



Banque Richelieu
MONACO

L'esprit de conquête

Conditions & Charges

APPLICABLE ON 1ST APRIL

2026

www.banquerichelieumonaco.com

GROUP BANQUE RICHELIEU



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 (per year)	
Management by UCI	0.5% - Min. 500€
Traditional Management	0.60% - Min. 3 000€
Customized Management	0.75% - Min. 7 500€
ACCOUNT MANAGEMENT FEES (per year)	
	Included
CUSTODY FEES (per year • excluding Richelieu funds)	
	0.40%
TRANSACTION FEES (excluding external brokerage and clearing fees)	
Equities	
Equities, ETF (except bonds) and Warrants	0.95%
Structured products (excluding FX <1 year)	
Precious metals	
Bonds	
Bonds, Bond ETFs	0.40%
Convertible bonds	
Structured products FX <1 year	
Short-Term Bonds	
Short-Term Bonds (maturity <1 year)	0.40%
Structured products FX <3 months	
Options	
Options	5% - Min. 100€
Equity, diversified, and alternative funds & fund subscriptions	
Equity, diversified, and alternative funds	0.90%
Bond funds	0.40%
Money market funds	0.00%
Redemption of funds • Richelieu funds free of charge	
Equity, diversified, and alternative funds	0.50%
Bond funds	0.25%
Money market funds	0.00%
ALL IN (per year)	
	1.80% - Min. 18 000€
All-inclusive excluding foreign exchange commission, time deposits, external brokerage and clearing fees & services related to operations of the account.	

In the case of transactions in foreign currencies or precious metals, the applied exchange rate will be the interbank rate plus operational processing fees and the bank's margin.

The fees indicated do not include taxes.

PORTFOLIO MANAGEMENT FEES

Advisory Mandate

MANAGEMENT FEES (per year)		Min. 4 000€
<5 M€		0.40%
>5 M€		0.35%
ACCOUNT MANAGEMENT FEES (per year)		Min. 1 000€
<5 M€		0.15%
>5 M and <10 M€		0.125%
>10 M€		0.10%
CUSTODY FEES (per year • excluding Richelieu funds)		0.40%
TRANSACTION FEES (excluding external brokerage and clearing fees)		
Equities		
Equities, ETF (except bonds) and Warrants		0.95% - Min. 100€
Structured products (excluding FX <1 year)		
Precious metals		
Bonds		
Bonds, Bond ETFs		0.50% - Min. 100€
Convertible bonds		
Structured products FX <1 year		
Short-Term Bonds		
Short-Term Bonds (maturity <1 year)		0.50% - Min. 100€
Structured products FX <3 months		
Options		
Options		5% - Min. 100€
Equity, diversified, and alternative funds & fund subscriptions		
Equity, diversified, and alternative funds		1.25% - Min. 100€
Bond funds		0.50% - Min. 100€
Money market funds		100€
Redemption of funds • Richelieu funds free of charge		
Equity, diversified, and alternative funds		0.50% - Min. 50€
Bond funds		0.25% - Min. 50€
Money market funds		50€
ALL IN (per year)		1.80% - Min. 18 000€
All-inclusive excluding foreign exchange commission, time deposits, external brokerage and clearing fees & services related to operations of the account.		

In the case of transactions in foreign currencies or precious metals, the applied exchange rate will be the interbank rate plus operational processing fees and the bank's margin.

The fees indicated do not include taxes.



PORTFOLIO MANAGEMENT FEES

Direct Management (without mandate)

ACCOUNT MANAGEMENT FEES (per year)	Min. 1 000€
<0,5 M€	0.25%
>0,5 M€ and <1 M€	0.20%
>1 M€ and < 5 M€	0.15%
> 5 M€ and < 10 M€	0.125%
>10 M€	0.10%

CUSTODY FEES (per year • excluding Richelieu funds)	0.40%
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TRANSACTION FEES (excluding external brokerage and clearing fees)	
Equities	
Equities, ETF (except bonds) and Warrants Structured products (excluding FX <1 year) Precious metals	1.05% - Min. 100€
Bonds	
Bonds, Bond ETFs Convertible bonds Structured products FX <1 year	0.50% - Min. 100€
Short-Term Bonds	
Short-Term Bonds (maturity <1 year) Structured products FX <3 months	0.50% - Min. 100€
Options	
Options	5% - Min. 100€
Equity, diversified, and alternative funds & fund subscriptions	
Equity, diversified, and alternative funds	2% - Min. 100€
Bond funds	0.50% - Min. 100€
Money market funds	100€
Redemption of funds • Richelieu funds free of charge	
Equity, diversified, and alternative funds	0.50% - Min. 50€
Bond funds	0.25% - Min. 50€
Money market funds	50€

ALL IN (per year)	1.50% - Min. 15 000€
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All-inclusive excluding foreign exchange commission, time deposits, external brokerage and clearing fees & services related to operations of the account.

In the case of transactions in foreign currencies or precious metals, the applied exchange rate will be the interbank rate plus operational processing fees and the bank's margin.

The fees indicated do not include taxes.



TIME DEPOSITS

TIME DEPOSITS

Please contact us

FOREIGN EXCHANGE COMMISSION

FOREIGN EXCHANGE COMMISSION

<100 K€	0.5%
>100 K€ to <250 K€	0.35%
>250 K€ to <500 K€	0.25%
>500 K€ to <1 000 K€	0.20%
>1 000 K€	0.10%

SERVICES RELATED TO THE OPERATIONS OF THE ACCOUNT

CASH DESK

Currency-handling fees	0.25% (D+2 / D-2 value in foreign currency)
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E-BANKING

Access to e-banking	Free
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CASH TRANSFERS

SEPA transfer	0.0125% Min. 80€
Swift transfer in €	0.0125% Min. 40€ • D+1 value
Swift transfer in foreign currency	0.0250% Min. 40€ • D+2 value
Swift fees	40€
Standing order / year (Convention 720)	100€ / year
Direct debit / year (Convention 721)	100€ / year

BANK CARD

	Gold Visa / Mastercard	Business Visa / Mastercard	Club Visa / Mastercard	Horizon Visa / Mastercard
Principal card	200€	310€	610€	1230€
Additional card	150€	None	300€	610€

In the case of transactions in foreign currencies or precious metals, the applied exchange rate will be the interbank rate plus operational processing fees and the bank's margin.

The fees indicated do not include taxes.



NON-AUTHORISED OVERDRAFT

In €	EURIBOR 3 month + 8%
In foreign currency	Money market rate + 8%

AUTHORISED OVERDRAFT

Authorised overdraft, loan and issue of guarantee	Please contact us
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OTHER SERVICES

Rental of safe-deposit box	From 300€ to 900€ / year
Circularization fees (Statutory auditor)	200€
Security transfer fees	100€ / line of securities
Account closure fees	1 000€
Research fees for inactive account ⁽¹⁾	2 500€
Administrative fees for 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€
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

UNPLANNED OPERATIONS & OTHER INCIDENTS

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€
SEPA direct debit incident	100€

(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.

Article 5: Law no. 1.492 of July 8, 2020 on the introduction of a right to an account

The rates applicable to basic banking services may not be higher, for equivalent services, than the rates in force applied to its other customers by the credit institution designated by the Direction du Budget et du Trésor.

The fees indicated do not include taxes.



Your **Private Banker** 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 6419Z07159 • SWIFT KBLXMCMC
Banque Richelieu Monaco is supervised by the Autorité de Contrôle Prudentiel et de Résolution and by the Commission de Contrôle des Activités Financières

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