

Ex-Ante Costs & Charges Disclosure

Bonds

The aim of the cost calculator is to explain to you the impact of various costs and charges on your investments by providing examples on an illustrative basis. It is being reviewed and updated on an annual basis, or when material changes occur. For more information, see explanations below the table.

RESET			
Subscription plan	Number of commission free transactions per month under selected subscription plan		
	FX exchange limit, EUR		
	Initial investment, EUR		
Initial investment, EUR	Expected annual return, %		
	Holding period Gross Return, EUR		
Holding period, months	Holding period Gross Return, %		
	(1) Subscription plan fee, EUR		
	(2) Custody fee, EUR		
Recurring investment, EUR	(3) Commission fee, EUR (buy + sell)		
	(4) Currency exchange (FX) fee, EUR		
	Total costs, EUR		
Number of buy transactions during the month	Total costs, %		
	Holding period Net Return, EUR ⁽ⁱⁱ⁾		
Expected annual return, %	Holding period Net Return, %		
	Final investment value / Sale amount (end of period, EUR)		
Trading Pro			

	EUR	% (of initial investment)
TOTAL costs⁽³⁾		
Investment services and/or ancillary services costs and charges (i.e. commission and custody fees charged by RSEUAB)		
Financial instrument costs charged by third parties		
Third party payments received by the firm		

To calculate total costs related to investments, press the "RESET" button and manually edit input fields with your case. Use Adobe Acrobat PDF reader for best experience.

- (i) Gross Return - earnings before cost and charges
- (ii) Net Return - earnings after cost and charges

Revolut

(iii) Values are calculated for positive expected return

Revolut Securities Europe UAB (“RSEUAB”, “we”, “our”, “us”) provides you with the ability to buy and sell bonds on a non-advised (i.e. execution-only) basis via the Trading platform in the Revolut App. We offer the investment service of “execution of orders on behalf of clients” as defined in MiFID II, whereby we receive orders from you and enter into transactions with Third Party Brokers on your behalf.

Generally, there are no financial instrument related costs and/or associated charges for bonds, therefore costs & charges¹ charged for RSEUAB investment services can be classified into on-going costs and transaction costs:

Cost type	Description	Specific costs
On-going costs	On-going costs and charges for the investment service(s) provided to the client.	<p><u>(1) Subscription plan charges:</u></p> <p>a) Depending on the subscription plan of the client, on-going charges related to the subscription may apply. Please find below an overview:</p> <ul style="list-style-type: none">i) Standard: free;ii) Plus: From €2.99/month;iii) Premium: From €7.99/month;iv) Metal: From €13.99/month.v) Ultra: From €45.00/month. <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. These charges are paid monthly directly to Revolut Bank UAB.</p> <p>b) Trading Pro: The client might choose to purchase the Trading Pro Add-on on top of the referenced monthly subscription plan for 4.99 EUR.</p> <p>Please note that the Trading Pro Add-on is a subscription provided by Revolut Securities Europe UAB.</p> <p><u>(2) Custody fee:</u></p> <p>a) RSEUAB doesn't charge a custody fee.</p>
Transaction costs	All costs and charges related to	<p><u>(3) Commissions per transactions:</u></p>

¹ There are no entry (i.e. on-boarding), exit (i.e. off-boarding) or other one-off charges and no charges related to ancillary services or incidental costs charged by RSEUAB in relation to execution-only services.

Revolut

	<p>transactions performed by RSEUAB or Third Parties when providing the investment service to the client.</p>	<p>RSEUAB charges a fee per transaction outside the monthly allowance across all plans f, i.e., Standard, Plus, Premium, Metal and Ultra:</p> <ul style="list-style-type: none"> a) The fee is 0.10% of the transaction size - for Standard, Plus, Premium, Metal, Ultra plans and Trading Pro Add-on customers; b) This fee will be charged in EUR (using the applicable FX rate at the time of the transaction). <p><u>(4) FX fees:</u></p> <ul style="list-style-type: none"> a) All orders in bonds will be executed in EUR or USD. b) In order to execute the order you may need to convert the currency in your primary Revolut account to the currency of the instrument you are trading, 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. c) FX fees apply when transferring the trading sale proceeds to a non-EUR current account;
<p>Third party payments received by the firm</p>		<p>RSEUAB does not accept and retain any fees, commissions or any monetary or non-monetary benefits from any third parties in relation to the investment services provided to its clients (“Inducements”), except in cases where such Inducements are returned directly to clients, as in relation to our ETFs Investment Plans service. You can find more information in the ETF Investment Plans ex-ante cost and charges disclosure.</p>

Costs and Charges Illustration for bonds

This document 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 calculations are based on the following assumptions:

- Client is able to add the following parameters based on which personalized scenarios are presented: subscription plan, initial investment amount, holding period, recurring investment, number of buy transactions per month, expected annual return.
- Three scenarios based on expected annual income are presented:
 - First, where annual expected return (%) is 0%;
 - Second, where annual expected return is the one added by client;
 - Third, where the annual expected return is the one added by the client, just negative.
- All amounts, including subscription plans are in EUR.

Revolut

- The assumption is made that the client invests one lump-sum amount in the beginning and makes recurring payments on a specified amount in euro at the beginning of every month starting from the second month. Client is able to specify the number of recurring payments to be made during the month to understand the impact of commissions after commission-free trade limits.
- The assumption is made that the client executes 1 sell transaction (in addition to the recurring transaction made that month) at the end of the holding period to show the impact on costs of closing the position.
- For FX transactions above the FX exchange limits, a fee of 1% above the basic FX fee is charged for Standard plan customers and 0.5% for Plus plan customers.

Each Revolut customer has to choose a subscription plan - Revolut cannot be used without having a plan. Revolut offers 5 subscription plans, where each has a certain number of free transaction allowances. Table (1) summarises the monthly subscription fees, free transactions and FX exchange allowance.

Table 1 - Overview of the Revolut Bank UAB subscription plans and monthly free transaction allowance and FX change limits

Revolut plan	Monthly cost	Monthly free trading transaction allowance	FX exchange limit	FX fee
Standard	€0.00	0	€1,000.00	1%
Plus	From €2.99	0	€1,000.00	0.5%
Premium	From €7.99	5	Unlimited	N/A
Metal	From €13.99	10	Unlimited	N/A
Ultra	From €45.00	10	Unlimited	N/A

Important Information

This document is prepared by Revolut Securities Europe UAB in accordance with applicable regulatory requirements. This document and the information provided herein are for informative and illustrative purposes only. This document is not suitable, and should not be relied on, for tax, legal or accounting purposes.

Disclaimer

Investment services are provided by Revolut Securities Europe UAB, represented in Switzerland by Revolut (Switzerland) AG. Information contained herein is not a personal recommendation, investment advice or offer to take any investment decision, therefore you must carefully consider your financial situation, review relevant documents and information or seek professional independent advice before entering into financial transactions or subscribing to new investment services.

The value of investments can go up as well as down and you may receive less than your original investment or lose the value of your entire initial investment. Past performance and forecasts are not a reliable indicator of future results. Currency rate fluctuations can adversely impact the overall returns on your original investment. Further information can be found on our [Risk Disclosure](#) and [Trading FAQ](#).

Revolut

Revolut Securities Europe UAB is a Lithuanian investment firm authorised and regulated by the Bank of Lithuania, and represented in Switzerland by Revolut (Switzerland) AG. Registered address: Konstitucijos ave. 21B, Vilnius, 08130, Lithuania, number of registration 305799582.