

This document provides an overview of Ex-ante Costs & Charges Disclosure

Introduction

The aim of this document is to provide our clients (“you”, “your”) with indicative information on the cost and charges applicable to (transactions in) financial instruments and related services, in accordance with MiFID II. The disclosure aims to explain to you the impact of various costs and charges on returns of your investments by providing examples on an illustrative basis. This document is reviewed and updated on an annual basis or when a material change occurs.

Revolut Securities Europe UAB (“RSEUAB”, “we”, “our”, “us”) provides you with the ability to buy and sell Money Market Funds on a non-advised (i.e. execution-only) basis via the Trading platform in the Revolut App. We perform the investment service of “executing on behalf of clients” as defined in MiFID2, whereby we receive orders from you and enter into transactions with Third Party on your behalf for execution and further processing. Currently, the financial instruments offered by us are limited to non-complex financial instruments.

Costs and Charges Report for Money Market Funds (“MMFs”)

Generally, costs & charges¹ can be classified into on-going costs and transaction costs:

Table 1 - overview of the costs and charges that RSEUAB or third parties may charge in connection with the service provided

Cost Type	Description	Specific Costs
On-going Costs	Relates to recurring costs and charges for the investment service(s) provided to client	<p><u>(1) Subscription plan Charges</u></p> <p>a) Depending on the subscription plan of the client, different on-going charges related to the subscription may apply. Please find below an overview</p> <p>i) Standard: Free</p>

¹ There are no entry (i.e. on-boarding) or exit (i.e. off-boarding) costs at RSEUAB or the Investment Funds in RSEUAB offering

		<p>ii) Plus: From €2.99/month iii) Premium: From €7.99/month iv) Metal: From €13.99/month v) Ultra: From €45/month</p> <p>To see the costs of subscription plans for other currencies than EUR, please visit this webpage.</p> <p>Please note that the above mentioned subscription plans are products offered by Revolut Bank UAB. Each plan provides different benefits (including trading benefits) to the clients and may be subject to change by Revolut Bank UAB.</p> <p><u>(2) Revolut Fee</u></p> <p>(a) Depending on the subscription plan of the client, RSEUAB charges a different annual fee expressed as percentage [%] of the value of client's assets invested in MMFs. Below are the rates per subscription plan for the EUR fund</p> <ul style="list-style-type: none"> (i) Standard - 0.87%/87 bps (ii) Plus - 0.72%/72 bps (iii) Premium - 0.27%/27 bps (iv) Metal - 0.12%/12 bps (v) Ultra - 0.02%/2 bps <p>Below are the rates per subscription plan for the USD fund</p> <ul style="list-style-type: none"> (vi) Standard - 1.47%/147 bps (vii) Plus - 1.22%/122 bps (viii) Premium - 0.72%/72 bps (ix) Metal - 0.47%/47 bps (x) Ultra - 0.12%/12 bps <p>Below are the rates per subscription plan for the GBP fund</p> <ul style="list-style-type: none"> (xi) Standard - 1.22%/122 bps (xii) Plus - 0.97%/97 bps (xiii) Premium - 0.47%/47 bps (xiv) Metal - 0.22%/22 bps
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		<p>(xv) Ultra - 0.07%/7 bps</p> <p>(b) The Revolut Fee is charged daily and is based on the value of the fund units held with the fund manager</p> <p>(c) The fee will be charged in the same currency as of the fund in which the the client decided to invest in</p> <p><u>(3) Fund service fee</u></p> <p>(d) Fidelity charges an annual fee of 0.03% of the value of client's assets invested in the MMFs</p> <p>(e) The Fund service fee is charged daily and is based on the value of the MMF units the client invested in</p> <p>(f) The fee will be charged in the same currency as of the fund in which the the client decided to invest in</p> <p>(g) This fee will be withheld by Revolut and paid to Fidelity on the clients behalf.</p>
Transaction Costs	All costs and charges related to transaction performed by RSEUAB or third parties when providing the investment service to the client	<p><u>(4) FX fees:</u></p> <p>a) The currency in which the order is settled is determined by the currency in which fund is offered (i.e. EUR for EUR fund, GBP for GBP fund, USD for USD fund).</p> <p>b) In order to execute the order you may need to convert the currency in your primary Revolut account to the currency of the fund you are investing in, therefore a foreign exchange fee may apply. You can see our current exchange rate in the Revolut app. Once you have converted a currency, your transaction history in the Revolut app will show the exchange rate we have used. Please note that Revolut uses the rate that applies at the time the conversion is carried out.</p>

Costs and Charges Report Illustration

This section aims to provide you with certain scenarios in order to illustrate how the costs and associated charges will impact your investment returns. Although these examples are based on actual incurred costs (or reasonable estimations of such costs) as a proxy for expected costs and charges, actual costs and charges incurred in respect of any future transaction may be different.

For simplification and ease of understanding, the simulated scenarios are based on following assumptions:

- The client does not incur any FX exchange costs when investing in the selected MMF, which means the client already has the required cash balance in the respective currency and amount available for investing before entering into transactions in MMFs
- The subscription plan is being paid in EUR. In the presented scenarios for GBP and USD MMFs, the equivalent cost of the relevant subscription plan is converted into GBP and USD, with no fees applied
- All scenarios represent a one time investment during a holding period of twelve months. During the period no top-ups or withdrawals are being made;
- The yield of the fund doesn't fluctuate and remains constant during the whole holding period (which is not true in actual basis, as the yield changes daily)

Each Revolut customer has to choose a subscription plan - Revolut cannot be used without having a plan. Revolut offers 4 subscription plans, where each has a different monthly subscription fees and FX exchange allowance.

