

COMMISSION RATE CARD - Discretionary Management Services -Effective 1st January 2019
 Minimum Account Size: €250,000

Annual Fee charges:	Details/Charges:
Management Fee	Portfolio charge of up to 1.25% subject to a minimum charge of € 1,250 per annum + VAT.
QFM fee - ARF & AMRFs	Additional portfolio charge of up to 0.50% + VAT.
Cash interest charged on EUR balances	Cash balances with a euro value greater than €5,000, held for 1 month, and where the cash amount exceeds 10% of your portfolio, may attract an interest charge of 0.45 % on a per annum basis. Please note Cantor have launched a solution with Bank Of Ireland to address this issue and reduce the cost of cash to the client: please ask your broker for details.

Transactional charges:	Details/Charges:
Equity/Investment Funds	Commission Charges:
	Commission 0.75%
	Minimum € 55
Fixed Income Securities	Contract Fee:
	Irish/UK Nominee (Crest) € 40
	Certificated and All Others € 60
	Commission Charges:
	Commission 0.25%
	Minimum € 55
	Non Irish Sovereign Fixed Income Securities (On Nominal):
	AAA Bonds rate by S&P* 0.05%
	All other Bonds 0.25%
	*Or equivalent rating agency if S&P unavailable
	Contract Fee: € 60
PTM Levy	Charged on any transaction of UK Securities exceeding £10,000 STG - £1.00
IPT Levy	Charged on any transaction of Irish Securities exceeding €12,500 - €1.25
Currency Conversion	Transactions denominated in a currency other than the currency in which they are to be settled, will be settled based on the prevailing spot exchange rate on the day of the transaction, plus a margin (up to a maximum of 1%).

Subject to scale discounts and commissions may be waived dependant on the overall size and nature of your account.

Other:	Details/Charges:
Government Stamp Duty	Applied to purchases of Irish & UK shares and Irish domicile funds. 1.00% Irish equities (excluding companies listed on the Enterprise Securities Market of the Irish Stock Exchange) & 0.5% UK Equities
Same Day Bank Transfer	€ 20
Stock Transfer Out / Certificate Out – Irish/UK	€ 25 per Stock
Stock Transfer Out / Stock Certificate/DRS Statement Out – Foreign	€ 75 per Stock
Certificate Lodgement to a Nominee A/c – Irish/UK, Other	€ 15 per Certificate (Irish/UK), € 30 per Certificate (Other)
Pershing charge – US based clients	€1,200 per month
Traded Options/CFDs	Charged separately by agreement.

Please note that all fees and charges above are exclusive of VAT, which shall be charged (where applicable) at the rate in force at the time the tax falls due.

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland. This illustration is required by law and you are advised to review it so you can make decisions on your investments.

The following standard charges are applicable for normal trading activity:

- Management Fee rate – 1.25% (minimum €1,250) + VAT
- Cash Management charge - 0.45% on balances over €5,000
- Commission charges:
 - 0.75%
 - Minimum - €55
- Contract fee
 - €40 Irish & UK
 - €60 All Other & certificated
- Government stamp duty on purchases
 - 1% Irish equities
 - 0.50% UK equities

Below are the estimated annualised costs for an account based on 1 trade of €100,000 in Irish equity.
The total portfolio value - €250,000.

Cost category	Amount (ccy)	% of Investment	Details
Annual Account Service fees	€3,843.75	1.54%	Costs to maintain your investments.
Transactional charges	€790.00	0.32%	Costs incurred to buy shares.
Total charges	€7,133.75	1.85%	
Government stamp duty	€1,000.00	1.00%	Tax paid to the Revenue.
Total Costs (incl. Tax)	€8,133.75	2.85%	

DUBLIN: 75 St. Stephen's Green, Dublin 2, Ireland. Tel: +353 1 633 3800. Fax: +363 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500

email: Ireland@cantor.com web: www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.

