

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 the 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 US securities* and Units in Collective Investment Undertakings 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.

*These include stocks and American Depository Receipts that are traded on US-based Trading Venues

Cost and Charges Categories for US Securities

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

Table 1 - Overview of the costs and charges related to US securities that RSEUAB or Third Parties may charge in connection with the services provided.

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



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: €2.99/month; iii) Premium: €7.99/month; iv) Metal: €13.99/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><u>(2) Custody fee:</u></p> <ul style="list-style-type: none"> 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); b) The custody fee is charged monthly - 0.01% / 1 bps of the market value of client assets held by the Third Party Broker; c) This fee will be charged in USD (using the applicable FX rate if relevant).
Transaction costs	All costs and charges related to transactions performed by RSEUAB or Third Parties when providing the investment service to the client.	<p><u>(3) Commissions per transactions:</u></p> <ul style="list-style-type: none"> a) RSEUAB charges a fee per transaction outside the monthly allowance across all plans, i.e., Standard, Plus, Premium and Metal; b) The fee is 0.25% of the transaction size or the minimum country-specific fee (see here) - whichever is higher;



		<p>c) This fee will be charged in USD (using the applicable FX rate at the time of the transaction).</p> <p><u>(4) 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. USD for US 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-USD current account;</p> <p><u>(5) Regulatory fees:</u></p> <p>These are the fees imposed on US securities trading by the Regulators (i.e. the Securities Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA)) on brokerage firms for engaging in trading in securities.</p> <p>a) The SEC fee is \$22.90 for every \$1,000,000 worth of securities sold (only), rounded up to the nearest cent. The fee is applied proportionally for lower transactions under \$1,000,000 with the fee minimum of \$0.01.</p> <p>b) FINRA charges brokerage firms a fee on sell orders, which is passed through to the SEC to support the costs of regulation and supervision. For securities and ETFs all sales are charged at a rate of \$0.000145 per share with a minimum charge of \$0.01 and a maximum charge of \$7.27. This is also known as the TAF, or Trading Activity Fee.</p> <p>When applicable, the fees collected will be charged on sell orders and will be withheld from your sales proceeds.</p>
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Costs and Charges Illustration for US securities

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 below scenarios are based on the following assumptions:

- The scenarios displayed represent an overview of the average customer investing lifecycle for each subscription plan. For each subscription plan we have prepared for you two scenarios: (i) where the trading activity is within the free transaction allowance; and ii) where the free transaction allowance is breached;
- The subscription plan is being paid in EUR;
- The projected length of the lifecycle is a period of 12 months; where in the beginning of the period US securities are being bought and sold at the end of the period. There is no trading activity in-between;
- The figures and calculations are based on the assumption that the initial lump sum investment is invested through equal transactions, where the number of such transactions is defined separately for each scenario;
- All sell and buy transactions lead to the execution of one whole share;
- All applicable currency exchange transactions take place within U.S. stock trading hours, therefore, for FX transactions above the FX exchange limits, a fee of 1% above the basic FX fee is charged for Standard customers and 0.5% for Plus customers.

Additionally, to ensure you have an in-depth understanding of how the costs and commissions are calculated on our end, we have prepared *Table 4* where we share the mathematical formulas behind the values presented in Tables 3(a) - 3(h).

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 certain number of free transaction allowances. Table (2) summarises the monthly subscription fees, free transactions and FX exchange allowance.



Table 2 - 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



Table 3 (a) - Standard plan and 1 buy / sell transaction

	STANDARD PLAN (1 free trade per month) - 1 buy transaction made in the beginning of the period and 1 sell transaction made in the end of the period									
	Total initial Investment	€100			€1,000			€10,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€10.00	€0.00	€10.00	-€100.00	€0.00	€100.00	-€1,000.00	€0.00	€1,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Ongoing Charges	(1) Subscription plan (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(2) Custody fee (EUR)	€0.12	€0.12	€0.12	€1.20	€1.20	€1.20	€12.00	€12.00	€12.00
	Total on-going costs (EUR)	€0.12	€0.12	€0.12	€1.20	€1.20	€1.20	€12.00	€12.00	€12.00
	Total on-going costs (%)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
Transaction Costs	(3) Commissions per transactions (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(4) Currency exchange (FX) fee (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€90.00	€90.00	€90.00
	Total Transaction / commission costs (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€90.00	€90.00	€90.00
	Transaction / commission costs (%) - buy	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.90%	0.90%	0.90%
Total costs and charges	Total costs (EUR) - buy	€0.12	€0.12	€0.12	€1.20	€1.20	€1.20	€102.00	€102.00	€102.00
	Total costs (% of initial investment) - buy	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	1.02%	1.02%	1.02%
Net Returns	Final investment value (EUR)	€89.88	€99.88	€109.88	€898.80	€998.80	€1,098.80	€8,898.00	€9,898.00	€10,898.00
	Net return (EUR)	-€10.12	-€0.12	€9.88	-€101.20	-€1.20	€98.80	-€1,102.00	-€102.00	€898.00
	Net return (%)	-10.12%	-0.12%	9.88%	-10.12%	-0.12%	9.88%	-11.02%	-1.02%	8.98%
	Sale amount (end of period, EUR)	€89.88	€99.88	€109.88	€898.80	€998.80	€1,098.80	€8,898.00	€9,898.00	€10,898.00
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - sell	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	5 (a) SEC fee (EUR)	€0.01	€0.01	€0.01	€0.02	€0.02	€0.02	€0.20	€0.20	€0.20
	5 (b) TAF fee (EUR)	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01
	Total Transaction / commission costs (EUR) - sell	€0.02	€0.02	€0.02	€0.03	€0.03	€0.03	€0.21	€0.21	€0.21
Total costs and charges after selling position	Total costs (EUR)	€0.14	€0.14	€0.14	€1.23	€1.23	€1.23	€102.21	€102.21	€102.21
	Total costs (% of initial investment)	0.14%	0.14%	0.14%	0.12%	0.12%	0.12%	1.02%	1.02%	1.02%



Table 3 (b) - Standard plan and 3 buy / sell transactions

	STANDARD PLAN (1 free trade per month) - 3 transactions made in the beginning of the period and 3 sell transaction made in the end of the period									
	Total initial Investment	€300			€3,000			€30,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€30.00	€0.00	€30.00	-€300.00	€0.00	€300.00	-€3,000.00	€0.00	€3,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Ongoing Charges	(1) Subscription plan (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(2) Custody fee (EUR)	€0.36	€0.36	€0.36	€3.60	€3.60	€3.60	€36.00	€36.00	€36.00
	Total on-going costs (EUR)	€0.36	€0.36	€0.36	€3.60	€3.60	€3.60	€36.00	€36.00	€36.00
	Total on-going costs (%)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
Transaction Costs	(3) Commissions per transactions (EUR) - buy	€2.00	€2.00	€2.00	€5.00	€5.00	€5.00	€50.00	€50.00	€50.00
	(4) Currency exchange (FX) fee (EUR)	€0.00	€0.00	€0.00	€20.00	€20.00	€20.00	€290.00	€290.00	€290.00
	Total Transaction / commission costs (EUR) - buy	€2.00	€2.00	€2.00	€25.00	€25.00	€25.00	€340.00	€340.00	€340.00
	Transaction / commission costs (%) - buy	0.67%	0.67%	0.67%	0.83%	0.83%	0.83%	1.13%	1.13%	1.13%
Total costs and charges	Total costs (EUR) - buy	€2.36	€2.36	€2.36	€28.60	€28.60	€28.60	€376.00	€376.00	€376.00
	Total costs (% of initial investment) - buy	0.79%	0.79%	0.79%	0.95%	0.95%	0.95%	1.25%	1.25%	1.25%
Net Returns	Final investment value (EUR)	€267.64	€297.64	€327.64	€2,671.40	€2,971.40	€3,271.40	€26,624.00	€29,624.00	€32,624.00
	Net return (EUR)	-€32.36	-€2.36	€27.64	-€328.60	-€28.60	€271.40	-€3,376.00	-€376.00	€2,624.00
	Net return (%)	-10.79%	-0.79%	9.21%	-10.95%	-0.95%	9.05%	-11.25%	-1.25%	8.75%
	Sale amount (end of period, EUR)	€267.64	€297.64	€327.64	€2,671.40	€2,971.40	€3,271.40	€26,624.00	€29,624.00	€32,624.00
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€2.00	€2.00	€2.00	€4.45	€4.95	€5.45	€44.37	€49.37	€54.37
	Transaction / commission costs (%) - sell	0.75%	0.67%	0.61%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%
	5 (a) SEC fee (EUR)	€0.03	€0.03	€0.03	€0.06	€0.06	€0.06	€0.61	€0.61	€0.61
	5 (b) TAF fee (EUR)	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01
	Total Transaction / commission costs (EUR) - sell	€2.04	€2.04	€2.04	€4.52	€5.02	€5.52	€44.99	€49.99	€54.99
Total costs and charges after selling position	Total costs (EUR)	€4.40	€4.40	€4.40	€33.12	€33.62	€34.12	€420.99	€425.99	€430.99
	Total costs (% of initial investment)	1.47%	1.47%	1.47%	1.10%	1.12%	1.14%	1.40%	1.42%	1.44%



Table 3 (c) - Plus plan and 3 buy / sell transactions

	PLUS PLAN (3 free trades per month) - 3 transactions made in the beginning of the period and 3 sell transaction made in the end of the period									
	Total initial Investment	€300			€3,000			€30,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€30.00	€0.00	€30.00	-€300.00	€0.00	€300.00	-€3,000.00	€0.00	€3,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Ongoing Charges	(1) Subscription plan (EUR)	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88
	(2) Custody fee (EUR)	€0.36	€0.36	€0.36	€3.60	€3.60	€3.60	€36.00	€36.00	€36.00
	Total on-going costs (EUR)	€36.24	€36.24	€36.24	€39.48	€39.48	€39.48	€71.88	€71.88	€71.88
	Total on-going costs (%)	12.08%	12.08%	12.08%	1.32%	1.32%	1.32%	0.24%	0.24%	0.24%
Transaction Costs	(3) Commissions per transactions (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(4) Currency exchange (FX) fee (EUR)	€0.00	€0.00	€0.00	€10.00	€10.00	€10.00	€45.00	€45.00	€45.00
	Total Transaction / commission costs (EUR) - buy	€0.00	€0.00	€0.00	€10.00	€10.00	€10.00	€45.00	€45.00	€45.00
	Transaction / commission costs (%) - buy	0.00%	0.00%	0.00%	0.33%	0.33%	0.33%	0.45%	0.45%	0.45%
Total costs and charges	Total costs (EUR)	€36.24	€36.24	€36.24	€49.48	€49.48	€49.48	€116.88	€116.88	€116.88
	Total costs (% of initial investment)	12.08%	12.08%	12.08%	1.65%	1.65%	1.65%	0.39%	0.39%	0.39%
Net Returns	Final investment value (EUR)	€233.76	€263.76	€293.76	€2,650.52	€2,950.52	€3,250.52	€26,883.12	€29,883.12	€32,883.12
	Net return (EUR)	-€66.24	-€36.24	-€6.24	-€349.48	-€49.48	€250.52	-€3,116.88	-€116.88	€2,883.12
	Net return (%)	-22.08%	-12.08%	-2.08%	-11.65%	-1.65%	8.35%	-10.39%	-0.39%	9.61%
	Sale amount (end of period, EUR)	€233.76	€263.76	€293.76	€2,650.52	€2,950.52	€3,250.52	€26,883.12	€29,883.12	€32,883.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - sell	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	5 (a) SEC fee (EUR)	€0.03	€0.03	€0.03	€0.06	€0.06	€0.06	€0.62	€0.62	€0.62
	5 (b) TAF fee (EUR)	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01
	Total Transaction / commission costs (EUR) - sell	€0.04	€0.04	€0.04	€0.07	€0.07	€0.07	€0.63	€0.63	€0.63
Total costs and charges after selling position	Total costs (EUR)	€36.28	€36.28	€36.28	€49.55	€49.55	€49.55	€117.51	€117.51	€117.51
	Total costs (% of initial investment)	12.09%	12.09%	12.09%	1.65%	1.65%	1.65%	0.39%	0.39%	0.39%



Table 3 (d) - Plus plan and 5 buy / sell transactions

	PLUS PLAN (3 free trades per month) - 5 transactions made in the beginning of the period and 5 sell transaction made in the end of the period									
	Total initial Investment	€500			€5,000			€50,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€50.00	€0.00	€50.00	-€500.00	€0.00	€500.00	-€5,000.00	€0.00	€5,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Ongoing Charges	(1) Subscription plan (EUR)	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88
	(2) Custody fee (EUR)	€0.60	€0.60	€0.60	€6.00	€6.00	€6.00	€60.00	€60.00	€60.00
	Total on-going costs (EUR)	€36.48	€36.48	€36.48	€41.88	€41.88	€41.88	€95.88	€95.88	€95.88
	Total on-going costs (%)	7.30%	7.30%	7.30%	0.84%	0.84%	0.84%	0.19%	0.19%	0.19%
Transaction Costs	(3) Commissions per transactions (EUR) - buy	€4.00	€4.00	€4.00	€25.00	€25.00	€25.00	€250.00	€250.00	€250.00
	(4) Currency exchange (FX) fee (EUR)	€0.00	€0.00	€0.00	€20.00	€20.00	€20.00	€245.00	€245.00	€245.00
	Total Transaction / commission costs (EUR) - buy	€4.00	€4.00	€4.00	€45.00	€45.00	€45.00	€495.00	€495.00	€495.00
	Transaction / commission costs (%) - buy	0.80%	0.80%	0.80%	0.90%	0.90%	0.90%	0.99%	0.99%	0.99%
Total costs and charges	Total costs (EUR)	€40.48	€40.48	€40.48	€86.88	€86.88	€86.88	€590.88	€590.88	€590.88
	Total costs (% of initial investment)	8.10%	8.10%	8.10%	1.74%	1.74%	1.74%	1.18%	1.18%	1.18%
Net Returns	Final investment value (EUR)	€409.52	€459.52	€509.52	€4,413.12	€4,913.12	€5,413.12	€44,409.12	€49,409.12	€54,409.12
	Net return (EUR)	-€90.48	-€40.48	€9.52	-€586.88	-€86.88	€413.12	-€5,590.88	-€590.88	€4,409.12
	Net return (%)	-18.10%	-8.10%	1.90%	-11.74%	-1.74%	8.26%	-11.18%	-1.18%	8.82%
	Sale amount (end of period, EUR)	€409.52	€459.52	€509.52	€4,413.12	€4,913.12	€5,413.12	€44,409.12	€49,409.12	€54,409.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€2.00	€2.00	€2.00	€4.41	€4.91	€5.41	€44.41	€49.41	€54.41
	Transaction / commission costs (%) - sell	0.49%	0.44%	0.39%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	5 (a) SEC fee (EUR)	€0.05	€0.05	€0.05	€0.10	€0.10	€0.10	€1.02	€1.02	€1.02
	5 (b) TAF fee (EUR)	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01
	Total Transaction / commission costs (EUR) - sell	€2.06	€2.06	€2.06	€4.52	€5.02	€5.52	€45.44	€50.44	€55.44
Total costs and charges after selling position	Total costs (EUR)	€42.54	€42.54	€42.54	€91.40	€91.90	€92.40	€636.32	€641.32	€646.32
	Total costs (% of initial investment)	8.51%	8.51%	8.51%	1.83%	1.84%	1.85%	1.27%	1.28%	1.29%