You can find a summary of all scenarios considered, together with the underlying parameters in Table 2.

Table 2 - Costs and Charges Scenario Assumptions

Scenario Name/Scenario Details	Plan	Monthly Subscription Plan Fee	Fund Selected	Expected return on funds	Amount Invested	Annual Revolut Fee (%)	Fund service fee (%)
A	Standard	€0	EUR	-1%, 0.5% and 3%	€100, €1000, or €10,000	0.87%	0.03%
B	Plus	€2.99	EUR	-1%, 0.5% and 3%	€100, €1000, or €10,000	0.72%	0.03%
C	Premium	€7.99	EUR	-1%, 0.5% and 3%	€100, €1000, or €10,000	0.27%	0.03%
D	Metal	€13.99	EUR	-1%, 0.5% and 3%	€100, €1000, or €10,000	0.12%	0.03%
E	Standard	€0	GBP	0%, 1% and 4%	£100, £1000, or £10,000	1.22%	0.03%
F	Plus	€2.99	GBP	0%, 1% and 4%	£100, £1000, or £10,000	0.97%	0.03%
G	Premium	€7.99	GBP	0%, 1% and 4%	£100, £1000, or £10,000	0.47%	0.03%
H	Metal	€13.99	GBP	0%, 1% and 4%	£100, £1000, or £10,000	0.22%	0.03%
I	Standard	€0	USD	0%, 1% and 5%	\$100, \$1000, or \$10,000	1.47%	0.03%

	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (EUR)	€36.63	€36.63	€36.63	€43.38	€43.38	€43.38	€110.88	€110.88	€110.88
	Total Ongoing Costs (%)	36.63%	36.63%	36.63%	4.34%	4.34%	4.34%	1.11%	1.11%	1.11%
Transaction Costs	(6) Currency Exchange (Fx) fee (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Total Transaction Costs (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (EUR)	€36.63	€36.63	€36.63	€43.38	€43.38	€43.38	€110.88	€110.88	€110.88
	Total Costs (%)	36.63%	36.63%	36.63%	4.34%	4.34%	4.34%	1.11%	1.11%	1.11%
	Total Costs Excluding Subscription Plan fee (EUR)	€0.75	€0.75	€0.75	€7.50	€7.50	€7.50	€75.00	€75.00	€75.00
	Total Costs Excluding Subscription Plan fee (%)	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
Net Returns	Final Investment Value (EUR)	€62.37	€63.87	€66.37	€946.62	€961.62	€986.62	€9,789.12	€9,939.12	€10,189.12
	Net Yield (EUR)	-€37.63	-€36.13	-€33.63	-€53.38	-€38.38	-€13.38	-€210.88	-€60.88	€189.12
	Net Yield (%)	-37.63%	-36.13%	-33.63%	-5.34%	-3.84%	-1.34%	-2.11%	-0.61%	1.89%
	Net Yield Without Subscription Plan Fee (EUR)	-€1.75	-€0.25	€2.25	-€17.50	-€2.50	€22.50	-€175.00	-€25.00	€225.00
	Net Yield Without Subscription Plan Fee (%)	-1.75%	-0.25%	2.25%	-1.75%	-0.25%	2.25%	-1.75%	-0.25%	2.25%

Table 3 (c) - Premium Plan EUR Fund

		Premium Plan - Amount Invested in beginning of the year and assumed it's held for 1 year								
		€100			€1,000			€10,000		
Amount Invested										
Expected Yield		-1%	0.50%	3%	-1%	0.50%	3%	-1%	0.50%	3%
Gross Returns	Gross Yield (EUR)	-€1.00	€0.50	€3.00	-€10.00	€5.00	€30.00	-€100.00	€50.00	€300.00
	Gross Yield (%)	-1%	0.50%	3%	-1%	0.50%	3%	-1%	0.50%	3%
Ongoing Charges	(1) Subscription Plan (EUR)	€95.88	€95.88	€95.88	€95.88	€95.88	€95.88	€95.88	€95.88	€95.88
	(2) Revolut Fee (EUR)	€0.27	€0.27	€0.27	€2.70	€2.70	€2.70	€27.00	€27.00	€27.00
	(3) Fund service fee (EUR)	€0.03	€0.03	€0.03	€0.30	€0.30	€0.30	€3.00	€3.00	€3.00

	(4) Revolut Fee (% of AUM)	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (EUR)	€96.18	€96.18	€96.18	€98.88	€98.88	€98.88	€125.88	€125.88	€125.88
	Total Ongoing Costs (%)	96.18%	96.18%	96.18%	9.89%	9.89%	9.89%	1.26%	1.26%	1.26%
Transaction Costs	(6) Currency Exchange (Fx) fee (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Total Transaction Costs (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (EUR)	€96.18	€96.18	€96.18	€98.88	€98.88	€98.88	€125.88	€125.88	€125.88
	Total Costs (%)	96.18%	96.18%	96.18%	9.89%	9.89%	9.89%	1.26%	1.26%	1.26%
	Total Costs Excluding Subscription Plan fee (EUR)	€0.30	€0.30	€0.30	€3.00	€3.00	€3.00	€30.00	€30.00	€30.00
	Total Costs Excluding Subscription Plan fee (%)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Net Returns	Final Investment Value (EUR)	€2.82	€4.32	€6.82	€891.12	€906.12	€931.12	€9,774.12	€9,924.12	€10,174.12
	Net Yield (EUR)	-€97.18	-€95.68	-€93.18	-€108.88	-€93.88	-€68.88	-€225.88	-€75.88	€174.12
	Net Yield (%)	-97.18%	-95.68%	-93.18%	-10.89%	-9.39%	-6.89%	-2.26%	-0.76%	1.74%
	Net Yield Without Subscription Plan Fee (EUR)	-€1.30	€0.20	€2.70	-€13.00	€2.00	€27.00	-€130.00	€20.00	€270.00
	Net Yield Without Subscription Plan Fee (%)	-1.30%	0.20%	2.70%	-1.30%	0.20%	2.70%	-1.30%	0.20%	2.70%

