Ex-Ante Costs & Charges Disclosure

Investment Plans

The aim of the cost calculator is to explain to you the impact of various costs and charges on your investments made in eligible Exchange Traded Products (ETPs) as part of our Investment Plans, by providing you with 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
Standard
Buy transaction value, EUR
€100
Investment period, months
60
Number of buy transactions during the month
1
Expected annual return, %
7
Total expense ratio, %
0.23
Trading Pro
No
FX spread charge
0.5

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.

Initial investment, EUR	6100		
Expected annual return, %	-7%	0.00%	7%
Holding period Gross Return, EUR(1)	-€954.74	€0.00	€1,201.05
Holding period Gross Return, %	-15.65%	0.00%	19.69%
(1) Subscription plan fee, EUR	€0.00	€0.00	€0.00
(2) Custody fee, EUR	€0.00	€0.00	€0.00
(3) Total expense ratio (TER), %	€31.19	€35.08	€39.69
(4) Commission fee, EUR (buy + sell)	€12.86	€15.25	€18.25
(5) Currency exchange (FX) fee, EUR	€0.00	€0.00	€0.00
(6) Currency exchange (FX) spread charge	€15.00	€15.00	€15.00
Total costs, EUR	€59.05	€65.33	€72.95
Total costs, %	0.97%	1.07%	1.20%
Holding Period Net Return, EUR(2)	-€1,013.79	-€65.32	€1,128.11
Holding Period Net Return, %	-16.62%	-0.82%	18.49%
Final investment value / Sale amount (end of period, EUR)	€5,145	€6,100	€7,301

	EUR	**% (of initial investment)**
TOTAL costs(3)	€72.95	1.20%
Investment services and/or ancillary services costs and charges (i.e. commission,custody fees and FX spread charged by RSEUAB)	€33.25	0.55%
Financial instrument costs charged by third parties	€39.69	0.65%
Third party payments received by the firm	€ 18.25	0.00%

(1) Gross Return - earnings before cost and charges
(2) Net Return - earnings after cost and charges
(3) Values are calculated for positive expected return

Revolut

Revolut Securities Europe UAB ("**RSEUAB**", "**we**", "**our**", "**us**") provides you with the ability to buy and sell ETPs on a non-advised (i.e. execution-only) basis via the Trading platform in the Revolut App. We offer the investment service of "executing 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, therefore costs & charges[1] 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.	(1) Subscription plan charges: a) Depending on the subscription plan of the client, on-going charges related to the subscription may apply. Please find below an overview: i) Standard: free; ii) Plus: From €3.99/month; iii) Premium: From €9.99/month; iv) Metal: From €17.99/month. v) Ultra: From €50.00/month. Please see the Revolut App or the Fees page of the Revolut account offering entity for specific subscription fee applicable in your jurisdiction, including fees charged in currencies other than EUR. The above mentioned subscription plans are products offered by the Revolut account offering entity. Each plan provides different benefits (including trading benefits) to the clients and may be subject to change. These charges are paid monthly directly to the Revolut account offering entity. 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. The Trading Pro Add-on is a subscription provided by Revolut Securities Europe UAB. We have included the Subscription plan and Trading Pro charges for illustrative purposes only, to enable you to assess costs against our other asset classes. Recurring buys set-up as part of ETP Investment Plans will not impact your allowance of commission-free trades. (2) Custody fee: RSEUAB doesn't charge a custody fee. (3) Total expense ratio (TER):

[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.

		a) The TER is measuring the total costs related to managing an exchange traded product; b) The total costs include all management fees, trading fees and any additional fees the asset manager incurs whilst operating the ETP; c) The TER is presented as a percentage, calculated by dividing the total annual cost incurred by the total assets under management (AUM) averaged over the span of one year; d) The TER is deducted from the total AUM and is reflected in the price of the ETP; e) The TER varies depending on the ETP, therefore please refer to the relevant Key Information Document ("KID") displayed in the App in order to check the fund specific TER applied by the asset manager.
Transaction costs	All costs and charges related to transactions performed by RSEUAB or Third Parties when providing the investment service to the client.	<u>(4) Commissions per transactions:</u> Generally, RSEUAB charges a fee per transaction outside the monthly allowance across all plans, i.e., Standard, Plus, Premium, Metal and Ultra: a) The fee is fixed at EUR 1.00 per transaction or a corresponding country-specific fee - for Standard, Plus, Premium, Metal, Ultra plans and Trading Pro Add-on customers; b) This fee will be charged in your local currency (using the applicable FX rate at the time of the transaction). You will not pay the commission directly, nor will the transactions impact your commission-free trades allowance when you make a one-time purchase or recurring buy under our Investment Plans. We will pre-fund the payable commission fee for you in order to facilitate commission-free execution. Future payments we receive from third parties will then be offset (netted-off) with the amount of Inducements that have already been returned to you (i.e. the pre-funded commission fee that you were not charged). Depending on your monthly allowance, a commission fee might be applied should you decide to sell your eligible ETP position. <u>(5) FX fees:</u> a) The currency in which the order is executed is determined by the currency in which the instrument is traded on the relevant trading venue (i.e. EUR for EU securities). b) In order to execute the order you may need to convert the currency in your selected 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

		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) Subject to your plan's restrictions and limitations, FX fees will apply when transferring funds into or out of your investment account where a currency conversion is required. These FX fees are charged by your Revolut account offering entity. RSEUAB does not charge any FX fee for currency conversions it carries out within your investment account. Any applicable fees will always be shown to you prior to execution. (6) FX spread charge: When engaging in FX transactions a spread is applied. This spread varies depending on the size of the transaction, market availability, volatility and exchange timing. Typically the spread will vary between 0.1bps and 50bps. The exact applicable FX rate will be shown to you prior to execution. When applicable, the fees collected will be charged on sell orders and will be withheld from your sales proceeds.
Third party payments received by the firm		Any third-party payments ("**Inducements**") we receive in relation to our Investment Plans product will be returned to you in full to facilitate commission-free trade execution. To ensure that you benefit from these Inducements immediately, Revolut will pre-fund the payable commission fee, passing the financial benefit on to you upfront. Future payments received from third parties will then be offset with the amount of Inducements that have already been returned to you. You can find more information in our Conflict of Interest Policy here.

Costs and Charges Illustration for EEA-listed ETPs offered as part of our Investment Plans

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 buy value, number of buy transactions per month, expected annual return, annual fund's total expense ratio (TER).
- 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.
- 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. For Premium, Metal, and Ultra subscription plans, a certain number of commission-free transactions is available, and commission will only be charged for any transaction which exceeds this limit. Please note that no commission-free transactions are available under the Standard and Plus subscription plans.. Table (1) summarises the monthly subscription fees, free transactions and FX exchange allowance.

Table 1 - Overview of the Revolut account offering entity subscription plans and monthly free transaction allowance and FX change limits. Please note that currency conversions RSEUAB carries out within your investment account do not count towards your plan's FX exchange limit.

Revolut plan	Monthly cost	Monthly free trading transaction allowance	FX exchange limit	FX fee
Standard	€0.00	0	€1,000.00	1%
Plus	From €3.99	0	€3,000.00	0.5%
Premium	From €9.99	5	Unlimited	N/A
Metal	From €17.99	10	Unlimited	N/A
Ultra	From €50.00	10	Unlimited	N/A

*The FX fee above applies both as a fair usage fee (when exceeding the monthly exchange limit) and as a weekend fee (Friday 5pm to Sunday 6pm New York time). If both conditions are met, both fees are charged cumulatively.

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

Revolut

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 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.