COMMISSION RATE CARD – Advisory Managed Services

 Effective 1st January 2019

Annual Fee charges:	Details/Charges:
Management Fee	Fee charge of up to 1.10% subject to a minimum charge of € 750 per annum + VAT.
QFM fee - ARF & AMRFs	Additional portfolio charge of up to 0.50% + VAT.
Cash interest charged on EUR balances	Cash balances with a euro value greater than €5,000, held for 1 month, and where the cash amount exceeds 10% of your portfolio, may attract an interest charge of 0.45 % on a per annum basis. Please note Cantor have launched a solution with Bank Of Ireland to address this issue and reduce the cost of cash to the client: please ask your broker for details.
Application of Fees	From time to time arrears of fees may arise (i.e. for those accounts with insufficient cash to cover the fees). When the relevant account subsequently comes into a positive cash position Cantor Fitzgerald Ireland Limited reserves its right to apply the fee arrears at that time. In addition, Section 12 of our Terms & Conditions permits Cantor Fitzgerald Ireland Limited to dispose of any investment held for you to reduce or eliminate any liability arising from arrears of fees.

Transactional charges:	Details/Charges
Equity/Investment Funds	Commission Charges:
	€0 - €20,000 1.50%
	€20,001 - €40,000 1.00%
	Balance 0.50%
Fixed Income Securities	Minimum € 55
	Contract Fee:
	Irish/UK Nominee (Crest) € 40
	Certificated and All Others € 60
PTM Levy	Commission Charges:
	€ 0 - € 100,000 0.50%
	Balance 0.25%
	Minimum € 55
IPT Levy	Non Irish Sovereign Fixed Income Securities (On Nominal):
	AAA Bonds rate by S&P* 0.05%
	All other Bonds 0.25%
	*Or equivalent rating agency if S&P unavailable
Currency Conversion	Contract Fee:
	€ 60
	Charged on any transaction of UK Securities exceeding £10,000 STG - £1.00
	Charged on any transaction of Irish Securities exceeding €12,500 - €1.25

Subject to scale discounts dependant on the overall size and nature of your account.

Other:	Details/Charges:
Government Stamp Duty	Applied to purchases of Irish & UK shares and Irish domicile funds. 1.00% Irish equities (excluding companies listed on the Enterprise Securities Market of the Irish Stock Exchange) & 0.5% UK Equities
Same Day Bank Transfer	€ 20
Stock Transfer Out / Certificate Out – Irish/UK	€ 25 per Stock
Stock Transfer Out / Stock Certificate/DRS Statement Out – Foreign	€ 75 per Stock
Certificate Lodgement to a Nominee A/c – Irish/UK, Other	€ 15 per Certificate (Irish/UK), € 30 per Certificate (Other)
Pershing charge – US based clients	€1,200 per month
Traded Options/CFDs	Charged separately by agreement.

Please note that all fees and charges above are exclusive of VAT, which shall be charged (where applicable) at the rate in force at the date the tax falls due.

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland. This illustration is required by law and you are advised to review it so you can make decisions on your investments.

The following standard charges are applicable for normal trading activity:

- Management fee rate – 1.10% (minimum €750) + VAT
- Cash Management charge - 0.45% on balances over €5,000
- Commission charges:
 - €0 - €20,000 – 1.50%
 - €20,001 - €40,000 – 1.00%
 - Balance – 0.50%
 - Minimum - €55
- Contract fee
 - €40 Irish & UK
 - €60 All Other & certificated
- Government stamp duty on purchases
 - 1% Irish equities
 - 0.50% UK equities

Below are the estimated annualised costs for an account based on 1 trade of €100,000 in Irish equity. The total portfolio value - €100,000.

Cost category	Amount (ccy)	% of Investment	Details
Annual Account Service fees	€1,353.00	1.35%	Costs to maintain your investments.
Transactional charges	€840.00	0.84%	Costs incurred to buy shares.
Total charges	€2,193.00	2.19%	
Government stamp duty	€1,000.00	1.00%	Tax paid to the Revenue.
Total Costs (incl. Tax)	€3,193.00	3.19%	

DUBLIN: 75 St. Stephen's Green, Dublin 2, Ireland. Tel: +353 1 633 3800. Fax: +363 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500

email: Ireland@cantor.com **web:** www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.