Table 3 (d) - Metal Plan EUR Fund

	Metal Plan - Amount Invested in beginning of the year and assumed it's held for 1 year									
		€100			€1,000			€10,000		
	Amount Invested									
	Expected Yield	-1%	0.50%	3%	-1%	0.50%	3%	-1%	0.50%	3%
Gross Returns	Gross Yield (EUR)	-€1.00	€0.50	€3.00	-€10.00	€5.00	€30.00	-€100.00	€50.00	€300.00
	Gross Yield (%)	-1%	0.50%	3%	-1%	0.50%	3%	-1%	0.50%	3%
Ongoing Charges	(1) Subscription Plan (EUR)	€167.88	€167.88	€167.88	€167.88	€167.88	€167.88	€167.88	€167.88	€167.88
	(2) Revolut Fee (EUR)	€0.12	€0.12	€0.12	€1.20	€1.20	€1.20	€12.00	€12.00	€12.00

	(2) Revolut Fee (GBP)	£1.22	£1.22	£1.22	£12.20	£12.20	£12.20	£122.00	£122.00	£122.00
	(3) Fund service fee (GBP)	£0.03	£0.03	£0.03	£0.30	£0.30	£0.30	£3.00	£3.00	£3.00
	(4) Revolut Fee (% of AUM)	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (GBP)	£1.25	£1.25	£1.25	£12.50	£12.50	£12.50	£125.00	£125.00	£125.00
	Total Ongoing Costs (%)	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Transaction Costs	(6) Currency Exchange (Fx) fee (GBP)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Total Transaction Costs (GBP)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (GBP)	£1.25	£1.25	£1.25	£12.50	£12.50	£12.50	£125.00	£125.00	£125.00
	Total Costs (%)	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
	Total Costs Excluding Subscription Plan fee (GBP)	£1.25	£1.25	£1.25	£12.50	£12.50	£12.50	£125.00	£125.00	£125.00
	Total Costs Excluding Subscription Plan fee (%)	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Net Returns	Final Investment Value (GBP)	£98.75	£99.75	£102.75	£987.50	£997.50	£1,027.50	£9,875.00	£9,975.00	£10,275.00
	Net Yield (GBP)	£-1.25	£-0.25	£2.75	£-12.50	£-2.50	£27.50	£-125.00	£-25.00	£275.00
	Net Yield (%)	-1.25%	-0.25%	2.75%	-1.25%	-0.25%	2.75%	-1.25%	-0.25%	2.75%
	Net Yield Without Subscription Plan Fee (GBP)	£-1.25	£-0.25	£2.75	£-12.50	£-2.50	£27.50	£-125.00	£-25.00	£275.00
	Net Yield Without Subscription Plan Fee (%)	-1.25%	-0.25%	2.75%	-1.25%	-0.25%	2.75%	-1.25%	-0.25%	2.75%

Table 3 (f) - Plus Plan GBP Fund

		Plus Plan - Amount invested in beginning of the year and assumed it's held for 1 year								
		£100			£1,000			£10,000		
Amount Invested										
Expected Yield		0%	1%	4%	0%	1%	4%	0%	1%	4%
Gross Returns	Gross Yield (GBP)	£0.00	£1.00	£4.00	£0.00	£10.00	£40.00	£0.00	£100.00	£400.00
	Gross Yield (%)	0%	1%	4%	0%	1%	4%	0%	1%	4%

Ongoing Charges	(1) Subscription Plan (GBP)	£31.93	£31.93	£31.93	£31.93	£31.93	£31.93	£31.93	£31.93	£31.93
	(2) Revolut Fee (GBP)	£0.97	£0.97	£0.97	£9.70	£9.70	£9.70	£97.00	£97.00	£97.00
	(3) Fund service fee (GBP)	£0.03	£0.03	£0.03	£0.30	£0.30	£0.30	£3.00	£3.00	£3.00
	(4) Revolut Fee (% of AUM)	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (GBP)	£32.93	£32.93	£32.93	£41.93	£41.93	£41.93	£131.93	£131.93	£131.93
	Total Ongoing Costs (%)	32.93%	32.93%	32.93%	4.19%	4.19%	4.19%	1.32%	1.32%	1.32%
Transaction Costs	(6) Currency Exchange (Fx) fee (GBP)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Total Transaction Costs (GBP)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (GBP)	£32.93	£32.93	£32.93	£41.93	£41.93	£41.93	£131.93	£131.93	£131.93
	Total Costs (%)	32.93%	32.93%	32.93%	4.19%	4.19%	4.19%	1.32%	1.32%	1.32%
	Total Costs Excluding Subscription Plan fee (GBP)	£1.00	£1.00	£1.00	£10.00	£10.00	£10.00	£100.00	£100.00	£100.00
	Total Costs Excluding Subscription Plan fee (%)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Net Returns	Final Investment Value (GBP)	£67.07	£68.07	£71.07	£958.07	£968.07	£998.07	£9,868.07	£9,968.07	£10,268.07
	Net Yield (GBP)	-£32.93	-£31.93	-£28.93	-£41.93	-£31.93	-£1.93	-£131.93	-£31.93	£268.07
	Net Yield (%)	-32.93%	-31.93%	-28.93%	-4.19%	-3.19%	-0.19%	-1.32%	-0.32%	2.68%
	Net Yield Without Subscription Plan Fee (GBP)	-£1.00	£0.00	£3.00	-£10.00	£0.00	£30.00	-£100.00	£0.00	£300.00
	Net Yield Without Subscription Plan Fee (%)	-1.00%	0.00%	3.00%	-1.00%	0.00%	3.00%	-1.00%	0.00%	3.00%