Table 3 (e) - Premium plan and 5 buy / sell transactions

	PREMIUM PLAN (5 free trades per month) - 5 transactions made in the beginning of the period and 5 sell transaction made in the end of the period									
	Total initial Investment	€500			€5,000			€50,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€50.00	€0.00	€50.00	-€500.00	€0.00	€500.00	-€5,000.00	€0.00	€5,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
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) Custody fee (EUR)	€0.60	€0.60	€0.60	€6.00	€6.00	€6.00	€60.00	€60.00	€60.00
	Total on-going costs (EUR)	€96.48	€96.48	€96.48	€101.88	€101.88	€101.88	€155.88	€155.88	€155.88
	Total on-going costs (%)	19.30%	19.30%	19.30%	2.04%	2.04%	2.04%	0.31%	0.31%	0.31%
Transaction Costs	(3) Commissions per transactions (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(4) 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 / commission costs (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - buy	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)	€96.48	€96.48	€96.48	€101.88	€101.88	€101.88	€155.88	€155.88	€155.88
	Total costs (% of initial investment)	19.30%	19.30%	19.30%	2.04%	2.04%	2.04%	0.31%	0.31%	0.31%
Net Returns	Final investment value (EUR)	€353.52	€403.52	€453.52	€4,398.12	€4,898.12	€5,398.12	€44,844.12	€49,844.12	€54,844.12
	Net return (EUR)	-€146.48	-€96.48	-€46.48	-€601.88	-€101.88	€398.12	-€5,155.88	-€155.88	€4,844.12
	Net return (%)	-29.30%	-19.30%	-9.30%	-12.04%	-2.04%	7.96%	-10.31%	-0.31%	9.69%
	Sale amount (end of period, EUR)	€353.52	€403.52	€453.52	€4,398.12	€4,898.12	€5,398.12	€44,844.12	€49,844.12	€54,844.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - sell	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	5 (a) SEC fee (EUR)	€0.01	€0.01	€0.01	€0.10	€0.10	€0.10	€1.03	€1.03	€1.03
	5 (b) TAF fee (EUR)	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01
	Total Transaction / commission costs (EUR) - sell	€0.02	€0.02	€0.02	€0.11	€0.11	€0.11	€1.04	€1.04	€1.04
Total costs and charges after selling position	Total costs (EUR)	€96.50	€96.50	€96.50	€101.99	€101.99	€101.99	€156.92	€156.92	€156.92
	Total costs (% of initial investment)	19.30%	19.30%	19.30%	2.04%	2.04%	2.04%	0.31%	0.31%	0.31%



Table 3 (f) - Premium plan and 8 buy / sell transactions

	PREMIUM PLAN (5 free trades per month) - 8 transactions made in the beginning of the period and 8 sell transaction made in the end of the period									
	Total initial Investment	€800			€8,000			€80,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€80.00	€0.00	€80.00	-€800.00	€0.00	€800.00	-€8,000.00	€0.00	€8,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
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) Custody fee (EUR)	€0.96	€0.96	€0.96	€9.60	€9.60	€9.60	€96.00	€96.00	€96.00
	Total on-going costs (EUR)	€96.84	€96.84	€96.84	€105.48	€105.48	€105.48	€191.88	€191.88	€191.88
	Total on-going costs (%)	12.11%	12.11%	12.11%	1.32%	1.32%	1.32%	0.24%	0.24%	0.24%
Transaction Costs	(3) Commissions per transactions (EUR) - buy	€3.00	€3.00	€3.00	€60.00	€60.00	€60.00	€400.00	€400.00	€400.00
	(4) 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 / commission costs (EUR) - buy	€3.00	€3.00	€3.00	€60.00	€60.00	€60.00	€400.00	€400.00	€400.00
	Transaction / commission costs (%) - buy	0.38%	0.38%	0.38%	0.75%	0.75%	0.75%	0.50%	0.50%	0.50%
Total costs and charges	Total costs (EUR)	€99.84	€99.84	€99.84	€165.48	€165.48	€165.48	€591.88	€591.88	€591.88
	Total costs (% of initial investment)	12.48%	12.48%	12.48%	2.07%	2.07%	2.07%	0.74%	0.74%	0.74%
Net Returns	Final investment value (EUR)	€620.16	€700.16	€780.16	€7,034.52	€7,834.52	€8,634.52	€71,408.12	€79,408.12	€87,408.12
	Net return (EUR)	-€179.84	-€99.84	-€19.84	-€965.48	-€165.48	€634.52	-€8,591.88	-€591.88	€7,408.12
	Net return (%)	-22.48%	-12.48%	-2.48%	-12.07%	-2.07%	7.93%	-10.74%	-0.74%	9.26%
	Sale amount (end of period, EUR)	€620.16	€700.16	€780.16	€7,034.52	€7,834.52	€8,634.52	€71,408.12	€79,408.12	€87,408.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€3.00	€3.00	€3.00	€6.59	€7.34	€8.09	€66.95	€74.45	€81.95
	Transaction / commission costs (%) - sell	0.48%	0.43%	0.38%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
	5 (a) SEC fee (EUR)	€0.08	€0.08	€0.08	€0.16	€0.16	€0.16	€1.64	€1.64	€1.64
	5 (b) TAF fee (EUR)	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01
	Total Transaction / commission costs (EUR) - sell	€3.09	€3.09	€3.09	€6.77	€7.52	€8.27	€68.59	€76.09	€83.59
Total costs and charges after selling position	Total costs (EUR)	€102.93	€102.93	€102.93	€172.25	€173.00	€173.75	€660.47	€667.97	€675.47
	Total costs (% of initial investment)	12.87%	12.87%	12.87%	2.15%	2.16%	2.17%	0.83%	0.83%	0.84%



Table 3 (g) - Metal plan and 10 buy / sell transactions

	METAL PLAN (10 free trades per month) - 10 transactions made in the beginning of the period and 10 sell transaction made in the end of the period									
	Total initial Investment	€1,000			€10,000			€100,000		
	Performance of investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€100.00	€0.00	€100.00	-€1,000.00	€0.00	€1,000.00	-€10,000.00	€0.00	€10,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
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) Custody fee (EUR)	€1.20	€1.20	€1.20	€12.00	€12.00	€12.00	€120.00	€120.00	€120.00
	Total on-going costs (EUR)	€169.08	€169.08	€169.08	€179.88	€179.88	€179.88	€287.88	€287.88	€287.88
	Total on-going costs (%)	16.91%	16.91%	16.91%	1.80%	1.80%	1.80%	0.29%	0.29%	0.29%
Transaction Costs	(3) Commissions per transactions (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(4) 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 / commission costs (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - buy	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)	€169.08	€169.08	€169.08	€179.88	€179.88	€179.88	€287.88	€287.88	€287.88
	Total costs (% of initial investment)	16.91%	16.91%	16.91%	1.80%	1.80%	1.80%	0.29%	0.29%	0.29%
Net Returns	Final investment value (EUR)	€730.92	€830.92	€930.92	€8,820.12	€9,820.12	€10,820.12	€89,712.12	€99,712.12	€109,712.12
	Net return (EUR)	-€269.08	-€169.08	-€69.08	-€1,179.88	-€179.88	€820.12	-€10,287.88	-€287.88	€9,712.12
	Net return (%)	-26.91%	-16.91%	-6.91%	-11.80%	-1.80%	8.20%	-10.29%	-0.29%	9.71%
	Sale amount (end of period, EUR)	€730.92	€830.92	€930.92	€8,820.12	€9,820.12	€10,820.12	€89,712.12	€99,712.12	€109,712.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - sell	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	5 (a) SEC fee (EUR)	€0.10	€0.10	€0.10	€0.20	€0.20	€0.20	€2.05	€2.05	€2.05
	5 (b) TAF fee (EUR)	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01
	Total Transaction / commission costs (EUR) - sell	€0.11	€0.11	€0.11	€0.21	€0.21	€0.21	€2.06	€2.06	€2.06
Total costs and charges after selling position	Total costs (EUR)	€169.19	€169.19	€169.19	€180.09	€180.09	€180.09	€289.94	€289.94	€289.94
	Total costs (% of initial investment)	16.92%	16.92%	16.92%	1.80%	1.80%	1.80%	0.29%	0.29%	0.29%



Table 3 (h) - Metal plan and 15 buy / sell transactions

	METAL PLAN (10 free trades per month) - 15 transactions made in the beginning of the period and 15 sell transaction made in the end of the period									
	Total initial Investment	€1,500			€15,000			€150,000		
	Performance of investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€150.00	€0.00	€150.00	-€1,500.00	€0.00	€1,500.00	-€15,000.00	€0.00	€15,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
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) Custody fee (EUR)	€1.80	€1.80	€1.80	€18.00	€18.00	€18.00	€180.00	€180.00	€180.00
	Total on-going costs (EUR)	€169.68	€169.68	€169.68	€185.88	€185.88	€185.88	€347.88	€347.88	€347.88
	Total on-going costs (%)	11.31%	11.31%	11.31%	1.24%	1.24%	1.24%	0.23%	0.23%	0.23%
Transaction Costs	(3) Commissions per transactions (EUR) - buy	€5.00	€5.00	€5.00	€12.50	€12.50	€12.50	€125.00	€125.00	€125.00
	(4) 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 / commission costs (EUR) - buy	€5.00	€5.00	€5.00	€12.50	€12.50	€12.50	€125.00	€125.00	€125.00
	Transaction / commission costs (%) - buy	0.33%	0.33%	0.33%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
Total costs and charges	Total costs (EUR)	€174.68	€174.68	€174.68	€198.38	€198.38	€198.38	€472.88	€472.88	€472.88
	Total costs (% of initial investment)	11.65%	11.65%	11.65%	1.32%	1.32%	1.32%	0.32%	0.32%	0.32%
Net Returns	Final investment value (EUR)	€1,175.32	€1,325.32	€1,475.32	€13,301.62	€14,801.62	€16,301.62	€134,527.12	€149,527.12	€164,527.12
	Net return (EUR)	-€324.68	-€174.68	-€24.68	-€1,698.38	-€198.38	€1,301.62	-€15,472.88	-€472.88	€14,527.12
	Net return (%)	-21.65%	-11.65%	-1.65%	-11.32%	-1.32%	8.68%	-10.32%	-0.32%	9.68%
	Sale amount (end of period, EUR)	€1,175.32	€1,325.32	€1,475.32	€13,301.62	€14,801.62	€16,301.62	€134,527.12	€149,527.12	€164,527.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€5.00	€5.00	€5.00	€11.08	€12.33	€13.58	€112.11	€124.61	€137.11
	Transaction / commission costs (%) - sell	0.43%	0.38%	0.34%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
	5 (a) SEC fee (EUR)	€0.15	€0.15	€0.15	€0.30	€0.30	€0.30	€3.08	€3.08	€3.08
	5 (b) TAF fee (EUR)	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01	€0.01
	Total Transaction / commission costs (EUR) - sell	€5.16	€5.16	€5.16	€11.40	€12.65	€13.90	€115.20	€127.70	€140.20
Total costs and charges after selling position	Total costs (EUR)	€179.84	€179.84	€179.84	€209.78	€211.03	€212.28	€588.08	€600.58	€613.08
	Total costs (% of initial investment)	11.99%	11.99%	11.99%	1.40%	1.41%	1.42%	0.39%	0.40%	0.41%



Calculations for US Securities

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 for US securities

Value area	Value Category	Calculation Formula
	Total initial investment	<i>Value is predetermined for each scenario</i>
	Performance of investments (after 12 months)	<i>Performance is predetermined for each scenario.</i>
	Transaction value - buy	<i>(Total initial investment) / Buy transactions</i>
	Transaction value - sell	<i>(Final investment value) / Sell transactions</i>
Gross Returns	Gross return (EUR)	<i>(Total initial investment) * (Performance of investments)</i>
	Gross return (%)	<i>Performance of investments</i>
Ongoing Charges	(1) Subscription plan (EUR)	<i>As per Table 2 specific subscription plan * 12 months</i>
	(2) Custody fee (EUR)	<i>(Total initial investment) * Annual custody fee</i>



	Total on-going costs (EUR)	<i>(Subscription plan) + (Custody fee)</i>
	Total on-going costs (%)	<i>(Total on-going costs) / (Total initial investment)</i>
Transaction Costs	(3) Commissions per transactions (EUR) - buy	<i>→ If number of monthly transactions < Monthly free transaction allowance, then 0;</i>
		<i>→ If number of monthly transactions > Monthly free transaction allowance, then the highest of:</i>
		<i>⇒ €1.00 per transaction; OR</i>
		<i>⇒ 0.25% * (Transaction value - buy)</i>
	(4) Currency exchange (FX) fee (EUR)	<i>→ If, (Total initial investment) < FX exchange limits, then 0;</i> <i>→ If, (Total initial investment) > FX exchange limits, then (Total initial investment) - (FX exchange limit) * FX fee</i>
	Total Transaction / commission costs (EUR) - buy	<i>(Commissions per transactions - buy) + Currency exchange (FX) fee</i>
	Transaction / commission costs (%) - buy	<i>(Total Transaction / commission costs - buy) / (Total initial investment)</i>
Total cost and charges	Total costs (EUR)	<i>Total on-going costs + (Total Transaction / commission costs - buy)</i>
	Total costs (% of initial investment) - buy	<i>(Total costs - buy) / (Total initial investment)</i>
Net Returns	Final investment value (EUR)	<i>(Total initial investment) + (Gross Return) - (Total costs - buy)</i>
	Net return (EUR)	<i>(Final investment value) - (Total initial investment)</i>



	Net return (%)	<i>Net Returns / (Investment - lump sum)</i>
	Sale amount (end of period, EUR)	<i>Final investment value</i>
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	<i>→ If number of monthly transactions < Monthly free transaction allowance, then 0;</i>
		<i>→ If number of monthly transactions > Monthly free transaction allowance, then the highest of:</i>
		<i>⇒ €1.00 per transaction; OR</i>
		<i>⇒ 0.25% * (Transaction value - sell)</i>
	Total Transaction / commission costs (EUR) - sell	<i>(Commissions per transaction - sell) + (SEC fee) + (TAF fee)</i>
Total costs and charges after selling position	Total costs (EUR)	<i>Total costs + Total Transaction / Commission costs</i>
	Total costs (% of initial investment)	<i>(Total costs - buy) / (Total initial investment)</i>



Cost and Charges Categories for ETFs listed in the EEA

Generally, costs & charges² can be classified into on-going costs and transaction costs:

Table 5 - Overview of the costs and charges related to ETFs listed in the EEA that RSEUAB or Third Parties may charge in connection with the services provided.