COMMISSION RATE CARD – Advisory Only Services - Effective 1st January 2019

Annual Fee charges:	Details/Charges:
Administration Fee	Portfolio charge of up to 0.75% subject to a minimum charge of €375 per annum.
Advisory Fee	Fee charge of up to 0.25% subject to a minimum charge of € 125 per annum + VAT.
QFM fee - ARF & AMRFs	Additional portfolio charge of up to 0.50% + VAT.
Additional PMA Account Administration Charge	Additional flat fee €200 + VAT
Cash interest charged on EUR balances	Cash balances with a euro value greater than €5,000, held for 1 month, may attract an interest charge of 0.45% per annum.
Application of Fees	From time to time arrears of fees may arise (i.e. for those accounts with insufficient cash to cover the fees). When the relevant account subsequently comes into a positive cash position Cantor Fitzgerald Ireland Limited reserves its right to apply the fee arrears at that time. In addition, Section 12 of our Terms & Conditions permits Cantor Fitzgerald Ireland Limited to dispose of any investment held for you to reduce or eliminate any liability arising from arrears of fees.

Transactional charges:	Details/Charges
Equity/Investment Funds	Commission Charges:
	€0 - €20,000 1.50%
	€20,001 - €40,000 1.00%
	Balance 0.50%
	Minimum € 55
	Contract Fee:
	Irish/UK Nominee (Crest) € 40
	Certificated and All Others € 60
Fixed Income Securities	Commission Charges:
	€ 0 - € 100,000 0.50%
	Balance 0.25%
	Minimum € 55
	Non Irish Sovereign Fixed Income Securities (On Nominal):
	AAA Bonds rate by S&P* 0.05%
	All other Bonds 0.25%
	*Or equivalent rating agency if S&P unavailable
	Contract Fee: € 60
PTM Levy	Charged on any transaction of UK Securities exceeding £10,000 STG - £1.00
IPT Levy	Charged on any transaction of Irish Securities exceeding €12,500 - €1.25
Currency Conversion	Transactions denominated in a currency other than the currency in which they are to be settled, will be settled based on the prevailing spot exchange rate on the day of the transaction, plus a margin (up to a maximum of 1%)

Subject to scale discounts dependant on the overall size and nature of your account.

Other:	Details/Charges:
Government Stamp Duty	Applied to purchases of Irish & UK shares and Irish domicile funds. 1.00% Irish equities (excluding companies listed on the Enterprise Securities Market of the Irish Stock Exchange) & 0.5% UK Equities
Same Day Bank Transfer	€ 20
Stock Transfer Out / Certificate Out – Irish/UK	€ 25 per Stock
Stock Transfer Out / Stock Certificate/DRS Statement Out – Foreign	€ 75 per Stock
Certificate Lodgement to a Nominee A/c – Irish/UK, Other	€ 15 per Certificate (Irish/UK), € 30 per Certificate (Other)
Pershing charge – US based clients	€1,200 per month
Traded Options/CFDs	Charged separately by agreement.

Please note that all fees and charges above are exclusive of VAT, which shall be charged (where applicable) at the rate in force at the time the tax falls due.

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland. This illustration is required by law and you are advised to review it so you can make decisions on your investments.

The following standard charges are applicable for normal trading activity:

- Administration fee rate – 0.75% (minimum €375)
- Advisory fee – 0.25% (minimum €125) + VAT
- Cash Management charge - 0.45% on balances over €5,000
- Commission charges:
 - €0 - €20,000 – 1.50%
 - €20,001 - €40,000 – 1.00%
 - Balance – 0.50%
 - Minimum - €55
- Contract fee
 - €40 Irish & UK
 - €60 All Other & certificated
- Government stamp duty on purchases
 - 1% Irish equities
 - 0.50% UK equities

Below are the estimated annualised costs for an account based on 1 trade of €100,000 in Irish equity. The total portfolio value - €100,000.

Cost category	Amount (ccy)	% of Investment	Details
Annual Account Service fees	€1,057.50	1.06%	Costs to maintain your investments.
Transactional charges	€840.00	0.84%	Costs incurred to buy shares.
Total charges	€1,897.50	1.90%	
Government stamp duty	€1,000.00	1.00%	Tax paid to the Revenue.
Total Costs (incl. Tax)	€2,897.50	2.90%	

DUBLIN: 75 St. Stephen's Green, Dublin 2, Ireland. Tel: +353 1 633 3800. Fax: +363 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500

email: Ireland@cantor.com **web:** www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.