Table 3 (g) - Premium Plan GBP Fund

		Premium Plan - Amount Invested in beginning of the year and assumed it's held for 1 year								
Amount Invested		£100			£1,000			£10,000		
Expected Yield		0%	1%	4%	0%	1%	4%	0%	1%	4%
Gross Returns	Gross Yield (GBP)	£0.00	£1.00	£4.00	£0.00	£10.00	£40.00	£0.00	£100.00	£400.00

Gross Returns	Gross Yield (GBP)	£0.00	£1.00	£4.00	£0.00	£10.00	£40.00	£0.00	£100.00	£400.00
	Gross Yield (%)	0%	1%	4%	0%	1%	4%	0%	1%	4%
Ongoing Charges	(1) Subscription Plan (GBP)	£149.41	£149.41	£149.41	£149.41	£149.41	£149.41	£149.41	£149.41	£149.41
	(2) Revolut Fee (GBP)	£0.22	£0.22	£0.22	£2.20	£2.20	£2.20	£22.00	£22.00	£22.00
	(3) Fund service fee (GBP)	£0.03	£0.03	£0.03	£0.30	£0.30	£0.30	£3.00	£3.00	£3.00
	(4) Revolut Fee (% of AUM)	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (GBP)	£149.66	£149.66	£149.66	£151.91	£151.91	£151.91	£174.41	£174.41	£174.41
	Total Ongoing Costs (%)	149.66%	149.66%	149.66%	15.19%	15.19%	15.19%	1.74%	1.74%	1.74%
Transaction Costs	(6) Currency Exchange (Fx) fee (GBP)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Total Transaction Costs (GBP)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (GBP)	£149.66	£149.66	£149.66	£151.91	£151.91	£151.91	£174.41	£174.41	£174.41
	Total Costs (%)	149.66%	149.66%	149.66%	15.19%	15.19%	15.19%	1.74%	1.74%	1.74%
	Total Costs Excluding Subscription Plan fee (GBP)	£0.25	£0.25	£0.25	£2.50	£2.50	£2.50	£25.00	£25.00	£25.00
	Total Costs Excluding Subscription Plan fee (%)	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
Net Returns	Final Investment Value (GBP)	-£49.66	-£48.66	-£45.66	£848.09	£858.09	£888.09	£9,825.59	£9,925.59	£10,225.59
	Net Yield (GBP)	-£149.66	-£148.66	-£145.66	-£151.91	-£141.91	-£111.91	-£174.41	-£74.41	£225.59
	Net Yield (%)	-149.66%	-148.66%	-145.66%	-15.19%	-14.19%	-11.19%	-1.74%	-0.74%	2.26%
	Net Yield Without Subscription Plan Fee (GBP)	-£0.25	£0.75	£3.75	-£2.50	£7.50	£37.50	-£25.00	£75.00	£375.00
	Net Yield Without Subscription Plan Fee (%)	-0.25%	0.75%	3.75%	-0.25%	0.75%	3.75%	-0.25%	0.75%	3.75%

Table 3 (i) - Standard Plan USD Fund

Standard Plan - Amount Invested in beginning of the year and assumed it's held for 1 year			
Amount Invested	\$100	\$1,000	\$10,000