Cost type	Description	Specific costs
On-going costs	On-going costs and charges for the investment service(s) provided to the client.	<p>(1) <u>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"> v) Standard: free; vi) Plus: €2.99/month; vii) Premium: €7.99/month; viii) Metal: €13.99/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>(2) <u>Custody fee:</u></p> <p>a) RSEUAB charges an annual custody fee of 0.12% / 12 bps of the market value of client financial instruments held by the Third Party Broker in custody ;</p>

² There are no entry (i.e. on-boarding) or exit (i.e. off-boarding) costs at RSEUAB. Similarly, you will not be charged by the Fund Managers of the ETFs in our offering with any additional charges, such as performance fees, besides the Total Expense Ratio ("TER").



		<p>b) The custody fee is charged monthly - 0.01% / 1 bps of the market value of client assets held by the Third Party Broker;</p> <p>c) This fee will be charged in EUR (using the applicable FX rate if relevant).</p> <p><u>(3) Total expense ratio (TER):</u></p> <p>a) The total expense ratio is measuring the total costs related to managing an investment fund</p> <p>b) The total costs include all management fee's, trading fee's and any additional fee's 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 Investor Document ("KID") displayed in the App in order to check the fund specific TER applied by the Fund Manager.</p>
<p>Transaction costs</p>	<p>All costs and charges related to transactions performed by RSEUAB or Third Parties when providing the investment service to the client.</p>	<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 and Metal;</p> <p>b) The fee is 0.25% of the transaction size or the minimum country-specific fee (see here) - whichever is higher;</p> <p>c) 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>



Costs and Charges Illustration for ETFs listed in the EEA

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 below scenarios are based on the following assumptions:

- The scenarios displayed represent an overview of the average customer investing lifecycle for each subscription plan. For each subscription plan we have prepared for you two scenarios: (i) where the trading activity is within the free transaction allowance; and ii) where the free transaction allowance is breached;
- The subscription plan is being paid in EUR;
- The projected length of the lifecycle is a period of 12 months; where in the beginning of the period ETFs are being bought and sold at the end of the period. There is no trading activity in-between;
- The figures and calculations are based on the assumption that the initial lump sum investment is invested through equal transactions, where the number of such transactions is defined separately for each scenario;
- All sell and buy transactions lead to the execution of one whole share;
- All applicable currency exchange transactions take place within the trading hours provided for EEA listed ETFs, therefore, for FX transactions above the FX exchange limits, a fee of 1% above the basic FX fee is charged for Standard customers and 0.5% for Plus customers.

In order to illustrate how varying TER's might impact your investment returns, we have created appropriate charts (*Chart 1 - Chart 8*) for every scenario presented, where we show how total costs change depending on the TER applied by the Fund Manager. It is assumed that for every scenario the gross return of the investment after twelve months is 0%.

Additionally, to ensure you have an in-depth understanding of how the costs and commissions are calculated on our end, we have prepared *Table 8* where we share the mathematical formulas behind the values presented in Tables *7(a) - 7(n)*.



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 certain number of free transaction allowances. Table (6) summarises the monthly subscription fees, free transactions and FX exchange allowance.

Table 6 - 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



Table 7 (a) - Standard plan and 1 buy / sell transaction with a TER of 0.23%

	STANDARD PLAN (1 free trade per month) - 1 buy transaction made in the beginning of the period and 1 sell transaction made in the end of the period									
	Total initial investment	€100			€1,000			€10,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€10.00	€0.00	€10.00	-€100.00	€0.00	€100.00	-€1,000.00	€0.00	€1,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Ongoing Charges	(1) Subscription plan (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(2) Custody fee (EUR)	€0.12	€0.12	€0.12	€1.20	€1.20	€1.20	€12.00	€12.00	€12.00
	(3) Total expense ratio (EUR)	€0.23	€0.23	€0.23	€2.30	€2.30	€2.30	€23.00	€23.00	€23.00
	Total on-going costs (EUR)	€0.35	€0.35	€0.35	€3.50	€3.50	€3.50	€35.00	€35.00	€35.00
	Total on-going costs (%)	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
Transaction Costs	(4) Commissions per transactions (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(5) Currency exchange (FX) fee (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€90.00	€90.00	€90.00
	Total Transaction / commission costs (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€90.00	€90.00	€90.00
	Transaction / commission costs (%) - buy	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.90%	0.90%	0.90%
Total costs and charges	Total costs (EUR)	€0.35	€0.35	€0.35	€3.50	€3.50	€3.50	€125.00	€125.00	€125.00
	Total costs (% of initial investment)	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	1.25%	1.25%	1.25%
Net Returns	Final investment value (EUR)	€89.65	€99.65	€109.65	€896.50	€996.50	€1,096.50	€8,875.00	€9,875.00	€10,875.00
	Net return (EUR)	-€10.35	-€0.35	€9.65	-€103.50	-€3.50	€96.50	-€1,125.00	-€125.00	€875.00
	Net return (%)	-10.35%	-0.35%	9.65%	-10.35%	-0.35%	9.65%	-11.25%	-1.25%	8.75%
	Sale amount (end of period, EUR)	€89.65	€99.65	€109.65	€896.50	€996.50	€1,096.50	€8,875.00	€9,875.00	€10,875.00
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - sell	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Transaction / commission costs (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Total costs and charges after selling position	Total costs (EUR)	€0.35	€0.35	€0.35	€3.50	€3.50	€3.50	€125.00	€125.00	€125.00
	Total costs (% of initial investment)	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	1.25%	1.25%	1.25%



Table 7 (b) - Effects of varying TER on total costs as a % of a €1000 initial investment for a Standard plan and 1 buy / sell transaction with 0% investment performance change after 12 months

Varying Total Expense Ratio		Impact on cost categories and investment return			
TER	TER (€)	Total ongoing costs	Total transactional costs	Total cost	Total costs (% of initial investment)
0.00%	€0.00	€1.20	€0.00	€1.20	0.12%
0.05%	€0.50	€1.70	€0.00	€1.70	0.17%
0.10%	€1.00	€2.20	€0.00	€2.20	0.22%
0.15%	€1.50	€2.70	€0.00	€2.70	0.27%
0.20%	€2.00	€3.20	€0.00	€3.20	0.32%
0.25%	€2.50	€3.70	€0.00	€3.70	0.37%
0.30%	€3.00	€4.20	€0.00	€4.20	0.42%
0.35%	€3.50	€4.70	€0.00	€4.70	0.47%
0.40%	€4.00	€5.20	€0.00	€5.20	0.52%
0.45%	€4.50	€5.70	€0.00	€5.70	0.57%
0.50%	€5.00	€6.20	€0.00	€6.20	0.62%
0.55%	€5.50	€6.70	€0.00	€6.70	0.67%
0.60%	€6.00	€7.20	€0.00	€7.20	0.72%
0.65%	€6.50	€7.70	€0.00	€7.70	0.77%
0.70%	€7.00	€8.20	€0.00	€8.20	0.82%
0.75%	€7.50	€8.70	€0.00	€8.70	0.87%
0.80%	€8.00	€9.20	€0.00	€9.20	0.92%
0.85%	€8.50	€9.70	€0.00	€9.70	0.97%
0.90%	€9.00	€10.20	€0.00	€10.20	1.02%
0.95%	€9.50	€10.70	€0.00	€10.70	1.07%
1.00%	€10.00	€11.20	€0.00	€11.20	1.12%



Chart 1 - Effects of varying TER on total costs expressed as a percentage [%] of a €1000 initial investment for a Standard plan and 1 buy / sell transaction

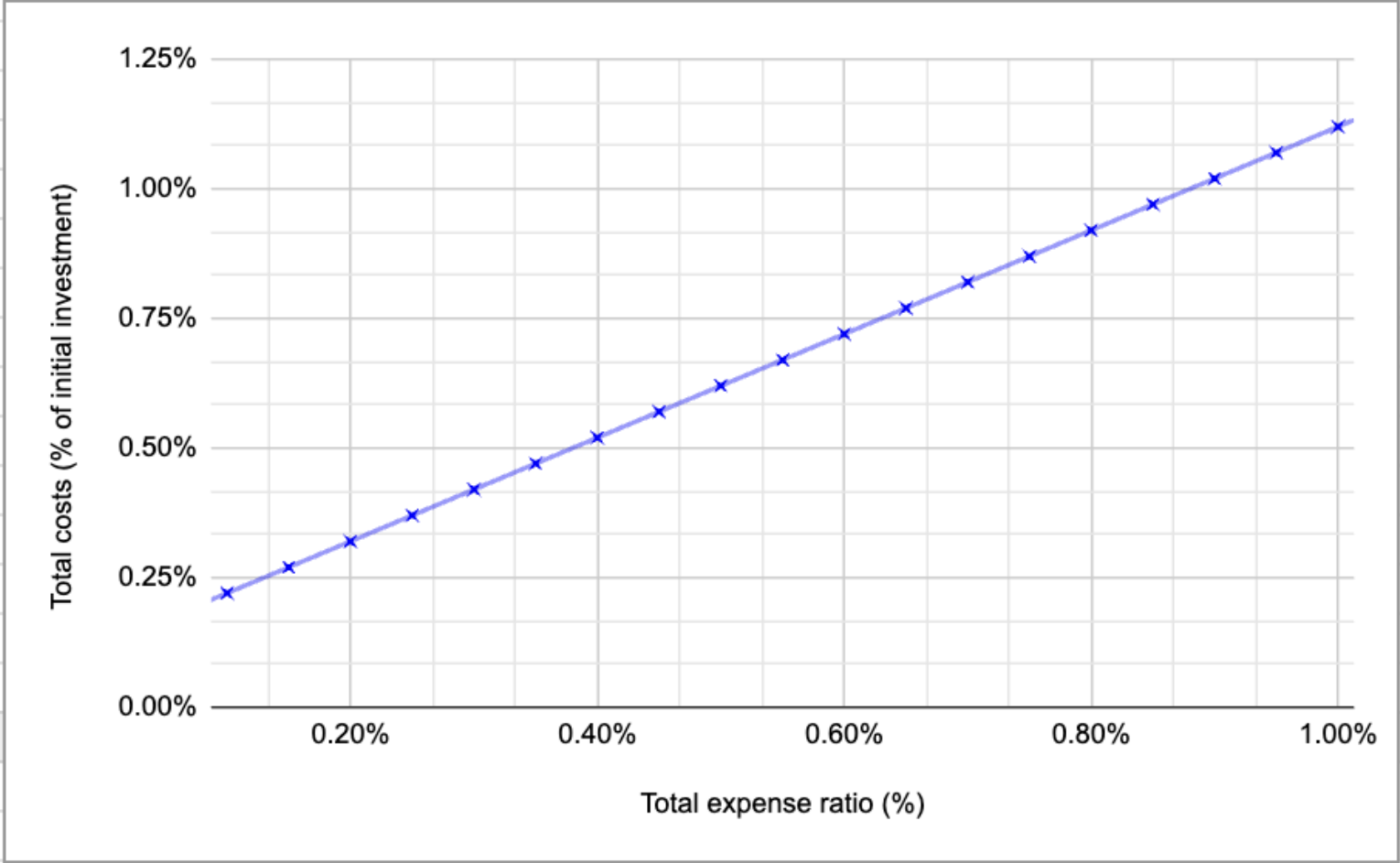


Table 7 (c) - Standard plan and 3 buy / sell transactions with a TER of 0.23%

	STANDARD PLAN (1 free trade per month) - 3 transactions made in the beginning of the period and 3 sell transaction made in the end of the period									
	Total initial Investment	€300			€3,000			€30,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€30.00	€0.00	€30.00	-€300.00	€0.00	€300.00	-€3,000.00	€0.00	€3,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Ongoing Charges	(1) Subscription plan (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(2) Custody fee (EUR)	€0.36	€0.36	€0.36	€3.60	€3.60	€3.60	€36.00	€36.00	€36.00
	(3) Total expense ratio (EUR)	€0.69	€0.69	€0.69	€6.90	€6.90	€6.90	€69.00	€69.00	€69.00
	Total on-going costs (EUR)	€1.05	€1.05	€1.05	€10.50	€10.50	€10.50	€105.00	€105.00	€105.00
	Total on-going costs (%)	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
Transaction Costs	(4) Commissions per transactions (EUR) - buy	€2.00	€2.00	€2.00	€5.00	€5.00	€5.00	€50.00	€50.00	€50.00
	(5) Currency exchange (FX) fee (EUR)	€0.00	€0.00	€0.00	€20.00	€20.00	€20.00	€290.00	€290.00	€290.00
	Total Transaction / commission costs (EUR) - buy	€2.00	€2.00	€2.00	€25.00	€25.00	€25.00	€340.00	€340.00	€340.00
	Transaction / commission costs (%) - buy	0.67%	0.67%	0.67%	0.83%	0.83%	0.83%	1.13%	1.13%	1.13%
Total costs and charges	Total costs (EUR)	€3.05	€3.05	€3.05	€35.50	€35.50	€35.50	€445.00	€445.00	€445.00
	Total costs (% of initial investment)	1.02%	1.02%	1.02%	1.18%	1.18%	1.18%	1.48%	1.48%	1.48%
Net Returns	Final investment value (EUR)	€266.95	€296.95	€326.95	€2,664.50	€2,964.50	€3,264.50	€26,555.00	€29,555.00	€32,555.00
	Net return (EUR)	-€33.05	-€3.05	€26.95	-€335.50	-€35.50	€264.50	-€3,445.00	-€445.00	€2,555.00
	Net return (%)	-11.02%	-1.02%	8.98%	-11.18%	-1.18%	8.82%	-11.48%	-1.48%	8.52%
	Sale amount (end of period, EUR)	€266.95	€296.95	€326.95	€2,664.50	€2,964.50	€3,264.50	€26,555.00	€29,555.00	€32,555.00
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€2.00	€2.00	€2.00	€4.44	€4.94	€5.44	€44.26	€49.26	€54.26
	Transaction / commission costs (%) - sell	0.75%	0.67%	0.61%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%
	Total Transaction / commission costs (EUR) - sell	€2.00	€2.00	€2.00	€4.44	€4.94	€5.44	€44.26	€49.26	€54.26
Total costs and charges after selling position	Total costs (EUR)	€5.05	€5.05	€5.05	€39.94	€40.44	€40.94	€489.26	€494.26	€499.26
	Total costs (% of initial investment)	1.68%	1.68%	1.68%	1.33%	1.35%	1.36%	1.63%	1.65%	1.66%