COMMISSION RATE CARD – Execution Only Services - Effective 1st January 2019

Annual Fee charges:	Details/Charges:
Administration Fee	Portfolio charge of up to 0.75% subject to a minimum charge of € 300 per annum.
QFM fee - ARF & AMRFs	Additional portfolio charge of up to 0.50% + VAT.
Additional PMA Account Administration Charge	Additional flat fee €200 + VAT
Cash interest charged on EUR balances	Cash balances with a euro value greater than €5,000, held for 1 month, may attract an interest charge of 0.45% per annum.
Application of Fees	From time to time arrears of fees may arise (i.e. for those accounts with insufficient cash to cover the fees). When the relevant account subsequently comes into a positive cash position Cantor Fitzgerald Ireland Limited reserves its right to apply the fee arrears at that time. In addition, Section 12 of our Terms & Conditions permits Cantor Fitzgerald Ireland Limited to dispose of any investment held for you to reduce or eliminate any liability arising from arrears of fees.

Transactional charges:	Details/Charges
Equity/Investment Funds	Commission Charges:
	€0 - €20,000 1.50%
	€20,001 - €40,000 1.00%
	Balance 0.50%
	Minimum € 55
	Contract Fee:
	Irish/UK Nominee (Crest) € 40
	Certificated and All Others € 60
Fixed Income Securities	Commission Charges:
	€ 0 - € 100,000 0.50%
	Balance 0.25%
	Minimum € 55
	Non Irish Sovereign Fixed Income Securities (On Nominal):
	AAA Bonds rate by S&P* 0.05%
	All other Bonds 0.25%
	*Or equivalent rating agency if S&P unavailable
	Contract Fee: € 60
PTM Levy	Charged on any transaction of UK Securities exceeding £10,000 STG - £1.00
IPT Levy	Charged on any transaction of Irish Securities exceeding €12,500 - €1.25
Currency Conversion	Transactions denominated in a currency other than the currency in which they are to be settled, will be settled based on the prevailing spot exchange rate on the day of the transaction, plus a margin (up to a maximum of 1%)

Subject to scale discounts dependant on the overall size and nature of your account.

Other:	Details/Charges:
Government Stamp Duty	Applied to purchases of Irish & UK shares and Irish domicile funds. 1.00% Irish equities (excluding companies listed on the Enterprise Securities Market of the Irish Stock Exchange) & 0.5% UK Equities
Same Day Bank Transfer	€ 20
Stock Transfer Out / Certificate Out – Irish/UK	€ 25 per Stock
Stock Transfer Out / Stock Certificate/DRS Statement Out – Foreign	€ 75 per Stock
Certificate Lodgement to a Nominee A/c – Irish/UK, Other	€ 15 per Certificate (Irish/UK), € 30 per Certificate (Other)
Pershing charge – US based clients	€1,200 per month
Traded Options/CFDs	Charged separately by agreement.

Please note that all fees and charges above are exclusive of VAT, which shall be charged (where applicable) at the rate in force at the time the tax falls due.

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland. This illustration is required by law and you are advised to review it so you can make decisions on your investments.

The following standard charges are applicable for normal trading activity:

- Administration fee rate – 0.75% (minimum €300)
- Cash Management charge - 0.45% on balances over €5,000
- Commission charges:
 - €0 - €20,000 – 1.50%
 - €20,001 - €40,000 – 1.00%
 - Balance – 0.50%
 - Minimum - €55
- Contract fee
 - €40 Irish & UK
 - €60 All Other & certificated
- Government stamp duty on purchases
 - 1% Irish equities
 - 0.50% UK equities

Below are the estimated annualised costs for an account based on 1 trade of €100,000 in Irish equity. The total portfolio value - €100,000.

Cost category	Amount (ccy)	% of Investment	Details
Annual Account Service fees	€750.00	0.75%	Costs to maintain your investments.
Transactional charges	€840.00	0.84%	Costs incurred to buy shares.
Total charges	€1,590.00	1.59%	
Government stamp duty	€1,000.00	1.00%	Tax paid to the Revenue.
Total Costs (incl. Tax)	€2,590.00	2.59%	

DUBLIN: 75 St. Stephen's Green, Dublin 2, Ireland. Tel: +353 1 633 3800. Fax: +363 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500

email: Ireland@cantor.com web: www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.