Ex-Ante Costs & Charges
Disclosure: Revolut Securities
Europe UAB

	Expected Yield	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	\$0.00	\$1.00	\$5.00	\$0.00	\$10.00	\$50.00	\$0.00	\$100.00	\$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	(2) Revolut Fee (USD)	\$1.47	\$1.47	\$1.47	\$14.70	\$14.70	\$14.70	\$147.00	\$147.00	\$147.00
	(3) Fund service fee (USD)	\$0.03	\$0.03	\$0.03	\$0.30	\$0.30	\$0.30	\$3.00	\$3.00	\$3.00
	(4) Revolut Fee (% of AUM)	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (USD)	\$1.50	\$1.50	\$1.50	\$15.00	\$15.00	\$15.00	\$150.00	\$150.00	\$150.00
	Total Ongoing Costs (%)	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Transaction Costs	(6) Currency Exchange (Fx) fee (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (USD)	\$1.50	\$1.50	\$1.50	\$15.00	\$15.00	\$15.00	\$150.00	\$150.00	\$150.00
	Total Costs (%)	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	Total Costs Excluding Subscription Plan fee (USD)	\$1.50	\$1.50	\$1.50	\$15.00	\$15.00	\$15.00	\$150.00	\$150.00	\$150.00
	Total Costs Excluding Subscription Plan fee (%)	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Net Returns	Final Investment Value (USD)	\$98.50	\$99.50	\$103.50	\$985.00	\$995.00	\$1,035.00	\$9,850.00	\$9,950.00	\$10,350.00
	Net Yield (USD)	-\$1.50	-\$0.50	\$3.50	-\$15.00	-\$5.00	\$35.00	-\$150.00	-\$50.00	\$350.00
	Net Yield (%)	-1.50%	-0.50%	3.50%	-1.50%	-0.50%	3.50%	-1.50%	-0.50%	3.50%
	Net Yield Without Subscription Plan Fee (USD)	-\$1.50	-\$0.50	\$3.50	-\$15.00	-\$5.00	\$35.00	-\$150.00	-\$50.00	\$350.00
	Net Yield Without Subscription Plan Fee (%)	-1.50%	-0.50%	3.50%	-1.50%	-0.50%	3.50%	-1.50%	-0.50%	3.50%

Table 3 (j) - Plus Plan USD Fund

Plus Plan - Amount Invested in beginning of the year and assumed it's held for 1 year			
Amount Invested	\$100	\$1,000	\$10,000



Ex-Ante Costs & Charges
Disclosure: Revolut Securities
Europe UAB

	Expected Yield	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	\$0.00	\$1.00	\$5.00	\$0.00	\$10.00	\$50.00	\$0.00	\$100.00	\$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan (USD)	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47
	(2) Revolut Fee (USD)	\$1.22	\$1.22	\$1.22	\$12.20	\$12.20	\$12.20	\$122.00	\$122.00	\$122.00
	(3) Fund service fee (USD)	\$0.03	\$0.03	\$0.03	\$0.30	\$0.30	\$0.30	\$3.00	\$3.00	\$3.00
	(4) Revolut Fee (% of AUM)	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (USD)	\$40.72	\$40.72	\$40.72	\$51.97	\$51.97	\$51.97	\$164.47	\$164.47	\$164.47
	Total Ongoing Costs (%)	40.72%	40.72%	40.72%	5.20%	5.20%	5.20%	1.64%	1.64%	1.64%
Transaction Costs	(6) Currency Exchange (Fx) fee (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (USD)	\$40.72	\$40.72	\$40.72	\$51.97	\$51.97	\$51.97	\$164.47	\$164.47	\$164.47
	Total Costs (%)	40.72%	40.72%	40.72%	5.20%	5.20%	5.20%	1.64%	1.64%	1.64%
	Total Costs Excluding Subscription Plan fee (USD)	\$1.25	\$1.25	\$1.25	\$12.50	\$12.50	\$12.50	\$125.00	\$125.00	\$125.00
	Total Costs Excluding Subscription Plan fee (%)	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Net Returns	Final Investment Value (USD)	\$59.28	\$60.28	\$64.28	\$948.03	\$958.03	\$998.03	\$9,835.53	\$9,935.53	\$10,335.53
	Net Yield (USD)	-\$40.72	-\$39.72	-\$35.72	-\$51.97	-\$41.97	-\$1.97	-\$164.47	-\$64.47	\$335.53
	Net Yield (%)	-40.72%	-39.72%	-35.72%	-5.20%	-4.20%	-0.20%	-1.64%	-0.64%	3.36%
	Net Yield Without Subscription Plan Fee (USD)	-\$1.25	-\$0.25	\$3.75	-\$12.50	-\$2.50	\$37.50	-\$125.00	-\$25.00	\$375.00
	Net Yield Without Subscription Plan Fee (%)	-1.25%	-0.25%	3.75%	-1.25%	-0.25%	3.75%	-1.25%	-0.25%	3.75%

Table 3 (k) - Premium Plan USD Fund

Premium Plan - Amount Invested in beginning of the year and assumed it's held for 1 year			
Amount Invested	\$100	\$1,000	\$10,000



Ex-Ante Costs & Charges
Disclosure: Revolut Securities
Europe UAB

	Expected Yield	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	\$0.00	\$1.00	\$5.00	\$0.00	\$10.00	\$50.00	\$0.00	\$100.00	\$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan (USD)	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47
	(2) Revolut Fee (USD)	\$0.72	\$0.72	\$0.72	\$7.20	\$7.20	\$7.20	\$72.00	\$72.00	\$72.00
	(3) Fund service fee (USD)	\$0.03	\$0.03	\$0.03	\$0.30	\$0.30	\$0.30	\$3.00	\$3.00	\$3.00
	(4) Revolut Fee (% of AUM)	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (USD)	\$106.22	\$106.22	\$106.22	\$112.97	\$112.97	\$112.97	\$180.47	\$180.47	\$180.47
	Total Ongoing Costs (%)	106.22%	106.22%	106.22%	11.30%	11.30%	11.30%	1.80%	1.80%	1.80%
Transaction Costs	(6) Currency Exchange (Fx) fee (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (GBP)	\$106.22	\$106.22	\$106.22	\$112.97	\$112.97	\$112.97	\$180.47	\$180.47	\$180.47
	Total Costs (%)	106.22%	106.22%	106.22%	11.30%	11.30%	11.30%	1.80%	1.80%	1.80%
	Total Costs Excluding Subscription Plan fee (USD)	\$0.75	\$0.75	\$0.75	\$7.50	\$7.50	\$7.50	\$75.00	\$75.00	\$75.00
	Total Costs Excluding Subscription Plan fee (%)	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
Net Returns	Final Investment Value (USD)	-\$6.22	-\$5.22	-\$1.22	\$887.03	\$897.03	\$937.03	\$9,819.53	\$9,919.53	\$10,319.53
	Net Yield (USD)	-\$106.22	-\$105.22	-\$101.22	-\$112.97	-\$102.97	-\$62.97	-\$180.47	-\$80.47	\$319.53
	Net Yield (%)	-106.22%	-105.22%	-101.22%	-11.30%	-10.30%	-6.30%	-1.80%	-0.80%	3.20%
	Net Yield Without Subscription Plan Fee (USD)	-\$0.75	\$0.25	\$4.25	-\$7.50	\$2.50	\$42.50	-\$75.00	\$25.00	\$425.00
	Net Yield Without Subscription Plan Fee (%)	-0.75%	0.25%	4.25%	-0.75%	0.25%	4.25%	-0.75%	0.25%	4.25%