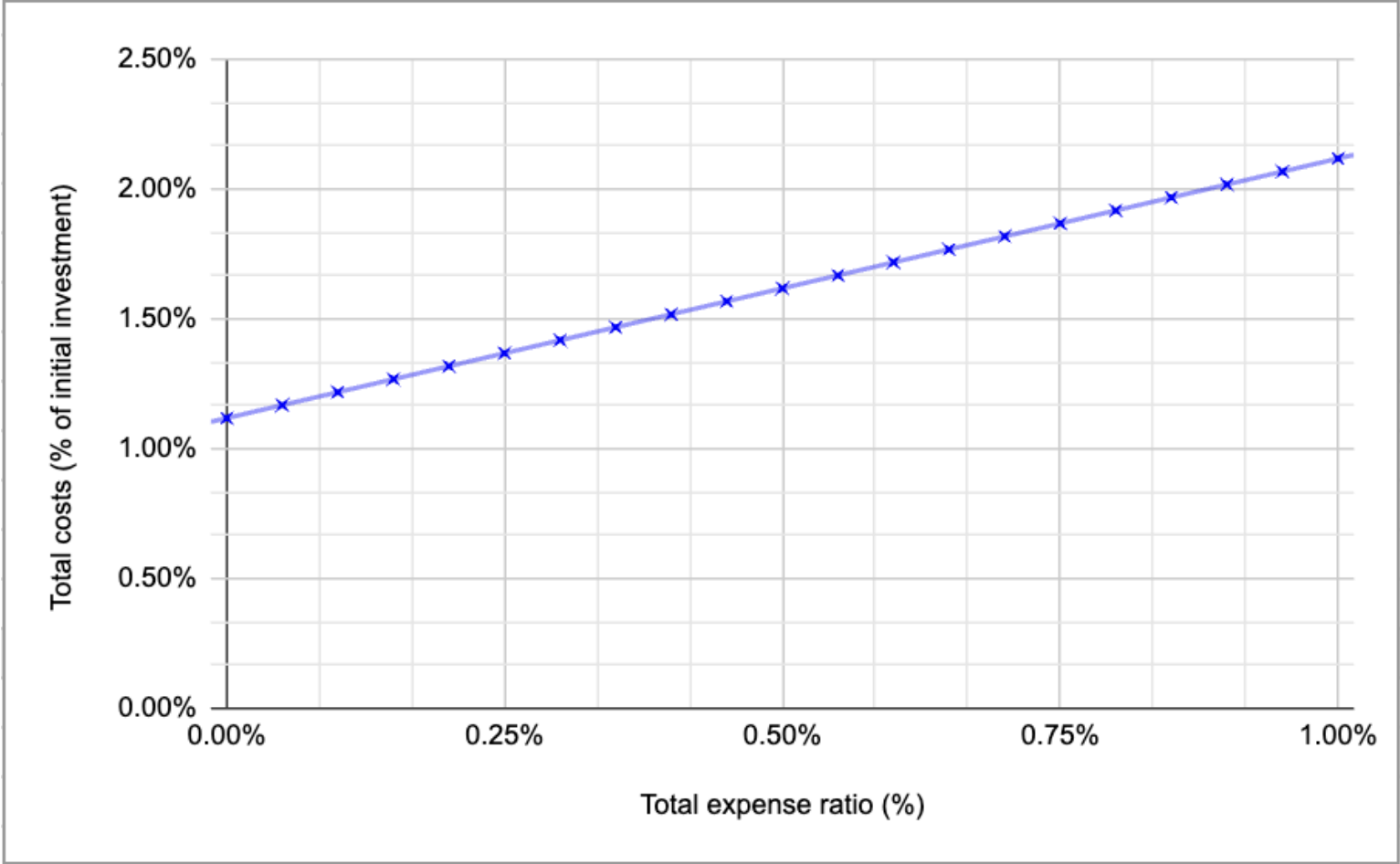


Table 7 (d) - Effects of varying TER on total costs as a % of a €3000 initial investment for a Standard plan and 1 buy / sell transaction with 0% investment performance change after 12 months

Varying Total Expense Ratio		Impact on cost categories and investment return			
TER	TER (€)	Total ongoing costs	Total transactional costs	Total cost	Total costs (% of initial investment)
0.00%	€0.00	€3.60	€29.94	€33.54	1.12%
0.05%	€1.50	€5.10	€29.94	€35.04	1.17%
0.10%	€3.00	€6.60	€29.94	€36.54	1.22%
0.15%	€4.50	€8.10	€29.94	€38.04	1.27%
0.20%	€6.00	€9.60	€29.94	€39.54	1.32%
0.25%	€7.50	€11.10	€29.94	€41.04	1.37%
0.30%	€9.00	€12.60	€29.94	€42.54	1.42%
0.35%	€10.50	€14.10	€29.94	€44.04	1.47%
0.40%	€12.00	€15.60	€29.94	€45.54	1.52%
0.45%	€13.50	€17.10	€29.94	€47.04	1.57%
0.50%	€15.00	€18.60	€29.94	€48.54	1.62%
0.55%	€16.50	€20.10	€29.94	€50.04	1.67%
0.60%	€18.00	€21.60	€29.94	€51.54	1.72%
0.65%	€19.50	€23.10	€29.94	€53.04	1.77%
0.70%	€21.00	€24.60	€29.94	€54.54	1.82%
0.75%	€22.50	€26.10	€29.94	€56.04	1.87%
0.80%	€24.00	€27.60	€29.94	€57.54	1.92%
0.85%	€25.50	€29.10	€29.94	€59.04	1.97%
0.90%	€27.00	€30.60	€29.94	€60.54	2.02%
0.95%	€28.50	€32.10	€29.94	€62.04	2.07%
1.00%	€30.00	€33.60	€29.94	€63.54	2.12%



Chart 2 - Effects of varying TER on total costs expressed as a [%] of a €3000 initial investment for a Standard plan and 1 buy / sell transaction



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Table 7 (c) - Plus plan and 3 buy / sell transactions with a TER of 0.23%

	PLUS PLAN (3 free trades per month) - 3 transactions made in the beginning of the period and 3 sell transaction made in the end of the period									
	Total initial investment	€300			€3,000			€30,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€30.00	€0.00	€30.00	-€300.00	€0.00	€300.00	-€3,000.00	€0.00	€3,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Ongoing Charges	(1) Subscription plan (EUR)	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88
	(2) Custody fee (EUR)	€0.36	€0.36	€0.36	€3.60	€3.60	€3.60	€36.00	€36.00	€36.00
	(3) Total expense ratio (EUR)	€0.69	€0.69	€0.69	€6.90	€6.90	€6.90	€69.00	€69.00	€69.00
	Total on-going costs (EUR)	€36.93	€36.93	€36.93	€46.38	€46.38	€46.38	€140.88	€140.88	€140.88
	Total on-going costs (%)	12.31%	12.31%	12.31%	1.55%	1.55%	1.55%	0.47%	0.47%	0.47%
Transaction Costs	(4) Commissions per transactions (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(5) Currency exchange (FX) fee (EUR)	€0.00	€0.00	€0.00	€10.00	€10.00	€10.00	€45.00	€45.00	€45.00
	Total Transaction / commission costs (EUR) - buy	€0.00	€0.00	€0.00	€10.00	€10.00	€10.00	€45.00	€45.00	€45.00
	Transaction / commission costs (%) - buy	0.00%	0.00%	0.00%	0.33%	0.33%	0.33%	0.45%	0.45%	0.45%
Total costs and charges	Total costs (EUR)	€36.93	€36.93	€36.93	€56.38	€56.38	€56.38	€185.88	€185.88	€185.88
	Total costs (% of initial investment)	12.31%	12.31%	12.31%	1.88%	1.88%	1.88%	0.62%	0.62%	0.62%
Net Returns	Final investment value (EUR)	€233.07	€263.07	€293.07	€2,643.62	€2,943.62	€3,243.62	€26,814.12	€29,814.12	€32,814.12
	Net return (EUR)	-€66.93	-€36.93	-€6.93	-€356.38	-€56.38	€243.62	-€3,185.88	-€185.88	€2,814.12
	Net return (%)	-22.31%	-12.31%	-2.31%	-11.88%	-1.88%	8.12%	-10.62%	-0.62%	9.38%
	Sale amount (end of period, EUR)	€233.07	€263.07	€293.07	€2,643.62	€2,943.62	€3,243.62	€26,814.12	€29,814.12	€32,814.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - sell	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Transaction / commission costs (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Total costs and charges after selling position	Total costs (EUR)	€36.93	€36.93	€36.93	€56.38	€56.38	€56.38	€185.88	€185.88	€185.88
	Total costs (% of initial investment)	12.31%	12.31%	12.31%	1.88%	1.88%	1.88%	0.62%	0.62%	0.62%



Table 7 (d) - Effects of varying TER on total costs as a % of a €3000 initial investment for a Plus plan and 3 buy / sell transactions with 0% investment performance change after 12 months

Varying Total Expense Ratio		Impact on cost categories and investment return			
TER	TER (€)	Total ongoing costs	Total transactional costs	Total cost	Total costs (% of initial investment)
0.00%	€0.00	€39.48	€10.00	€49.48	1.65%
0.05%	€1.50	€40.98	€10.00	€50.98	1.70%
0.10%	€3.00	€42.48	€10.00	€52.48	1.75%
0.15%	€4.50	€43.98	€10.00	€53.98	1.80%
0.20%	€6.00	€45.48	€10.00	€55.48	1.85%
0.25%	€7.50	€46.98	€10.00	€56.98	1.90%
0.30%	€9.00	€48.48	€10.00	€58.48	1.95%
0.35%	€10.50	€49.98	€10.00	€59.98	2.00%
0.40%	€12.00	€51.48	€10.00	€61.48	2.05%
0.45%	€13.50	€52.98	€10.00	€62.98	2.10%
0.50%	€15.00	€54.48	€10.00	€64.48	2.15%
0.55%	€16.50	€55.98	€10.00	€65.98	2.20%
0.60%	€18.00	€57.48	€10.00	€67.48	2.25%
0.65%	€19.50	€58.98	€10.00	€68.98	2.30%
0.70%	€21.00	€60.48	€10.00	€70.48	2.35%
0.75%	€22.50	€61.98	€10.00	€71.98	2.40%
0.80%	€24.00	€63.48	€10.00	€73.48	2.45%
0.85%	€25.50	€64.98	€10.00	€74.98	2.50%
0.90%	€27.00	€66.48	€10.00	€76.48	2.55%
0.95%	€28.50	€67.98	€10.00	€77.98	2.60%
1.00%	€30.00	€69.48	€10.00	€79.48	2.65%



Chart 3 - Effects of varying TER on total costs expressed as a percentage [%] of a €3000 initial investment for a Plus plan and 3 buy / sell transactions

