

## Ex-Ante Costs & Charges Disclosure

### ETFs listed in the EEA

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		Number of commission free transactions per month under selected subscription plan			
Subscription plan		FX exchange limit, EUR			
		Initial investment, EUR			
Initial investment, EUR		Expected annual return, %		0%	
		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) Total expense ratio (TER), EUR			
		(4) Commission fee, EUR (buy)			
		(5) Currency exchange (FX) fee, EUR			
Number of buy transactions during the month		Holding Period Net Return, EUR			
		Holding Period Net Return, %			
Expected annual return, %		Final investment value / Sale amount (end of period, EUR)			
		Commissions, EUR (sell)			
Total expense ratio, %					
Trading Pro					

  

	EUR	% (of initial investment)
TOTAL costs*		
Ongoing Charges (Subscription, Custody, TER)		
Transaction Costs (FX + Commissions, buy)		
Transaction Costs (Commissions, sell)		

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.

\* 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 Units in Collective Investment Undertakings (such as ETFs) 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. Currently, the financial instruments offered by us are limited to non-complex financial instruments.

Generally, costs & charges<sup>1</sup> can be classified into on-going costs and transaction costs:

Cost type	Description	Specific costs
<b>On-going costs</b>	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"> <li>i) Standard: free;</li> <li>ii) Plus: €2.99/month;</li> <li>iii) Premium: €7.99/month;</li> <li>iv) Metal: €13.99/month.</li> <li>v) Ultra: €55.00/month.</li> </ul> <p>To see the costs of subscription plans for other currencies than EUR, please visit <a href="#">this webpage</a>.</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) The client might choose to purchase the Trading Pro Add-on on top of the referenced monthly subscription plan for 15 EUR. In return, irrespectively what subscription plan the client possesses, he/she will be entitled to 10 commission-free trades and subject to a reduced commission per transaction of 0.12%, as explained further.</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> <ul style="list-style-type: none"> <li>a) RSEUAB charges an annual custody fee of 0.12% / 12 bps of the market value of client assets held by the Third Party Broker (cash balance is not included);</li> <li>b) The custody fee mentioned in a) is charged monthly - 0.01% / 1 bps of the market value of client assets held by the Third Party Broker;</li> <li>c) This fee will be charged in EUR (using the applicable FX rate if relevant).</li> </ul>

<sup>1</sup> There are no entry (i.e. on-boarding) or exit (i.e. off-boarding) costs at RSEUAB.

		<p><u>(3) Total expense ratio (TER):</u></p> <p>a) The total expense ratio is measuring the total costs related to managing an exchange traded fund;</p> <p>b) The total costs include all management fees, trading fees and any additional fees the fund manager incurs whilst operating the ETF;</p> <p>c) The TER is presented as a percentage, calculated by dividing the total annual cost incurred by the fund's total assets averaged over the span of one year;</p> <p>d) The TER is deducted from the funds assets and is reflected in the price of the ETF;</p> <p>e) The TER varies depending on the ETF, 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 Fund Manager.</p>
<b>Transaction costs</b>	All costs and charges related to transactions performed by RSEUAB or Third Parties when providing the investment service to the client.	<p><u>(4) Commissions per transactions:</u></p> <p>a) RSEUAB charges a fee per transaction outside the monthly allowance across all plans, i.e., Standard, Plus, Premium, Metal and Ultra;</p> <p>b) The fee is 0.25% of the transaction size or the minimum country-specific fee (see <a href="#">here</a>) - whichever is higher for Standard, Plus, Premium and Metal plans;</p> <p>c) The fee is 0.12% of the transaction size or the minimum country-specific fee (see <a href="#">here</a>) - whichever is higher for Ultra plan and Trading Pro Add-on subscribers;</p> <p>d) This fee will be charged in EUR (using the applicable FX rate at the time of the transaction).</p> <p><u>(5) FX fees:</u></p> <p>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).</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 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.</p> <p>c) FX fees apply when transferring the trading sale proceeds to a non-EUR current account;</p>

# Revolut

## Costs and Charges Illustration for ETFs listed in the EEA

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, 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 at the end of the holding period to show the impact on costs of closing the position.
- All applicable currency exchange transactions take place within EEA listed ETF trading hours, therefore, 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	1	€1,000.00	1%
Plus	€2.99	3	€1,000.00	0.5%
Premium	€7.99	5	Unlimited	N/A
Metal	€13.99	10	Unlimited	N/A
Ultra	€55.00	10	Unlimited	N/A