Table 3 (I) - Metal Plan USD Fund

Metal Plan - Amount Invested in beginning of the year and assumed it's held for 1 year			
Amount Invested	\$100	\$1,000	\$10,000

	Expected Yield	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	\$0.00	\$1.00	\$5.00	\$0.00	\$10.00	\$50.00	\$0.00	\$100.00	\$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan (USD)	\$184.67	\$184.67	\$184.67	\$184.67	\$184.67	\$184.67	\$184.67	\$184.67	\$184.67
	(2) Revolut Fee (USD)	\$0.47	\$0.47	\$0.47	\$4.70	\$4.70	\$4.70	\$47.00	\$47.00	\$47.00
	(3) Fund service fee (USD)	\$0.03	\$0.03	\$0.03	\$0.30	\$0.30	\$0.30	\$3.00	\$3.00	\$3.00
	(4) Revolut Fee (% of AUM)	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (USD)	\$185.17	\$185.17	\$185.17	\$189.67	\$189.67	\$189.67	\$234.67	\$234.67	\$234.67
	Total Ongoing Costs (%)	185.17%	185.17%	185.17%	18.97%	18.97%	18.97%	2.35%	2.35%	2.35%
Transaction Costs	(6) Currency Exchange (Fx) fee (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (USD)	\$185.17	\$185.17	\$185.17	\$189.67	\$189.67	\$189.67	\$234.67	\$234.67	\$234.67
	Total Costs (%)	185.17%	185.17%	185.17%	18.97%	18.97%	18.97%	2.35%	2.35%	2.35%
	Total Costs Excluding Subscription Plan fee (USD)	\$0.50	\$0.50	\$0.50	\$5.00	\$5.00	\$5.00	\$50.00	\$50.00	\$50.00
	Total Costs Excluding Subscription Plan fee (%)	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
Net Returns	Final Investment Value (USD)	-\$85.17	-\$84.17	-\$80.17	\$810.33	\$820.33	\$860.33	\$9,765.33	\$9,865.33	\$10,265.33
	Net Yield (USD)	-\$185.17	-\$184.17	-\$180.17	-\$189.67	-\$179.67	-\$139.67	-\$234.67	-\$134.67	\$265.33
	Net Yield (%)	-185.17%	-184.17%	-180.17%	-18.97%	-17.97%	-13.97%	-2.35%	-1.35%	2.65%
	Net Yield Without Subscription Plan Fee (USD)	-\$0.50	\$0.50	\$4.50	-\$5.00	\$5.00	\$45.00	-\$50.00	\$50.00	\$450.00
	Net Yield Without Subscription Plan Fee (%)	-0.50%	0.50%	4.50%	-0.50%	0.50%	4.50%	-0.50%	0.50%	4.50%

Table 3 (m) - Ultra Plan EUR Fund

		Ultra Plan - Amount Invested in beginning of the year and assumed it's held for 1 year								
Amount Invested		€100			€1,000			€10,000		
Expected Yield		-1%	0.50%	3%	-1%	0.50%	3%	-1%	0.50%	3%
Gross Returns	Gross Yield (EUR)	-€1.00	€0.50	€3.00	-€10.00	€5.00	€30.00	-€100.00	€50.00	€300.00
	Gross Yield (%)	-1%	0.50%	3%	-1%	0.50%	3%	-1%	0.50%	3%
Ongoing Charges	(1) Subscription Plan (EUR)	€540.00	€540.00	€540.00	€540.00	€540.00	€540.00	€540.00	€540.00	€540.00
	(2) Revolut Fee (EUR)	€0.02	€0.02	€0.02	€0.20	€0.20	€0.20	€2.00	€2.00	€2.00
	(3) Fund service fee (EUR)	€0.03	€0.03	€0.03	€0.30	€0.30	€0.30	€3.00	€3.00	€3.00
	(4) Revolut Fee (% of AUM)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (EUR)	€540.05	€540.05	€540.05	€540.50	€540.50	€540.50	€545.00	€545.00	€545.00
	Total Ongoing Costs (%)	540.05%	540.05%	540.05%	54.05%	54.05%	54.05%	5.45%	5.45%	5.45%
Transaction Costs	(6) Currency Exchange (Fx) fee (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Total Transaction Costs (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (EUR)	€540.05	€540.05	€540.05	€540.50	€540.50	€540.50	€545.00	€545.00	€545.00
	Total Costs (%)	540.05%	540.05%	540.05%	54.05%	54.05%	54.05%	5.45%	5.45%	5.45%
	Total Costs Excluding Subscription Plan fee (EUR)	€0.05	€0.05	€0.05	€0.50	€0.50	€0.50	€5.00	€5.00	€5.00
	Total Costs Excluding Subscription Plan fee (%)	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Net Returns	Final Investment Value (EUR)	-€441.05	-€439.55	-€437.05	€449.50	€464.50	€489.50	€9,355.00	€9,505.00	€9,755.00
	Net Yield (EUR)	-€541.05	-€539.55	-€537.05	-€550.50	-€535.50	-€510.50	-€645.00	-€495.00	-€245.00