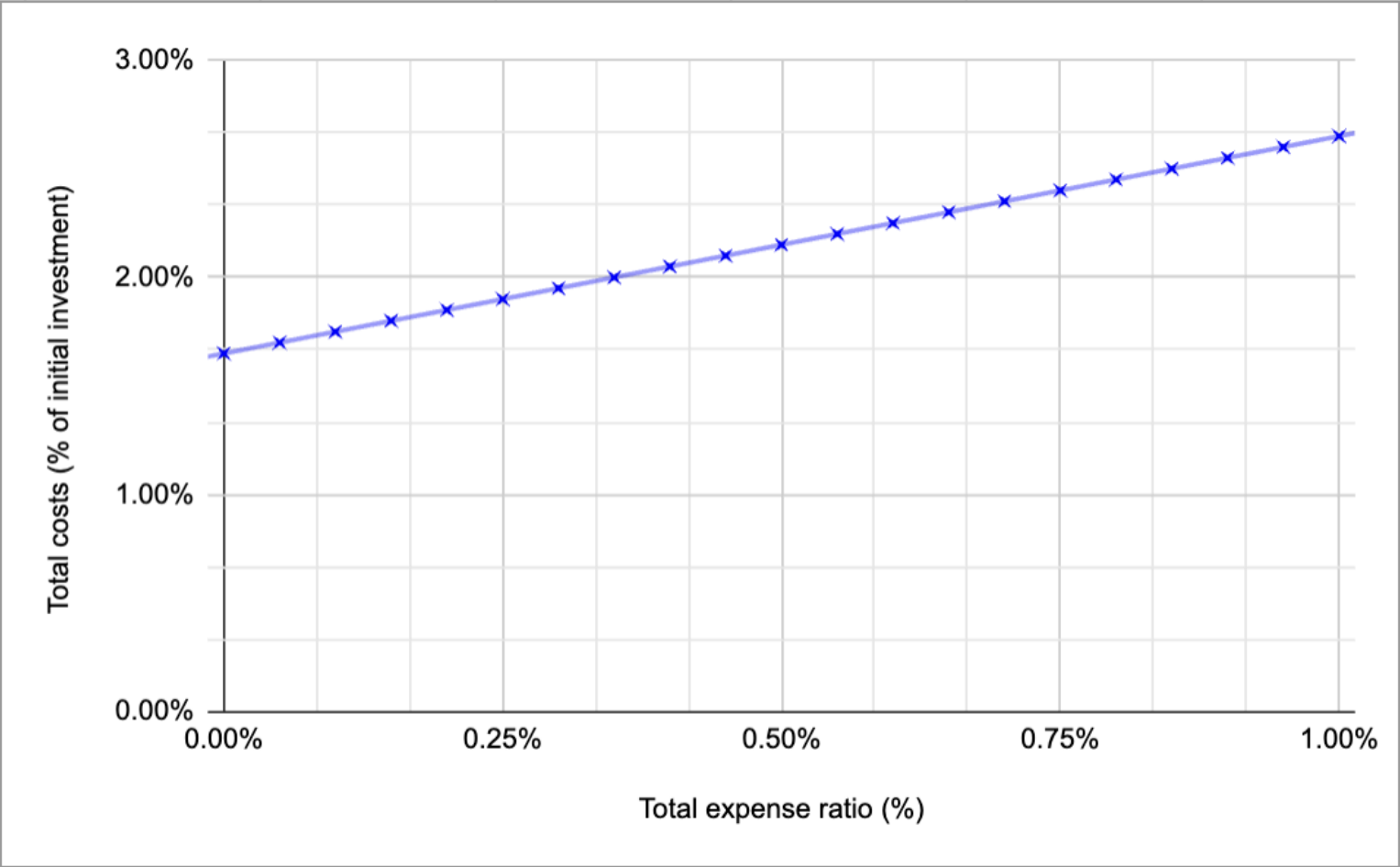


Table 7 (e) - Plus plan and 5 buy / sell transactions with a TER of 0.23%

	PLUS PLAN (3 free trades per month) - 5 transactions made in the beginning of the period and 5 sell transaction made in the end of the period									
	Total initial Investment	€500			€5,000			€50,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€50.00	€0.00	€50.00	-€500.00	€0.00	€500.00	-€5,000.00	€0.00	€5,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Ongoing Charges	(1) Subscription plan (EUR)	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88
	(2) Custody fee (EUR)	€0.60	€0.60	€0.60	€6.00	€6.00	€6.00	€60.00	€60.00	€60.00
	(3) Total expense ratio (EUR)	€1.15	€1.15	€1.15	€11.50	€11.50	€11.50	€115.00	€115.00	€115.00
	Total on-going costs (EUR)	€37.63	€37.63	€37.63	€53.38	€53.38	€53.38	€210.88	€210.88	€210.88
	Total on-going costs (%)	7.53%	7.53%	7.53%	1.07%	1.07%	1.07%	0.42%	0.42%	0.42%
Transaction Costs	(4) Commissions per transactions (EUR) - buy	€4.00	€4.00	€4.00	€25.00	€25.00	€25.00	€250.00	€250.00	€250.00
	(5) Currency exchange (FX) fee (EUR)	€0.00	€0.00	€0.00	€20.00	€20.00	€20.00	€245.00	€245.00	€245.00
	Total Transaction / commission costs (EUR) - buy	€4.00	€4.00	€4.00	€45.00	€45.00	€45.00	€495.00	€495.00	€495.00
	Transaction / commission costs (%) - buy	0.80%	0.80%	0.80%	0.90%	0.90%	0.90%	0.99%	0.99%	0.99%
Total costs and charges	Total costs (EUR)	€41.63	€41.63	€41.63	€98.38	€98.38	€98.38	€705.88	€705.88	€705.88
	Total costs (% of initial investment)	8.33%	8.33%	8.33%	1.97%	1.97%	1.97%	1.41%	1.41%	1.41%
Net Returns	Final investment value (EUR)	€408.37	€458.37	€508.37	€4,401.62	€4,901.62	€5,401.62	€44,294.12	€49,294.12	€54,294.12
	Net return (EUR)	-€91.63	-€41.63	€8.37	-€598.38	-€98.38	€401.62	-€5,705.88	-€705.88	€4,294.12
	Net return (%)	-18.33%	-8.33%	1.67%	-11.97%	-1.97%	8.03%	-11.41%	-1.41%	8.59%
	Sale amount (end of period, EUR)	€408.37	€458.37	€508.37	€4,401.62	€4,901.62	€5,401.62	€44,294.12	€49,294.12	€54,294.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€2.00	€2.00	€2.00	€4.40	€4.90	€5.40	€44.29	€49.29	€54.29
	Transaction / commission costs (%) - sell	0.49%	0.44%	0.39%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	Total Transaction / commission costs (EUR) - sell	€2.00	€2.00	€2.00	€4.40	€4.90	€5.40	€44.29	€49.29	€54.29
Total costs and charges after selling position	Total costs (EUR)	€43.63	€43.63	€43.63	€102.78	€103.28	€103.78	€750.17	€755.17	€760.17
	Total costs (% of initial investment)	8.73%	8.73%	8.73%	2.06%	2.07%	2.08%	1.50%	1.51%	1.52%



Table 7 (f) - Effects of varying TER on total costs as a % of a €5000 initial investment for a Plus plan and 5 buy / sell transactions with 0% investment performance change after 12 months

Varying Total Expense Ratio		Impact on cost categories and investment return			
TER	TER (€)	Total ongoing costs	Total transactional costs	Total cost	Total costs (% of initial investment)
0.00%	€0.00	€41.88	€49.90	€91.78	1.84%
0.05%	€2.50	€44.38	€49.90	€94.28	1.89%
0.10%	€5.00	€46.88	€49.90	€96.78	1.94%
0.15%	€7.50	€49.38	€49.90	€99.28	1.99%
0.20%	€10.00	€51.88	€49.90	€101.78	2.04%
0.25%	€12.50	€54.38	€49.90	€104.28	2.09%
0.30%	€15.00	€56.88	€49.90	€106.78	2.14%
0.35%	€17.50	€59.38	€49.90	€109.28	2.19%
0.40%	€20.00	€61.88	€49.90	€111.78	2.24%
0.45%	€22.50	€64.38	€49.90	€114.28	2.29%
0.50%	€25.00	€66.88	€49.90	€116.78	2.34%
0.55%	€27.50	€69.38	€49.90	€119.28	2.39%
0.60%	€30.00	€71.88	€49.90	€121.78	2.44%
0.65%	€32.50	€74.38	€49.90	€124.28	2.49%
0.70%	€35.00	€76.88	€49.90	€126.78	2.54%
0.75%	€37.50	€79.38	€49.90	€129.28	2.59%
0.80%	€40.00	€81.88	€49.90	€131.78	2.64%
0.85%	€42.50	€84.38	€49.90	€134.28	2.69%
0.90%	€45.00	€86.88	€49.90	€136.78	2.74%
0.95%	€47.50	€89.38	€49.90	€139.28	2.79%
1.00%	€50.00	€91.88	€49.90	€141.78	2.84%



Chart 4 - Effects of varying TER on total costs expressed as a percentage [%] of a €5000 initial investment for a Plus plan and 5 buy / sell transactions

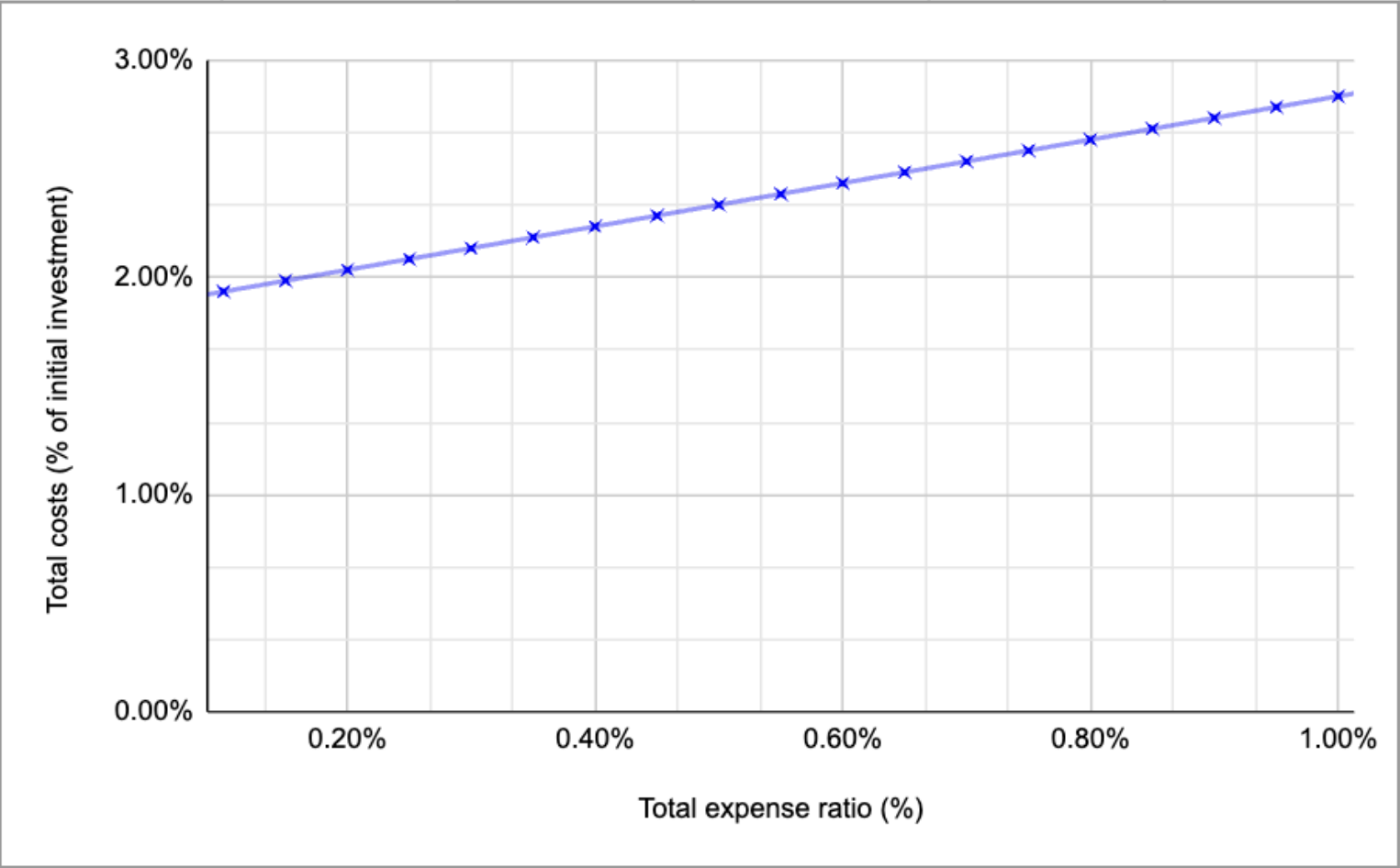


Table 7 (g) - Premium plan and 5 buy / sell transactions with a TER of 0.23%

	PREMIUM PLAN (5 free trades per month) - 5 transactions made in the beginning of the period and 5 sell transaction made in the end of the period									
	Total initial Investment	€500			€5,000			€50,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€50.00	€0.00	€50.00	-€500.00	€0.00	€500.00	-€5,000.00	€0.00	€5,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
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) Custody fee (EUR)	€0.60	€0.60	€0.60	€6.00	€6.00	€6.00	€60.00	€60.00	€60.00
	(3) Total expense ratio (EUR)	€1.15	€1.15	€1.15	€11.50	€11.50	€11.50	€115.00	€115.00	€115.00
	Total on-going costs (EUR)	€97.63	€97.63	€97.63	€113.38	€113.38	€113.38	€270.88	€270.88	€270.88
	Total on-going costs (%)	19.53%	19.53%	19.53%	2.27%	2.27%	2.27%	0.54%	0.54%	0.54%
Transaction Costs	(4) Commissions per transactions (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(5) 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 / commission costs (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - buy	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)	€97.63	€97.63	€97.63	€113.38	€113.38	€113.38	€270.88	€270.88	€270.88
	Total costs (% of initial investment)	19.53%	19.53%	19.53%	2.27%	2.27%	2.27%	0.54%	0.54%	0.54%
Net Returns	Final investment value (EUR)	€352.37	€402.37	€452.37	€4,386.62	€4,886.62	€5,386.62	€44,729.12	€49,729.12	€54,729.12
	Net return (EUR)	-€147.63	-€97.63	-€47.63	-€613.38	-€113.38	€386.62	-€5,270.88	-€270.88	€4,729.12
	Net return (%)	-29.53%	-19.53%	-9.53%	-12.27%	-2.27%	7.73%	-10.54%	-0.54%	9.46%
	Sale amount (end of period, EUR)	€352.37	€402.37	€452.37	€4,386.62	€4,886.62	€5,386.62	€44,729.12	€49,729.12	€54,729.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - sell	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Transaction / commission costs (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Total costs and charges after selling position	Total costs (EUR)	€97.63	€97.63	€97.63	€113.38	€113.38	€113.38	€270.88	€270.88	€270.88
	Total costs (% of initial investment)	19.53%	19.53%	19.53%	2.27%	2.27%	2.27%	0.54%	0.54%	0.54%

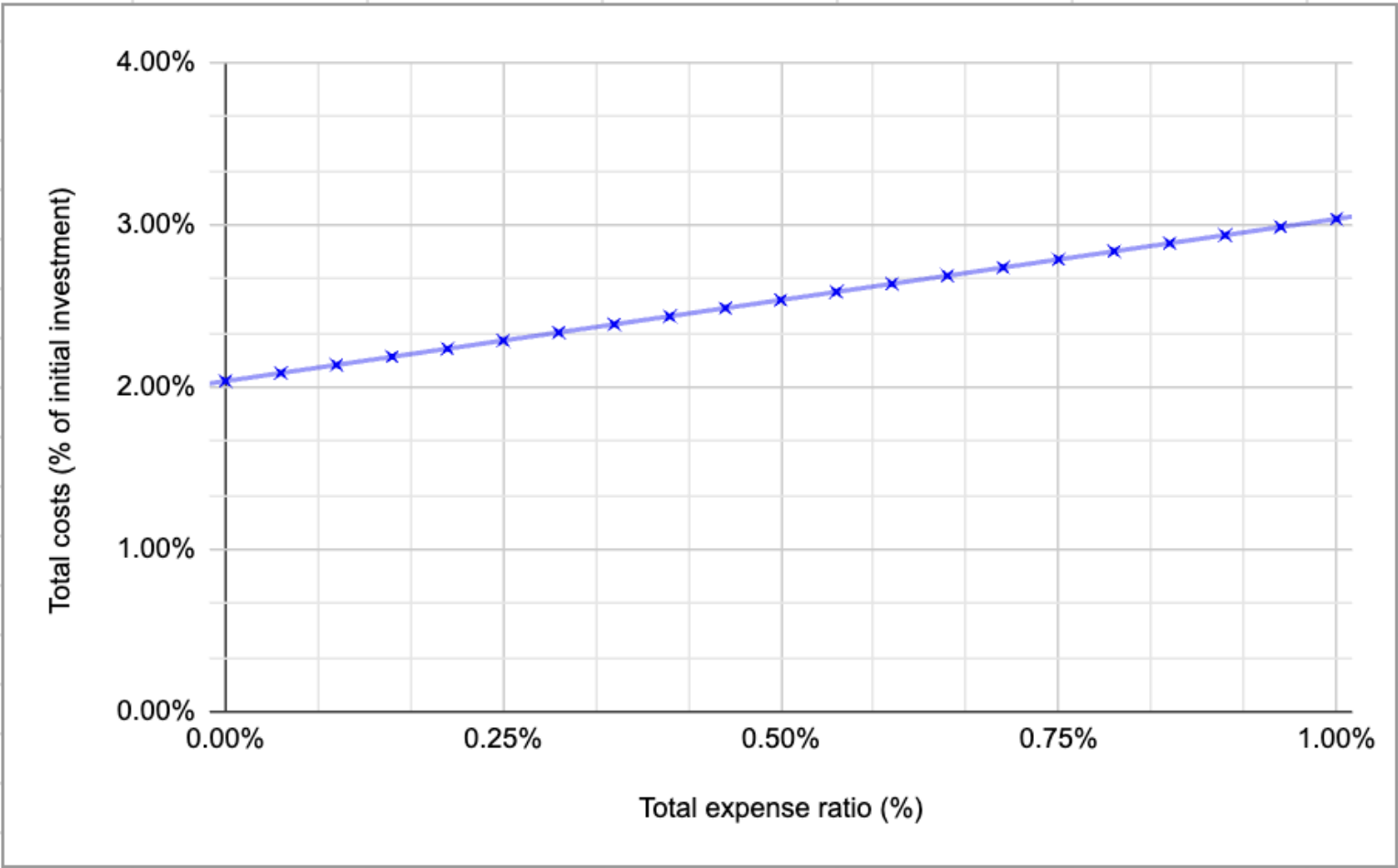


Table 7 (h) - Effects of varying TER on total costs as a % of a €5000 initial investment for a Premium plan and 5 buy / sell transactions with 0% investment performance change after 12 months

