios. These scenarios are illustrative and are not based on objective data analysis.

Investment period	Title	1,000 asset value without increase in value	10,000 asset value without increase in value	1,000 asset value with increase in value by 5% per year	10,000 asset value with increase in value by 5% per year	1,000 asset value with decrease in value by 5% per year	10,000 asset value with decrease in value by 5% per year
Investing for 1 (one) year	Overall return (average return) after withholding the commission fee	-64.52 -6.452 %	-79.04 -0.7904 %	-14.52 -1.452 %	419.508 4.19508 %	-114.52 -11.452 %	-577.588 -5.77588 %
Investing for 3 (three) years		0 0 %	0 0 %	157.63 15.76 %	1576.25 15.76 %	-142.63 -14.26 %	-1426.25 -14.26 %
Investing for 5 (five) years		0 0 %	0 0 %	276.28 27.63 %	2762.82 27.63 %	-226.22 -22.62 %	-2262.19 -22.62 %

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Explanations of service costs and charges

Type of cost	Description of the cost type	Explanations
One-off costs	All costs paid at the start or end of the provision of investment services	No such costs.
Fixed costs	All fixed costs paid for services	No such costs.
All transaction-related costs	All costs related to transactions carried out	The cost example shows the transaction fee for buying and selling shares.
Any fees related to ancillary services	All costs and charges related to ancillary services and not included in the above costs	The cost example shows the safekeeping fee for financial instruments (minimum safekeeping fee of 1 EUR/month converted to USD, assuming EUR/USD exchange rate is 1.21. Other ancillary services (e.g., securities transfers, etc.) are also available to the Client and the amount of the commission for these is specified in the price list and/or the service agreement.
Associated costs	Performance fees	No such costs.

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