Net Yield (%)	-541.05%	-539.55%	-537.05%	-55.05%	-53.55%	-51.05%	-6.45%	-4.95%	-2.45%
Net Yield Without Subscription Plan Fee (EUR)	-€1.05	€0.45	€2.95	-€10.50	€4.50	€29.50	-€105.00	€45.00	€295.00
Net Yield Without Subscription Plan Fee (%)	-1.05%	0.45%	2.95%	-1.05%	0.45%	2.95%	-1.05%	0.45%	2.95%

Table 3 (n) - Ultra Plan GBP Fund

		Ultra Plan - Amount Invested in beginning of the year and assumed it's held for 1 year								
		£100			£1,000			£10,000		
		0%	1%	4%	0%	1%	4%	0%	1%	4%
Gross Returns	Gross Yield (GBP)	£0.00	£1.00	£4.00	£0.00	£10.00	£40.00	£0.00	£100.00	£400.00
	Gross Yield (%)	0%	1%	4%	0%	1%	4%	0%	1%	4%
Ongoing Charges	(1) Subscription Plan (GBP)	£480.60	£480.60	£480.60	£480.60	£480.60	£480.60	£480.60	£480.60	£480.60
	(2) Revolut Fee (GBP)	£0.07	£0.07	£0.07	£0.70	£0.70	£0.70	£7.00	£7.00	£7.00
	(3) Fund service fee (GBP)	£0.03	£0.03	£0.03	£0.30	£0.30	£0.30	£3.00	£3.00	£3.00
	(4) Revolut Fee (% of AUM)	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (GBP)	£480.70	£480.70	£480.70	£481.60	£481.60	£481.60	£490.60	£490.60	£490.60
	Total Ongoing Costs (%)	480.70%	480.70%	480.70%	48.16%	48.16%	48.16%	4.91%	4.91%	4.91%
Transaction Costs	(6) Currency Exchange (Fx) fee (GBP)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Total Transaction Costs (GBP)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (GBP)	£480.70	£480.70	£480.70	£481.60	£481.60	£481.60	£490.60	£490.60	£490.60

	Total Costs (%)	480.70%	480.70%	480.70%	48.16%	48.16%	48.16%	4.91%	4.91%	4.91%
	Total Costs Excluding Subscription Plan fee (GBP)	£0.10	£0.10	£0.10	£1.00	£1.00	£1.00	£10.00	£10.00	£10.00
	Total Costs Excluding Subscription Plan fee (%)	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Net Returns	Final Investment Value (GBP)	£380.70	£379.70	£376.70	£518.40	£528.40	£558.40	£9,509.40	£9,609.40	£9,909.40
	Net Yield (GBP)	£480.70	£479.70	£476.70	£481.60	£471.60	£441.60	£490.60	£390.60	£90.60
	Net Yield (%)	480.70%	479.70%	476.70%	48.16%	47.16%	44.16%	4.91%	3.91%	0.91%
	Net Yield Without Subscription Plan Fee (GBP)	£0.10	£0.90	£3.90	£1.00	£9.00	£39.00	£10.00	£90.00	£390.00
	Net Yield Without Subscription Plan Fee (%)	-0.10%	0.90%	3.90%	-0.10%	0.90%	3.90%	-0.10%	0.90%	3.90%

Table 3 (o) - Ultra Plan USD Fund

		Ultra Plan - Amount Invested in beginning of the year and assumed it's held for 1 year								
		\$100			\$1,000			\$10,000		
		0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	\$0.00	\$1.00	\$5.00	\$0.00	\$10.00	\$50.00	\$0.00	\$100.00	\$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan (USD)	\$594.00	\$594.00	\$594.00	\$594.00	\$594.00	\$594.00	\$594.00	\$594.00	\$594.00
	(2) Revolut Fee (USD)	\$0.12	\$0.12	\$0.12	\$1.20	\$1.20	\$1.20	\$12.00	\$12.00	\$12.00
	(3) Fund service fee (USD)	\$0.03	\$0.03	\$0.03	\$0.30	\$0.30	\$0.30	\$3.00	\$3.00	\$3.00
	(4) Revolut Fee (% of AUM)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
	(5) Fund service fee (% of AUM)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	Total Ongoing Costs (USD)	\$594.15	\$594.15	\$594.15	\$595.50	\$595.50	\$595.50	\$609.00	\$609.00	\$609.00