Varying Total Expense Ratio		Impact on cost categories and investment return			
TER	TER (€)	Total ongoing costs	Total transactional costs	Total cost	Total costs (% of initial investment)
0.00%	€0.00	€101.88	€0.00	€101.88	2.04%
0.05%	€2.50	€104.38	€0.00	€104.38	2.09%
0.10%	€5.00	€106.88	€0.00	€106.88	2.14%
0.15%	€7.50	€109.38	€0.00	€109.38	2.19%
0.20%	€10.00	€111.88	€0.00	€111.88	2.24%
0.25%	€12.50	€114.38	€0.00	€114.38	2.29%
0.30%	€15.00	€116.88	€0.00	€116.88	2.34%
0.35%	€17.50	€119.38	€0.00	€119.38	2.39%
0.40%	€20.00	€121.88	€0.00	€121.88	2.44%
0.45%	€22.50	€124.38	€0.00	€124.38	2.49%
0.50%	€25.00	€126.88	€0.00	€126.88	2.54%
0.55%	€27.50	€129.38	€0.00	€129.38	2.59%
0.60%	€30.00	€131.88	€0.00	€131.88	2.64%
0.65%	€32.50	€134.38	€0.00	€134.38	2.69%
0.70%	€35.00	€136.88	€0.00	€136.88	2.74%
0.75%	€37.50	€139.38	€0.00	€139.38	2.79%
0.80%	€40.00	€141.88	€0.00	€141.88	2.84%
0.85%	€42.50	€144.38	€0.00	€144.38	2.89%
0.90%	€45.00	€146.88	€0.00	€146.88	2.94%
0.95%	€47.50	€149.38	€0.00	€149.38	2.99%
1.00%	€50.00	€151.88	€0.00	€151.88	3.04%



Chart 5 - Effects of varying TER on total costs expressed as a percentage [%] of a €5000 initial investment for a Premium plan and 5 buy / sell transactions



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Table 7 (i) - Premium plan and 8 buy / sell transactions with a TER of 0.23%

	PREMIUM PLAN (5 free trades per month) - 8 transactions made in the beginning of the period and 8 sell transaction made in the end of the period									
	Total initial investment	€800			€8,000			€80,000		
	Performance of Investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€80.00	€0.00	€80.00	-€800.00	€0.00	€800.00	-€8,000.00	€0.00	€8,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
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) Custody fee (EUR)	€0.96	€0.96	€0.96	€9.60	€9.60	€9.60	€96.00	€96.00	€96.00
	(3) Total expense ratio (EUR)	€1.84	€1.84	€1.84	€18.40	€18.40	€18.40	€184.00	€184.00	€184.00
	Total on-going costs (EUR)	€98.68	€98.68	€98.68	€123.88	€123.88	€123.88	€375.88	€375.88	€375.88
	Total on-going costs (%)	12.34%	12.34%	12.34%	1.55%	1.55%	1.55%	0.47%	0.47%	0.47%
Transaction Costs	(4) Commissions per transactions (EUR) - buy	€3.00	€3.00	€3.00	€60.00	€60.00	€60.00	€400.00	€400.00	€400.00
	(5) 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 / commission costs (EUR) - buy	€3.00	€3.00	€3.00	€60.00	€60.00	€60.00	€400.00	€400.00	€400.00
	Transaction / commission costs (%) - buy	0.38%	0.38%	0.38%	0.75%	0.75%	0.75%	0.50%	0.50%	0.50%
Total costs and charges	Total costs (EUR)	€101.68	€101.68	€101.68	€183.88	€183.88	€183.88	€775.88	€775.88	€775.88
	Total costs (% of initial investment)	12.71%	12.71%	12.71%	2.30%	2.30%	2.30%	0.97%	0.97%	0.97%
Net Returns	Final investment value (EUR)	€618.32	€698.32	€778.32	€7,016.12	€7,816.12	€8,616.12	€71,224.12	€79,224.12	€87,224.12
	Net return (EUR)	-€181.68	-€101.68	-€21.68	-€983.88	-€183.88	€616.12	-€8,775.88	-€775.88	€7,224.12
	Net return (%)	-22.71%	-12.71%	-2.71%	-12.30%	-2.30%	7.70%	-10.97%	-0.97%	9.03%
	Sale amount (end of period, EUR)	€618.32	€698.32	€778.32	€7,016.12	€7,816.12	€8,616.12	€71,224.12	€79,224.12	€87,224.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€3.00	€3.00	€3.00	€6.58	€7.33	€8.08	€66.77	€74.27	€81.77
	Transaction / commission costs (%) - sell	0.49%	0.43%	0.39%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
	Total Transaction / commission costs (EUR) - sell	€3.00	€3.00	€3.00	€6.58	€7.33	€8.08	€66.77	€74.27	€81.77
Total costs and charges after selling position	Total costs (EUR)	€104.68	€104.68	€104.68	€190.46	€191.21	€191.96	€842.65	€850.15	€857.65
	Total costs (% of initial investment)	13.09%	13.09%	13.09%	2.38%	2.39%	2.40%	1.05%	1.06%	1.07%



Table 7 (j) - Effects of varying TER on total costs as a % of a €8000 initial investment for a Premium plan and 8 buy / sell transactions with 0% investment performance change after 12 months

Varying Total Expense Ratio		Impact on cost categories and investment return			
TER	TER (€)	Total ongoing costs	Total transactional costs	Total cost	Total costs (% of initial investment)
0.00%	€0.00	€105.48	€67.33	€172.81	2.16%
0.05%	€4.00	€109.48	€67.33	€176.81	2.21%
0.10%	€8.00	€113.48	€67.33	€180.81	2.26%
0.15%	€12.00	€117.48	€67.33	€184.81	2.31%
0.20%	€16.00	€121.48	€67.33	€188.81	2.36%
0.25%	€20.00	€125.48	€67.33	€192.81	2.41%
0.30%	€24.00	€129.48	€67.33	€196.81	2.46%
0.35%	€28.00	€133.48	€67.33	€200.81	2.51%
0.40%	€32.00	€137.48	€67.33	€204.81	2.56%
0.45%	€36.00	€141.48	€67.33	€208.81	2.61%
0.50%	€40.00	€145.48	€67.33	€212.81	2.66%
0.55%	€44.00	€149.48	€67.33	€216.81	2.71%
0.60%	€48.00	€153.48	€67.33	€220.81	2.76%
0.65%	€52.00	€157.48	€67.33	€224.81	2.81%
0.70%	€56.00	€161.48	€67.33	€228.81	2.86%
0.75%	€60.00	€165.48	€67.33	€232.81	2.91%
0.80%	€64.00	€169.48	€67.33	€236.81	2.96%
0.85%	€68.00	€173.48	€67.33	€240.81	3.01%
0.90%	€72.00	€177.48	€67.33	€244.81	3.06%
0.95%	€76.00	€181.48	€67.33	€248.81	3.11%
1.00%	€80.00	€185.48	€67.33	€252.81	3.16%



Chart 6 - Effects of varying TER on total costs expressed as a percentage [%] of a €8000 initial investment for a Premium plan and 8 buy / sell transactions

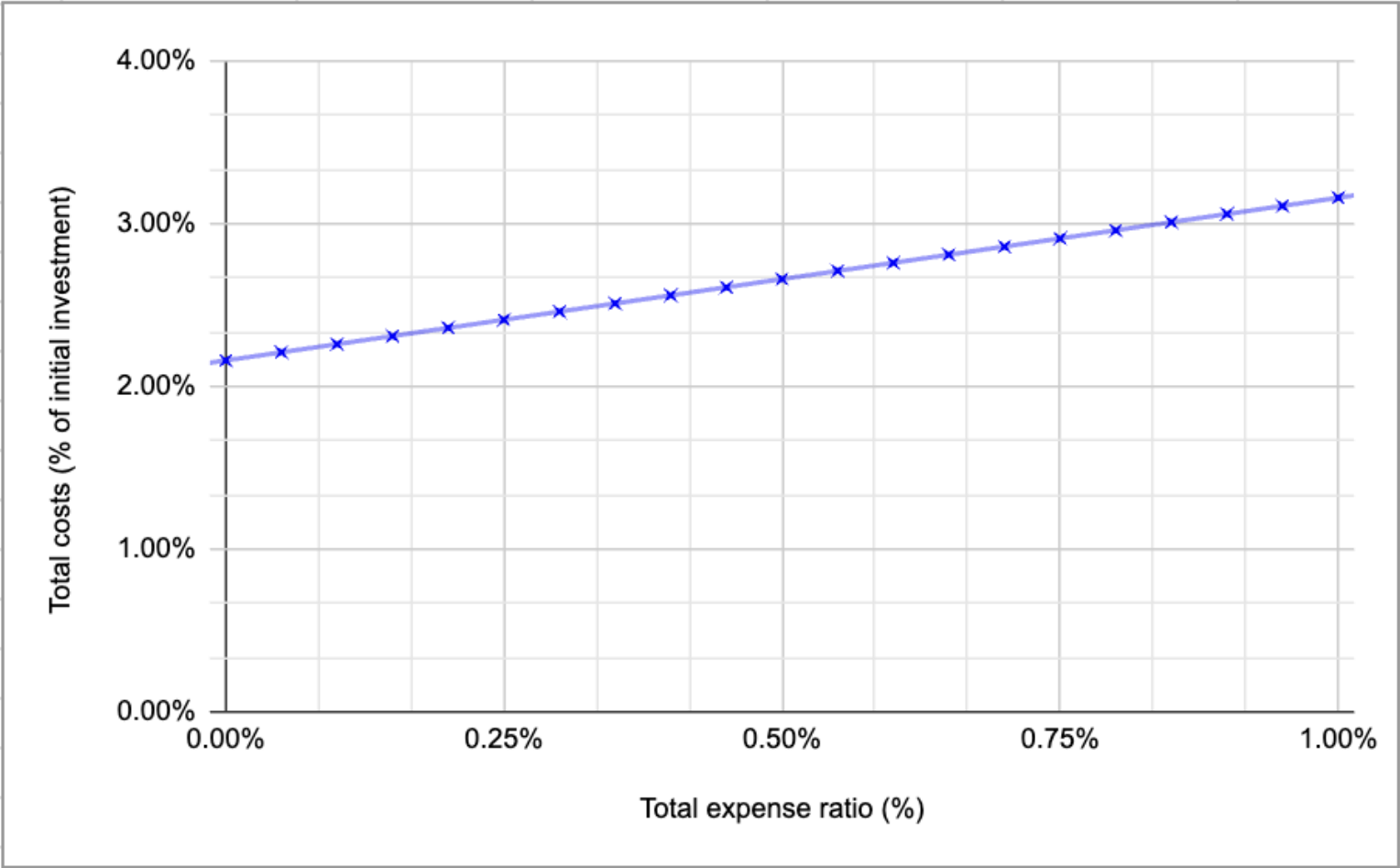


Table 7 (k) - Metal plan and 10 buy / sell transactions with a TER of 0.23%

	METAL PLAN (10 free trades per month) - 10 transactions made in the beginning of the period and 10 sell transaction made in the end of the period									
	Total initial investment	€1,000			€10,000			€100,000		
	Performance of investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€100.00	€0.00	€100.00	-€1,000.00	€0.00	€1,000.00	-€10,000.00	€0.00	€10,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
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) Custody fee (EUR)	€1.20	€1.20	€1.20	€12.00	€12.00	€12.00	€120.00	€120.00	€120.00
	(3) Total expense ratio (EUR)	€2.30	€2.30	€2.30	€23.00	€23.00	€23.00	€230.00	€230.00	€230.00
	Total on-going costs (EUR)	€171.38	€171.38	€171.38	€202.88	€202.88	€202.88	€517.88	€517.88	€517.88
	Total on-going costs (%)	17.14%	17.14%	17.14%	2.03%	2.03%	2.03%	0.52%	0.52%	0.52%
Transaction Costs	(4) Commissions per transactions (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(5) 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 / commission costs (EUR) - buy	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - buy	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)	€171.38	€171.38	€171.38	€202.88	€202.88	€202.88	€517.88	€517.88	€517.88
	Total costs (% of initial investment)	17.14%	17.14%	17.14%	2.03%	2.03%	2.03%	0.52%	0.52%	0.52%
Net Returns	Final investment value (EUR)	€728.62	€828.62	€928.62	€8,797.12	€9,797.12	€10,797.12	€89,482.12	€99,482.12	€109,482.12
	Net return (EUR)	-€271.38	-€171.38	-€71.38	-€1,202.88	-€202.88	€797.12	-€10,517.88	-€517.88	€9,482.12
	Net return (%)	-27.14%	-17.14%	-7.14%	-12.03%	-2.03%	7.97%	-10.52%	-0.52%	9.48%
	Sale amount (end of period, EUR)	€728.62	€828.62	€928.62	€8,797.12	€9,797.12	€10,797.12	€89,482.12	€99,482.12	€109,482.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	Transaction / commission costs (%) - sell	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Transaction / commission costs (EUR) - sell	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Total costs and charges after selling position	Total costs (EUR)	€171.38	€171.38	€171.38	€202.88	€202.88	€202.88	€517.88	€517.88	€517.88
	Total costs (% of initial investment)	17.14%	17.14%	17.14%	2.03%	2.03%	2.03%	0.52%	0.52%	0.52%



Table 7 (I) - Effects of varying TER on total costs as a % of a €10,000 initial investment for a Premium plan and 10 buy / sell transactions with 0% investment performance change after 12 months

Varying Total Expense Ratio		Impact on cost categories and investment return			
TER	TER (€)	Total ongoing costs	Total transactional costs	Total cost	Total costs (% of initial investment)
0.00%	€0.00	€179.88	€0.00	€179.88	1.80%
0.05%	€5.00	€184.88	€0.00	€184.88	1.85%
0.10%	€10.00	€189.88	€0.00	€189.88	1.90%
0.15%	€15.00	€194.88	€0.00	€194.88	1.95%
0.20%	€20.00	€199.88	€0.00	€199.88	2.00%
0.25%	€25.00	€204.88	€0.00	€204.88	2.05%
0.30%	€30.00	€209.88	€0.00	€209.88	2.10%
0.35%	€35.00	€214.88	€0.00	€214.88	2.15%
0.40%	€40.00	€219.88	€0.00	€219.88	2.20%
0.45%	€45.00	€224.88	€0.00	€224.88	2.25%
0.50%	€50.00	€229.88	€0.00	€229.88	2.30%
0.55%	€55.00	€234.88	€0.00	€234.88	2.35%
0.60%	€60.00	€239.88	€0.00	€239.88	2.40%
0.65%	€65.00	€244.88	€0.00	€244.88	2.45%
0.70%	€70.00	€249.88	€0.00	€249.88	2.50%
0.75%	€75.00	€254.88	€0.00	€254.88	2.55%
0.80%	€80.00	€259.88	€0.00	€259.88	2.60%
0.85%	€85.00	€264.88	€0.00	€264.88	2.65%
0.90%	€90.00	€269.88	€0.00	€269.88	2.70%
0.95%	€95.00	€274.88	€0.00	€274.88	2.75%
1.00%	€100.00	€279.88	€0.00	€279.88	2.80%



