

Preliminary information on indicative costs and fees

This document provides indicative information on the usual costs and fees associated with transactions of financial instruments *Interest rate swap*. We publish this information in accordance with Article 50 of Delegated Regulation (EU) 2017/565 and we recommend to our clients to get acquainted with the document before making an investment decision.

Order data				
Financial instrument	Type of transaction			
<i>Interest rate swap</i>	<i>Floating to fixed interest rate</i>			
Nominal <i>500 000</i>	Maturity <i>10 years</i>		Currency <i>Euro</i>	
	Entry costs (one time)	Ongoing costs (p.a.)	Exit costs (one time) ²	Total costs :
Cost of the investment services and/or ancillary services	0,00 euro 0,00%	0,00 euro 0,00%	0,00 euro 0,00%	0,00 euro 0,00%
Costs of the financial instrument	2 000 - 10 000 euro ¹ 0,40 - 2,00%	0,00 0,00%	500-2 500 euro 0,10-0,50%	2 500- 12 500 euro 0,50-2,50%
<i>thereof inducements</i>	0,00 0,00%	0,00 0,00%	0,00 0,00%	0,00 0,00%

The information in the table presents the expected costs as a range of minimum and maximum values in absolute amount and percentage. In the calculation, the Bank has used, when it is possible, actual expenses that are representative of the expected costs and fees. In the absence of information on actual costs and charges in the past, the Bank calculates the preliminary costs based on its experience and reasonable estimates.

All costs are based on the amount of the investment, referred above, and the specified type of financial asset. The amount of the costs may vary depending on the actual invested amount, the duration of the deal and the currency, as it is possible that incurred costs may differ from those that have been shown. Upon a request by a client, the Bank will provide preliminary indicative costs based on the parameters of the particular deal.

¹ *These costs do not require a real monetary payment from the customer when establishing a position in the instrument but represent the initial negative market value of the interest rate swap. It is calculated on the basis of the spread between the price the client receives and the average price between the "buy" and "sell" prices on the interbank market.*

² *Termination of the investment before the maturity is possible by mutual agreement of the parties. Upon a sale of the instrument before maturity, the client may incur additional monetary costs that depend on the market value of the instrument on that date.*