	Total Ongoing Costs (%)	594.15%	594.15%	594.15%	59.55%	59.55%	59.55%	6.09%	6.09%	6.09%
Transaction Costs	(6) Currency Exchange (Fx) fee (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (USD)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Transaction Costs (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Costs and Charges	Total Costs (USD)	\$594.15	\$594.15	\$594.15	\$595.50	\$595.50	\$595.50	\$609.00	\$609.00	\$609.00
	Total Costs (%)	594.15%	594.15%	594.15%	59.55%	59.55%	59.55%	6.09%	6.09%	6.09%
	Total Costs Excluding Subscription Plan fee (GBP)	\$0.15	\$0.15	\$0.15	\$1.50	\$1.50	\$1.50	\$15.00	\$15.00	\$15.00
	Total Costs Excluding Subscription Plan fee (%)	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
Net Returns	Final Investment Value (USD)	-\$494.15	-\$493.15	-\$489.15	\$404.50	\$414.50	\$454.50	\$9,391.00	\$9,491.00	\$9,891.00
	Net Yield (USD)	-\$594.15	-\$593.15	-\$589.15	-\$595.50	-\$585.50	-\$545.50	-\$609.00	-\$509.00	-\$109.00
	Net Yield (%)	-594.15%	-593.15%	-589.15%	-59.55%	-58.55%	-54.55%	-6.09%	-5.09%	-1.09%
	Net Yield Without Subscription Plan Fee (USD)	-\$0.15	\$0.85	\$4.85	-\$1.50	\$8.50	\$48.50	-\$15.00	\$85.00	\$485.00
	Net Yield Without Subscription Plan Fee (%)	-0.15%	0.85%	4.85%	-0.15%	0.85%	4.85%	-0.15%	0.85%	4.85%

Calculations

In order to help you to understand how the costs and commissions have been calculated for the above presented scenarios, we have prepared the below chart that explains the calculations logic behind each number and value.

Table 4 - Explanation of calculations, including formulas

Value Category	Calculation Formula
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Amount Invested	Assumed amount invested in each scenario as mentioned in Table 2
Expected Yield	Assumed yield in each scenario as mentioned in Table 2
Gross Yield (EUR/GBP/USD)	$(\text{Amount Invested}) \times (\text{Expected Yield})$
Gross Yield (%)	$\text{Expected Yield (EUR/GBP/USD)} / \text{Amount Invested}$
(1) Subscription Plan (EUR/GBP/USD)	As per Table 2 specific subscription plan * 12 months
(2) Revolut Fee (EUR/GBP/USD)	Annual Revolut Fee as per Table 2 * Amount Invested
(3) Fund service fee (EUR/GBP/USD)	Fidelity Fee as per Table 2 * Amount Invested
(4) Revolut Fee (% of AUM)	$\text{Revolut Fee (EUR/GBP/USD)} / \text{Amount Invested}$
(5) Fund service fee (% of AUM)	$\text{Fidelity Fee (EUR/GBP/USD)} / \text{Amount Invested}$
Total Ongoing Costs (EUR/GBP/USD)	$\text{Revolut Fee (EUR/GBP/USD)} + \text{Fidelity Fee (EUR/GBP/USD)} + \text{Subscription Plan (EUR/GBP/USD)}$
Total Ongoing Costs (%)	$\text{Total Ongoing Costs (EUR/GBP/USD)} / \text{Amount Invested}$
(6) Currency Exchange (Fx) fee (EUR/GBP/USD)	<p>→ If, $(\text{Total initial investment}) < \text{FX exchange limits}$, then 0;</p> <p>→ If, $(\text{Total initial investment}) > \text{FX exchange limits}$, then $(\text{Total initial investment}) - (\text{FX exchange limit}) * \text{FX fee}$</p>
Total Transaction Costs (EUR/GBP/USD)	Currency Exchange (Fx) fee (EUR/GBP/USD)
Total Transaction Costs (%)	$\text{Total Transaction Costs (EUR/GBP/USD)} / \text{Amount Invested}$
Total Costs (EUR/GBP/USD)	$\text{Revolut Fee (EUR/GBP/USD)} + \text{Fidelity Fee (EUR/GBP/USD)} + \text{Subscription Plan (EUR/GBP/USD)} + (6) \text{ Currency Exchange (Fx) fee (EUR/GBP/USD)}$
Total Costs (%)	$\text{Total Costs (EUR/GBP/USD)} / \text{Amount Invested}$
Total Costs Excluding Subscription Plan fee (EUR/GBP/USD)	$\text{Revolut Fee (EUR/GBP/USD)} + \text{Fidelity Fee (EUR/GBP/USD)} + (6) \text{ Currency Exchange (Fx) fee (EUR/GBP/USD)}$
Total Costs Excluding Subscription Plan fee (%)	$\text{Total Costs Excluding Subscription Plan fee (EUR/GBP/USD)} / \text{Amount Invested}$
Ending Investment Value (EUR/GBP/USD)	$\text{Amount Invested} + \text{Expected Yield (EUR/GBP/USD)} - \text{Total Costs (EUR/GBP/USD)}$

<i>Net Yield (EUR/GBP/USD)</i>	<i>Ending Investment Value (EUR/GBP/USD) - Amount Invested</i>
Net Yield (%)	<i>Net Yield (EUR/GBP/USD) / Amount Invested</i>
<i>Net Yield Without Subscription Plan Fee (EUR/GBP/USD)</i>	<i>Amount Invested + Expected Yield (EUR/GBP/USD) - Total Costs Excluding Subscription Plan fee (EUR/GBP/USD)</i>
Net Yield Without Subscription Plan Fee (%)	Net Yield Without Subscription Plan Fee (EUR) / Amount Invested

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