



Banque Richelieu
MONACO

L'esprit de conquête

CONDITIONS & CHARGES

APPLIED TO MAIN BANKING OPERATIONS

Applicable on
March 1st

2024

www.banquerichelieumonaco.com

CONDITIONS & CHARGES • 2024

This brochure presents the pricing conditions applied to the main banking services offered to Banque Richelieu Monaco customers.

This brochure is not comprehensive and your Client Relationship Manager remains at your disposal for any further information

This tariff guide replaces all previous tariff conditions.

The rates presented may be modified at any time, subject to prior notice.

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PORTFOLIO MANAGEMENT FEES

DISCRETIONARY MANAGEMENT MANDATE

MANAGEMENT FEES ⁽¹⁾

Strategy through UCI

Minimum 150 K€

Bond **0,40% minimum 600€**

Diversified **0,50% minimum 750€**

Direct line strategy

Minimum 500 K€

Bond **0,45% minimum 2 250€**

Diversified **0,60% minimum 3 000€**

Personalized strategy

Minimum 1 000 K€

Bond **0,60% minimum 6 000€**

Diversified **0,75% minimum 7 500€**

ADMINISTRATIVE FEES ^{(1) (2)}

None

CUSTODY FEES ⁽¹⁾

0,40%
(Richelieu funds excluded)

TRANSACTION FEES

Equities, warrants **0,95%**

Bonds
Structured products on Forex **0,40%**

Precious metals **0,95%**

Convertible bonds
Capital guaranteed structured products
Structured products on equities or indexes **0,75%**

Options ⁽³⁾ **5% minimum 80€**

Subscription Richelieu equity/alternative funds and others ⁽³⁾ **0,90%**

Subscription Richelieu diversified/flexible funds and others ⁽³⁾ **0,75%**

Subscription Richelieu bond funds and others ⁽³⁾ **0,40%**

Subscription Richelieu money-market funds and others ⁽³⁾ **0%**

Switch between Richelieu funds of the same type ⁽³⁾ **0%**

Redemption all Richelieu funds ⁽³⁾ **0%**

Redemption other equity/alternative funds and others ⁽³⁾ **0,50%**

Redemption other diversified/flexible funds ⁽³⁾ **0,40%**

Redemption other bond funds ⁽³⁾ **0,25%**

Redemption other money-market funds ⁽³⁾ **0%**

⁽¹⁾ Annual fees paid quarterly.

⁽²⁾ The administrative fees may replace the following fees: collections of coupons and dividends, redemption of bonds, corporate actions, account servicing.

⁽³⁾ Excluding broker fees.

The fees indicated do not include taxes.

ADVISORY MANDATE

ADVISORY FEES ⁽¹⁾	Minimum 4 000€
From 1 000 K€ to 5 000 K€	0,40%
From 5 000 K€ to 10 000 K€	0,35%
> 10 000 K€	Please contact us

ADMINISTRATIVE FEES ^{(1) (2)}	Minimum 3 000€
From 2 000 K€ to 5 000 K€	0,15%
From 5 000 K€ to 10 000 K€	0,125%
> 10 000 K€	Please contact us

CUSTODY FEES ⁽¹⁾	0,40% (Richelieu funds excluded)
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TRANSACTION FEES	
Equities, warrants	0,95%
Bonds	0,50% minimum 30€
Structured products on Forex	0,40%
Precious metals	0,95%
Convertible bonds Capital guaranteed structured products Structured products on equities or indexes	0,75%
Options ⁽³⁾	5% minimum 80€
Subscription Richelieu equity/alternative funds and others ⁽³⁾	1,25% minimum 60€
Subscription Richelieu diversified/flexible funds and others ⁽³⁾	1,25% minimum 60€
Subscription Richelieu bond funds and others ⁽³⁾	0,50% minimum 30€
Subscription Richelieu money-market funds and others ⁽³⁾	0%
Switch between Richelieu funds of the same type ⁽³⁾	0%
Redemption all Richelieu funds ⁽³⁾	0%
Redemption other equity/alternative funds and others ⁽³⁾	0,50% minimum 40€
Redemption other diversified/flexible funds ⁽³⁾	0,40%
Redemption other bond funds ⁽³⁾	0,25% minimum 20€
Redemption other money-market funds ⁽³⁾	0%

⁽¹⁾ Annual fees paid quarterly.

⁽²⁾ The administrative fees may replace the following fees: collections of coupons and dividends, redemption of bonds, corporate actions, account servicing.

⁽³⁾ Excluding broker fees.

The fees indicated do not include taxes.