Chart 7 - Effects of varying TER on total costs expressed as a percentage [%] of a €10,000 initial investment for a Premium plan and 10 buy / sell transactions

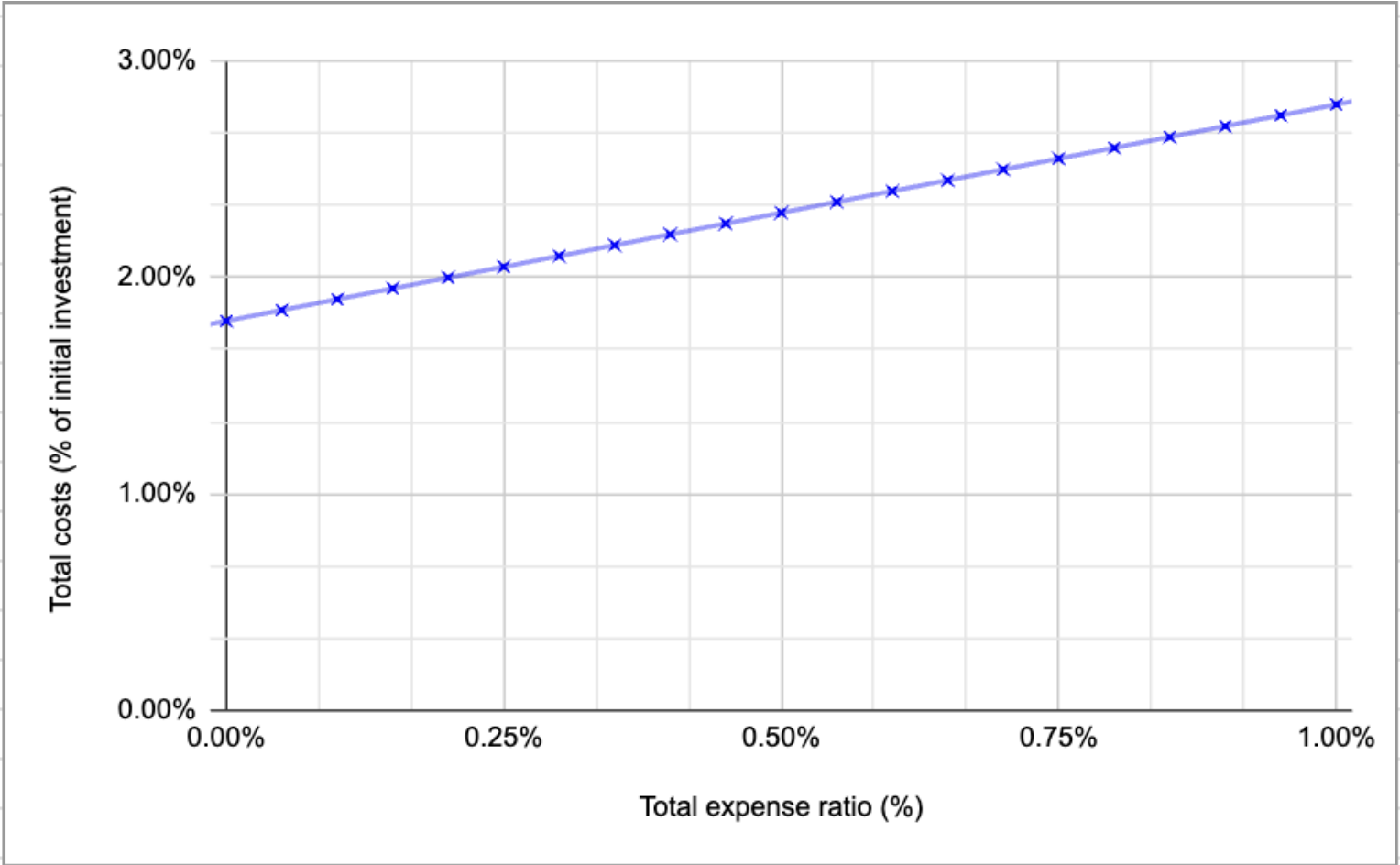


Table 7 (m) - Metal plan and 15 buy / sell transactions with a TER of 0.23%

	METAL PLAN (10 free trades per month) - 15 transactions made in the beginning of the period and 15 sell transaction made in the end of the period									
	Total initial investment	€1,500			€15,000			€150,000		
	Performance of investments (after 12 months)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
Gross Returns	Gross Return (EUR)	-€150.00	€0.00	€150.00	-€1,500.00	€0.00	€1,500.00	-€15,000.00	€0.00	€15,000.00
	Gross Return (%)	-10%	0%	10%	-10%	0%	10%	-10%	0%	10%
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) Custody fee (EUR)	€1.80	€1.80	€1.80	€18.00	€18.00	€18.00	€180.00	€180.00	€180.00
	(3) Total expense ratio (EUR)	€3.45	€3.45	€3.45	€34.50	€34.50	€34.50	€345.00	€345.00	€345.00
	Total on-going costs (EUR)	€173.13	€173.13	€173.13	€220.38	€220.38	€220.38	€692.88	€692.88	€692.88
	Total on-going costs (%)	11.54%	11.54%	11.54%	1.47%	1.47%	1.47%	0.46%	0.46%	0.46%
Transaction Costs	(4) Commissions per transactions (EUR) - buy	€5.00	€5.00	€5.00	€12.50	€12.50	€12.50	€125.00	€125.00	€125.00
	(5) 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 / commission costs (EUR) - buy	€5.00	€5.00	€5.00	€12.50	€12.50	€12.50	€125.00	€125.00	€125.00
	Transaction / commission costs (%) - buy	0.33%	0.33%	0.33%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
Total costs and charges	Total costs (EUR)	€178.13	€178.13	€178.13	€232.88	€232.88	€232.88	€817.88	€817.88	€817.88
	Total costs (% of initial investment)	11.88%	11.88%	11.88%	1.55%	1.55%	1.55%	0.55%	0.55%	0.55%
Net Returns	Final investment value (EUR)	€1,171.87	€1,321.87	€1,471.87	€13,267.12	€14,767.12	€16,267.12	€134,182.12	€149,182.12	€164,182.12
	Net return (EUR)	-€328.13	-€178.13	-€28.13	-€1,732.88	-€232.88	€1,267.12	-€15,817.88	-€817.88	€14,182.12
	Net return (%)	-21.88%	-11.88%	-1.88%	-11.55%	-1.55%	8.45%	-10.55%	-0.55%	9.45%
	Sale amount (end of period, EUR)	€1,171.87	€1,321.87	€1,471.87	€13,267.12	€14,767.12	€16,267.12	€134,182.12	€149,182.12	€164,182.12
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	€5.00	€5.00	€5.00	€11.06	€12.31	€13.56	€111.82	€124.32	€136.82
	Transaction / commission costs (%) - sell	0.43%	0.38%	0.34%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
	Total Transaction / commission costs (EUR) - sell	€5.00	€5.00	€5.00	€11.06	€12.31	€13.56	€111.82	€124.32	€136.82
Total costs and charges after selling position	Total costs (EUR)	€183.13	€183.13	€183.13	€243.94	€245.19	€246.44	€929.70	€942.20	€954.70
	Total costs (% of initial investment)	12.21%	12.21%	12.21%	1.63%	1.63%	1.64%	0.62%	0.63%	0.64%

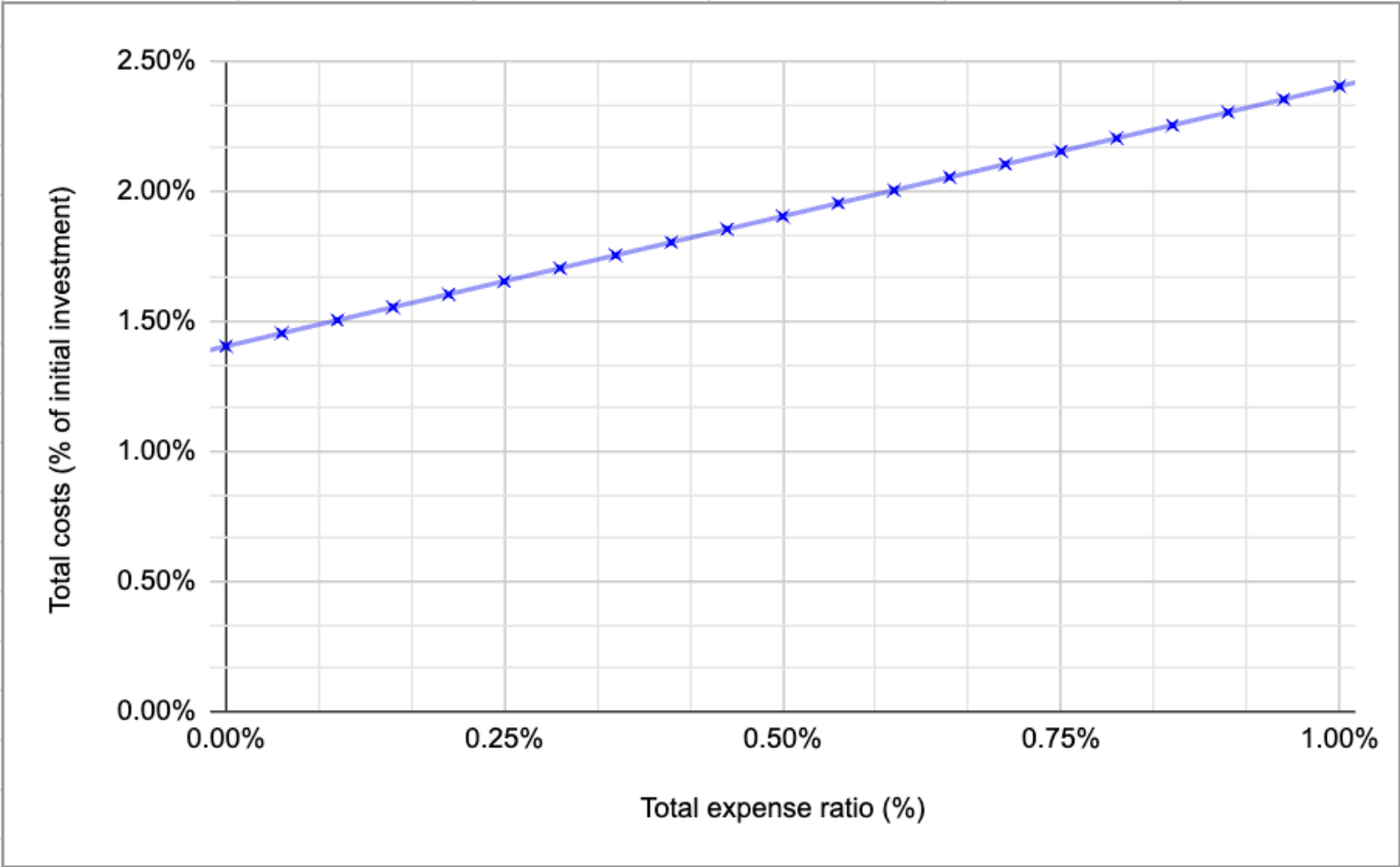


Table 7 (n) - Effects of varying TER on total costs as a % of a €15,000 initial investment for a Premium plan and 15 buy / sell transactions with 0% investment performance change after 12 months

Varying Total Expense Ratio		Impact on cost categories and investment return			
TER	TER (€)	Total ongoing costs	Total transactional costs	Total cost	Total costs (% of initial investment)
0.00%	€0.00	€185.88	€24.81	€210.69	1.40%
0.05%	€7.50	€193.38	€24.81	€218.19	1.45%
0.10%	€15.00	€200.88	€24.81	€225.69	1.50%
0.15%	€22.50	€208.38	€24.81	€233.19	1.55%
0.20%	€30.00	€215.88	€24.81	€240.69	1.60%
0.25%	€37.50	€223.38	€24.81	€248.19	1.65%
0.30%	€45.00	€230.88	€24.81	€255.69	1.70%
0.35%	€52.50	€238.38	€24.81	€263.19	1.75%
0.40%	€60.00	€245.88	€24.81	€270.69	1.80%
0.45%	€67.50	€253.38	€24.81	€278.19	1.85%
0.50%	€75.00	€260.88	€24.81	€285.69	1.90%
0.55%	€82.50	€268.38	€24.81	€293.19	1.95%
0.60%	€90.00	€275.88	€24.81	€300.69	2.00%
0.65%	€97.50	€283.38	€24.81	€308.19	2.05%
0.70%	€105.00	€290.88	€24.81	€315.69	2.10%
0.75%	€112.50	€298.38	€24.81	€323.19	2.15%
0.80%	€120.00	€305.88	€24.81	€330.69	2.20%
0.85%	€127.50	€313.38	€24.81	€338.19	2.25%
0.90%	€135.00	€320.88	€24.81	€345.69	2.30%
0.95%	€142.50	€328.38	€24.81	€353.19	2.35%
1.00%	€150.00	€335.88	€24.81	€360.69	2.40%



Chart 8 - Effects of varying TER on total costs expressed as a percentage [%] of a €15,000 initial investment for a Premium plan and 15 buy / sell transactions



Calculations for ETFs listed in the EEA

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 8 - Explanation of calculations, including formulas for ETFs listed in the EEA

Value area	Value Category	Calculation Formula
	Total initial investment	<i>Value is predetermined for each scenario</i>
	Performance of investments (after 12 months)	<i>Performance is predetermined for each scenario.</i>
	Transaction value - buy	<i>(Total initial investment) / Buy transactions</i>
	Transaction value - sell	<i>(Final investment value) / Sell transactions</i>
Gross Returns	Gross return (EUR)	<i>(Total initial investment) * (Performance of investments)</i>
	Gross return (%)	<i>Performance of investments</i>
Ongoing Charges	(1) Subscription plan (EUR)	<i>As per Table 2 specific subscription plan * 12 months</i>
	(2) Custody fee (EUR)	<i>(Total initial investment) * Annual custody fee</i>
	(3) Total expense ratio (EUR)	<i>(Total initial investment) * Total expense ratio (%) * 1 year</i>
	Total on-going costs (EUR)	<i>(Subscription plan) + (Custody fee) + (Total expense ratio)</i>