DIRECT MANAGEMENT (WITHOUT MANDATE)

MANAGEMENT FEES ⁽¹⁾ ⁽²⁾	Minimum 375€
From 0 to 500 K€	0,25%
From 500 K€ to 1 000 K€	0,20%
From 1 000 K€ to 5 000 K€	0,15%
From > 5 000 K€ to 10 000 K€	0,125%
> 10 000 K€	Please contact us

CUSTODY FEES ⁽¹⁾	0,40% (Richelieu funds excluded) minimum 200€
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TRANSACTION FEES	
Equities, warrants	1,05% minimum 50€
Bonds	0,50% minimum 40€
Structured products on Forex	0,40%
Capital guaranteed structured products	1,05% minimum 50€
Convertible bonds	0,75% minimum 80€
Structured products on equities or indexes	0,75% minimum 80€
Precious metals	1,05%
Options ⁽³⁾	5% minimum 80€
Subscription Richelieu equity/alternative funds and others ⁽³⁾	2% minimum 80€
Subscription Richelieu diversified/flexible funds and others ⁽³⁾	2% minimum 80€
Subscription Richelieu bond funds and others ⁽³⁾	0,50% minimum 40€
Subscription Richelieu money-market funds and others ⁽³⁾	0%
Switch between Richelieu funds of the same type ⁽³⁾	0%
Redemption all Richelieu funds ⁽³⁾	0%
Redemption other equity/alternative funds and others ⁽³⁾	0,50% minimum 40€
Redemption other diversified/flexible funds ⁽³⁾	0,40%
Redemption other bond funds ⁽³⁾	0,25% minimum 20€
Redemption other money-market funds ⁽³⁾	0%

FOREIGN EXCHANGE COMMISSION	
From 0 to 100 K€	0,50%
From 100 K€ to 250 K€	0,35%
From 250 K€ to 500 K€	0,25%
From 500 K€ to 1 000 K€	0,20%
> 1 000 K€	0,10%

⁽¹⁾ Annual fees paid quarterly.

⁽²⁾ The administrative fees may replace the following fees: collections of coupons and dividends, redemption of bonds, corporate actions, account servicing.

⁽³⁾ Excluding broker fees.

The fees indicated do not include taxes.

TIME DEPOSITS

DISCRETIONARY MANAGEMENT MANDATE / ADVISORY MANDATE
DIRECT MANAGEMENT (WITHOUT MANDATE)

TIME DEPOSITS

From 50 K€ to 300 K€	Please contact us
From 300 K€ to 750 K€	0,375% margin on market rate/year
From 750 K€ to 1 250 K€	0,25% margin on market rate/year
> 1 250 K€	0,20% margin on market rate/year

SERVICES RELATED TO THE OPERATIONS OF THE ACCOUNT

CASH OPERATIONS

Currency-handling fees	0,25% (value D+2/D-2 in foreign currency)
Issue of cheques in foreign currency	cf. Transfer orders in foreign currency

E-BANKING

Access to e-banking	Free
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TRANSFERS. AUTOMATIC WITHDRAWALS AND BANK CHEQUES

SEPA transfer	0,0125% minimum 80€
Swift transfer and bank cheques in €	0,0125% (value D+1) minimum 40€
Transfer and bank cheques in foreign currency	0,0250% (value D+2) minimum 40€
Value date for remittance of cheques in € payable in France or Monaco	D+3
Value date for remittance of cheques in € payable abroad (outside France or Monaco)	D+2 (date of collection)
Standing order	100€/year
Direct debit	100€/year

The fees indicated do not include taxes.



BANK CARD

Visa/Mastercard Gold	175€ principal card
Visa/Mastercard Gold	125€ additional card

OVERDRAFT

Authorised

Authorised overdraft, loan and issue of guarantee	Please contact us
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Non-authorised

Overdraft in €	EURIBOR 3 month + 8%
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Overdraft in foreign currency	Money market rate + 8%
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OTHER SERVICES

Rental of safe-deposit box	From 300 to 900€/year
Swift fees	40€
Security transfer fees	100€ per line of securities
Account closure fees	1 000€
Research fees for inactive account ⁽¹⁾	2 500€
Administrative fees on inactive account ⁽¹⁾	2 500€
Inactive account closure fees ⁽¹⁾	2 500€
Transfer in favor of the "Trésorerie Générale des Finances"	5 000€
Inheritance tax	1 000€ + external fees
Research fees	40€/hour
Blocking order/Third-party stop payment	200€
Payment certificate	200€
Audit Letter	200€
Air mail forwarding fees	50€
Registered post fees	20€
Undelivered mail	80€
Fees for reissuing operation confirmations	50€
Account statement mailing fees	240€/year
Fees relating to forced opening of safe-deposit box	1 000€ + external fees

The rates applicable to basic banking services may not be higher, for equivalent services, than the rates in force applied to its other customers.

⁽¹⁾ An account is considered as inactive if during the last 24 months, the Account Holder has not initiated operations on his account or contacted the Bank.

The fees indicated do not include taxes.

UNPLANNED OPERATIONS & OTHER INCIDENTS

SPECIAL OPERATIONS

Fees for bailiff notification	250€
Supplementary declarations following an unavailability measure or a garnishment	50€
Commission and processing letter to a legal professional	250€
Fees for information/formal notice letter following an unauthorised debit	200€
Fees on credit arrangement/review of amortisation schedule	250€

PAYMENT INCIDENTS

Direct debit (per transaction)

SEPA direct debit incident	100€
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Cheque

Rejected cheque fees	50€
Cancelled cheque	100€
Cancelled chequebook(s) or serie of cheques	400€
Request for non-payment certificate	20€





Your Client Relationship Manager remains at your disposal for further information.





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L'esprit de conquête

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Monegasque public limited company with capital of 27 400 000€ • RCI 96 S 3147 • DSEE 6419207159 • SWIFT KBLXMCMC

Banque Richelieu Monaco is supervised by the Monegasque Prudential Control and Resolution
and by the Financial Activities Control Commission

SUBSIDIARY OF COMPAGNIE FINANCIÈRE RICHELIEU

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