	Total on-going costs (%)	$(Total\ on-going\ costs) / (Total\ initial\ investment)$
Transaction Costs	(4) Commissions per transactions (EUR) - buy	→ If number of monthly transactions < Monthly free transaction allowance, then 0;
		→ If number of monthly transactions > Monthly free transaction allowance, then the highest of:
		⇒ €1.00 per transaction; OR
	⇒ 0.25% * (Transaction value - buy)	
	(5) Currency exchange (FX) fee (EUR)	→ If, (Total initial investment) < FX exchange limits, then 0; → If, (Total initial investment) > FX exchange limits, then (Total initial investment) - (FX exchange limit) * FX fee
	Total Transaction / commission costs (EUR) - buy	$(Commissions\ per\ transactions - buy) + Currency\ exchange\ (FX)\ fee$
Total cost and charges	Transaction / commission costs (%) - buy	$(Total\ Transaction / commission\ costs - buy) / (Total\ initial\ investment)$
	Total costs (EUR) - buy	$Total\ on-going\ costs + (Total\ Transaction / commission\ costs - buy)$
Net Returns	Total costs (% of initial investment) - buy	$(Total\ costs - buy) / (Total\ initial\ investment)$
	Final investment value (EUR)	$(Total\ initial\ investment) + (Gross\ Return) - (Total\ costs - buy)$
	Net return (EUR)	$(Final\ investment\ value) - (Total\ initial\ investment)$
	Net return (%)	$Net\ Returns / (Investment - lump\ sum)$



	Sale amount (end of period, EUR)	Final investment value
Transaction Costs of the Sell	Commissions per transactions (EUR) - sell	→ If number of monthly transactions < Monthly free transaction allowance, then 0;
		→ If number of monthly transactions > Monthly free transaction allowance, then the highest of:
		⇒ €1.00 per transaction; OR
		⇒ 0.25% * (Transaction value - sell)
	Total Transaction / commission costs (EUR) - sell	(Commissions per transaction - sell)
Total costs and charges after selling position	Total costs (EUR)	Total costs + Total Transaction / Commission costs
	Total costs (% of initial investment)	(Total costs - buy) / (Total initial investment)

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

Generally, costs & charges³ 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	<u>(1)Subscription plan Charges</u> a) Depending on the subscription plan of the client, different on-going charges related to the subscription may apply. Please find below an overview

³ 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>i) Standard: Free ii) Plus: €2.99/month iii) Premium: €7.99/month iv) Metal: €13.99/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 <p>Below are the rates per subscription plan for the USD fund</p> <ul style="list-style-type: none"> (v) Standard - 1.47%/147 bps (vi) Plus - 1.22%/122 bps (vii) Premium - 0.72%/72 bps (viii) Metal - 0.47%/47 bps <p>Below are the rates per subscription plan for the GBP fund</p> <ul style="list-style-type: none"> (ix) Standard - 1.22%/122 bps (x) Plus - 0.97%/97 bps (xi) Premium - 0.47%/47 bps (xii) Metal - 0.22%/22 bps <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</p>
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		<p>decided to invest in</p> <p><u>(3) Management 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 Management 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>
<p>Transaction Costs</p>	<p>All costs and charges related to transaction performed by RSEUAB or third parties when providing the investment service to the client</p>	<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 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	A	B	C	D	E	F	G	H	I	J	K	L
Plan	Standard	Plus	Premium	Metal	Standard	Plus	Premium	Metal	Standard	Plus	Premium	Metal
Monthly Subscription Plan Fee	€ 0	€ 2.99	€ 7.99	€ 13.99	€ 0	€ 2.99	€ 7.99	€ 13.99	€ 0	€ 2.99	€ 7.99	€ 13.99



Fund Selected	EUR	EUR	EUR	EUR	GBP	GBP	GBP	GBP	USD	USD	USD	USD
Expected return on funds	-1%, 0.5% and 3%	-1%, 0.5% and 3%	-1%, 0.5% and 3%	-1%, 0.5% and 3%	0%, 1% and 4%	0%, 1% and 4%	0%, 1% and 4%	0%, 1% and 4%	0%, 1% and 5%	0%, 1% and 5%	0%, 1% and 5%	0%, 1% and 5%
Amount Invested	€100, €1000, or €10,000	€100, €1000, or €10,000	€100, €1000, or €10,000	€100, €1000, or €10,000	£100, £1000, or £10,000	£100, £1000, or £10,000	£100, £1000, or £10,000	£100, £1000, or £10,000	\$100, \$1000, or \$10,000	\$100, \$1000, or \$10,000	\$100, \$1000, or \$10,000	\$100, \$1000, or \$10,000
Annual Revolut Fee (%)	0.87%	0.72%	0.27%	0.12%	1.22%	0.97%	0.47%	0.22%	1.47%	1.22%	0.72%	0.47%
Management Fee (%)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%

Table 3 (a) - Standard Plan EUR Fund

		Standard 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)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(2) Revolut Fee (EUR)	€0.87	€0.87	€0.87	€8.70	€8.70	€8.70	€87.00	€87.00	€87.00
	(3) Management 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)	0.87%	0.87%	0.87%	0.87%	0.87%	0.87%	0.87%	0.87%	0.87%



	(5) Management 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)	€0.90	€0.90	€0.90	€9.00	€9.00	€9.00	€90.00	€90.00	€90.00
	Total Ongoing Costs (%)	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
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)	€0.90	€0.90	€0.90	€9.00	€9.00	€9.00	€90.00	€90.00	€90.00
	Total Costs (%)	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
	Total Costs Excluding Subscription Plan fee (EUR)	€0.90	€0.90	€0.90	€9.00	€9.00	€9.00	€90.00	€90.00	€90.00
	Total Costs Excluding Subscription Plan fee (%)	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
Net Returns	Final Investment Value (EUR)	€98.10	€99.60	€102.10	€981.00	€996.00	€1,021.00	€9,810.00	€9,960.00	€10,210.00
	Net Yield (EUR)	-€1.90	-€0.40	€2.10	-€19.00	-€4.00	€21.00	-€190.00	-€40.00	€210.00
	Net Yield (%)	-1.90%	-0.40%	2.10%	-1.90%	-0.40%	2.10%	-1.90%	-0.40%	2.10%
	Net Yield Without Subscription Plan Fee (EUR)	-€1.90	-€0.40	€2.10	-€19.00	-€4.00	€21.00	-€190.00	-€40.00	€210.00
	Net Yield Without Subscription Plan Fee (%)	-1.90%	-0.40%	2.10%	-1.90%	-0.40%	2.10%	-1.90%	-0.40%	2.10%

Table 3 (b) - Plus Plan EUR 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		
	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)	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88	€35.88
	(2) Revolut Fee (EUR)	€0.72	€0.72	€0.72	€7.20	€7.20	€7.20	€72.00	€72.00	€72.00
	(3) Management 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)	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%



	(5) Management 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									
	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)	€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) Management 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) Management 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		Amount Invested	Expected Yield		Amount Invested	Expected Yield	
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
	(3) Management 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)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
	(5) Management 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)	€168.03	€168.03	€168.03	€169.38	€169.38	€169.38	€182.88	€182.88	€182.88
	Total Ongoing Costs (%)	168.03%	168.03%	168.03%	16.94%	16.94%	16.94%	1.83%	1.83%	1.83%
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)	€168.03	€168.03	€168.03	€169.38	€169.38	€169.38	€182.88	€182.88	€182.88
	Total Costs (%)	168.03%	168.03%	168.03%	16.94%	16.94%	16.94%	1.83%	1.83%	1.83%
	Total Costs Excluding Subscription Plan fee (EUR)	€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 (EUR)	-€69.03	-€67.53	-€65.03	€820.62	€835.62	€860.62	€9,717.12	€9,867.12	€10,117.12
	Net Yield (EUR)	-€169.03	-€167.53	-€165.03	-€179.38	-€164.38	-€139.38	-€282.88	-€132.88	€117.12
	Net Yield (%)	-169.03%	-167.53%	-165.03%	-17.94%	-16.44%	-13.94%	-2.83%	-1.33%	1.17%
	Net Yield Without Subscription Plan Fee (EUR)	-€1.15	€0.35	€2.85	-€11.50	€3.50	€28.50	-€115.00	€35.00	€285.00
	Net Yield Without Subscription Plan Fee (%)	-1.15%	0.35%	2.85%	-1.15%	0.35%	2.85%	-1.15%	0.35%	2.85%

Table 3 (e) - Standard Plan GBP Fund

		Standard 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)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	(2) Revolut Fee (GBP)	£1.22	£1.22	£1.22	£12.20	£12.20	£12.20	£122.00	£122.00	£122.00



	(3) Management 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) Management 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) Management 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) Management 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		
		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)	£85.33	£85.33	£85.33	£85.33	£85.33	£85.33	£85.33	£85.33	£85.33
	(2) Revolut Fee (GBP)	£0.47	£0.47	£0.47	£4.70	£4.70	£4.70	£47.00	£47.00	£47.00
	(3) Management 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)	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
	(5) Management 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)	£85.83	£85.83	£85.83	£90.33	£90.33	£90.33	£135.33	£135.33	£135.33
	Total Ongoing Costs (%)	85.83%	85.83%	85.83%	9.03%	9.03%	9.03%	1.35%	1.35%	1.35%
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)	£85.83	£85.83	£85.83	£90.33	£90.33	£90.33	£135.33	£135.33	£135.33
	Total Costs (%)	85.83%	85.83%	85.83%	9.03%	9.03%	9.03%	1.35%	1.35%	1.35%
	Total Costs Excluding Subscription Plan fee (GBP)	£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 (GBP)	£14.17	£15.17	£18.17	£909.67	£919.67	£949.67	£9,864.67	£9,964.67	£10,264.67
	Net Yield (GBP)	-£85.83	-£84.83	-£81.83	-£90.33	-£80.33	-£50.33	-£135.33	-£35.33	£264.67
	Net Yield (%)	-85.83%	-84.83%	-81.83%	-9.03%	-8.03%	-5.03%	-1.35%	-0.35%	2.65%
	Net Yield Without Subscription Plan Fee (GBP)	-£0.50	£0.50	£3.50	-£5.00	£5.00	£35.00	-£50.00	£50.00	£350.00
	Net Yield Without Subscription Plan Fee (%)	-0.50%	0.50%	3.50%	-0.50%	0.50%	3.50%	-0.50%	0.50%	3.50%

Table 3 (h) - Metal Plan GBP 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%	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)	£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) Management 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) Management 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		
		0%	1%	5%	0%	1%	5%	0%	1%	5%
Expected Yield	0%	1%	5%	0%	1%	5%	0%	1%	5%	



Gross Returns	Gross Yield (GBP)	\$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 (GBP)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	(2) Revolut Fee (GBP)	\$1.47	\$1.47	\$1.47	\$14.70	\$14.70	\$14.70	\$147.00	\$147.00	\$147.00
	(3) Management 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)	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%
	(5) Management 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)	\$1.50	\$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 (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)	\$1.50	\$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 (GBP)	\$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 (GBP)	\$98.50	\$99.50	\$103.50	\$985.00	\$995.00	\$1,035.00	\$9,850.00	\$9,950.00	\$10,350.00
	Net Yield (GBP)	-\$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 (GBP)	-\$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



	Expected Yield	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (GBP)	\$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 (GBP)	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47
	(2) Revolut Fee (GBP)	\$1.22	\$1.22	\$1.22	\$12.20	\$12.20	\$12.20	\$122.00	\$122.00	\$122.00
	(3) Management 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) Management 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)	\$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 (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)	\$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 (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)	\$59.28	\$60.28	\$64.28	\$948.03	\$958.03	\$998.03	\$9,835.53	\$9,935.53	\$10,335.53
	Net Yield (GBP)	-\$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 (GBP)	-\$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
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	Amount Invested	\$100			\$1,000			\$10,000		
	Expected Yield	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (GBP)	\$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 (GBP)	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47	\$105.47
	(2) Revolut Fee (GBP)	\$0.72	\$0.72	\$0.72	\$7.20	\$7.20	\$7.20	\$72.00	\$72.00	\$72.00
	(3) Management 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)	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
	(5) Management 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)	\$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 (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)	\$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 (GBP)	\$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 (GBP)	-\$6.22	-\$5.22	-\$1.22	\$887.03	\$897.03	\$937.03	\$9,819.53	\$9,919.53	\$10,319.53
	Net Yield (GBP)	-\$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 (GBP)	-\$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 (GBP)	\$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 (GBP)	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47	\$39.47			
	(2) Revolut Fee (GBP)	\$0.47	\$0.47	\$0.47	\$4.70	\$4.70	\$4.70	\$47.00	\$47.00	\$47.00			
	(3) Management 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)	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%			
	(5) Management 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)	\$39.97	\$39.97	\$39.97	\$44.47	\$44.47	\$44.47	\$89.47	\$89.47	\$89.47			
	Total Ongoing Costs (%)	39.97%	39.97%	39.97%	4.45%	4.45%	4.45%	0.89%	0.89%	0.89%			
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)	\$39.97	\$39.97	\$39.97	\$44.47	\$44.47	\$44.47	\$89.47	\$89.47	\$89.47			
	Total Costs (%)	39.97%	39.97%	39.97%	4.45%	4.45%	4.45%	0.89%	0.89%	0.89%			
	Total Costs Excluding Subscription Plan fee (GBP)	\$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 (GBP)	\$60.03	\$61.03	\$65.03	\$955.53	\$965.53	\$1,005.53	\$9,910.53	\$10,010.53	\$10,410.53			
	Net Yield (GBP)	-\$39.97	-\$38.97	-\$34.97	-\$44.47	-\$34.47	\$5.53	-\$89.47	\$10.53	\$410.53			
	Net Yield (%)	-39.97%	-38.97%	-34.97%	-4.45%	-3.45%	0.55%	-0.89%	0.11%	4.11%			
	Net Yield Without Subscription Plan Fee (GBP)	-\$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%			



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
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)	$(\text{Amount Invested}) * (\text{Expected Yield})$
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) Management 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) Management 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 (%)	Total Transaction Costs (EUR/GBP/USD) / Amount Invested
Total Costs (EUR/GBP/USD)	Revolut Fee (EUR/GBP/USD) + Fidelity Fee (EUR/GBP/USD) + Subscription Plan (EUR/GBP/USD) + (6) Currency Exchange (Fx) fee (EUR/GBP/USD)
Total Costs (%)	Total Costs (EUR/GBP/USD) / Amount Invested
Total Costs Excluding Subscription Plan fee (EUR/GBP/USD)	Revolut Fee (EUR/GBP/USD) + Fidelity Fee (EUR/GBP/USD) + (6) Currency Exchange (Fx) fee (EUR/GBP/USD)
Total Costs Excluding Subscription Plan fee (%)	Total Costs Excluding Subscription Plan fee (EUR/GBP/USD) / Amount Invested
Ending Investment Value (EUR/GBP/USD)	Amount Invested + Expected Yield (EUR/GBP/USD) - Total Costs (EUR/GBP/USD)
Net Yield (EUR/GBP/USD)	Ending Investment Value (EUR/GBP/USD) - Amount Invested
Net Yield (%)	Net Yield (EUR/GBP/USD) / Amount Invested
Net Yield Without Subscription Plan Fee (EUR/GBP/USD)	Amount Invested + Expected Yield (EUR/GBP/USD) - Total Costs Excluding Subscription Plan fee (EUR/GBP/USD)
Net Yield Without Subscription Plan Fee (%)	Net Yield Without Subscription Plan Fee (EUR) / Amount Invested



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