COMMISSION RATE CARD – Share Scheme Services – Effective 1th January 2019

Annual Fee charges:	Details/Charges
Annual Administration Fee	Charge of up to 0.75% subject to a minimum charge of € 300 per annum
Annual Advisory Fee	Fee charge of up to 0.25 % subject to a minimum charge of € 125 per annum+ VAT
Cash interest charged on EUR balances	Cash balances with a euro value greater than €5,000, held for 1 month, may attract an interest charge of 0.45% per annum.
Application of Fees	From time to time arrears of fees may arise (i.e. for those accounts with insufficient cash to cover the fees). When the relevant account subsequently comes into a positive cash position Cantor Fitzgerald Ireland Limited reserves its right to apply the fee arrears at that time. In addition, Section 12 of our Terms & Conditions permits Cantor Fitzgerald Ireland Limited to dispose of any investment held for you to reduce or eliminate any liability arising from arrears of fees.

Transactional charges:	Details/Charges								
Equity/Investment Funds	<table> <tr> <td>Commission Charges:</td><td>1% on first €12,700 0.5% on balance Min. = €12.70</td></tr> <tr> <td>Contract Fee:</td><td> <table> <tr> <td>Irish/UK Nominee (Crest)</td><td>€ 40</td></tr> <tr> <td>Certificated and All Others</td><td>€ 60</td></tr> </table> </td></tr> </table>	Commission Charges:	1% on first €12,700 0.5% on balance Min. = €12.70	Contract Fee:	<table> <tr> <td>Irish/UK Nominee (Crest)</td><td>€ 40</td></tr> <tr> <td>Certificated and All Others</td><td>€ 60</td></tr> </table>	Irish/UK Nominee (Crest)	€ 40	Certificated and All Others	€ 60
Commission Charges:	1% on first €12,700 0.5% on balance Min. = €12.70								
Contract Fee:	<table> <tr> <td>Irish/UK Nominee (Crest)</td><td>€ 40</td></tr> <tr> <td>Certificated and All Others</td><td>€ 60</td></tr> </table>	Irish/UK Nominee (Crest)	€ 40	Certificated and All Others	€ 60				
Irish/UK Nominee (Crest)	€ 40								
Certificated and All Others	€ 60								
PTM Levy	Charged on any transaction of UK Securities exceeding £10,000 STG - £1.00								
IPT Levy	Charged on any transaction of Irish Securities exceeding €12,500 - €1.25								
Currency Conversion	Transactions denominated in a currency other than the currency in which they are to be settled, will be settled based on the prevailing spot exchange rate on the day of the transaction, plus a margin (up to a maximum of 1%)								

Subject to scale discounts dependant on the overall size and nature of your account.

Other:	Details/Charges:
Government Stamp Duty	Applied to purchases of Irish & UK shares and Irish domicile funds. 1.00% Irish equities (excluding companies listed on the Enterprise Securities Market of the Irish Stock Exchange) & 0.5% UK Equities
Same Day Bank Transfer	€ 20
Stock Transfer Out / Certificate Out – Irish/UK	€ 25 per Stock
Stock Transfer Out / Stock Certificate/DRS Statement Out – Foreign	€ 75 per Stock
Certificate Lodgement to a Nominee A/c – Irish/UK, Other	€ 15 per Certificate (Irish/UK), € 30 per Certificate (Other)
Pershing charge – US based clients	€1,200 per month

Please note that all fees and charges above are exclusive of VAT, which shall be charged (where applicable) at the rate in force at the date the tax falls due.

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland. This illustration is required by law and you are advised to review it so you can make decisions on your investments.

The following standard charges are applicable for normal trading activity:

- Administration fee rate – 0.75% (minimum €300)
- Cash Management charge - 0.45% on balances over €5,000
- Commission charges:
 - 1% on first €12,700
 - 0.5% on balance
 - Min. = €12.70
- Contract fee
 - €40 Irish & UK
 - €60 All Other & certificated
- Government stamp duty on purchases
 - 1% Irish equities
 - 0.50% UK equities

Below are the estimated annualised costs for an account based on 1 trade of €100,000 in Irish equity. The total portfolio value - €100,000.

Cost category	Amount (ccy)	% of Investment	Details
Annual Account Service fees	€750.00	0.75%	Costs to maintain your investments.
Transactional charges	€603.50	0.60%	Costs incurred to buy shares.
Total charges	€1,353.50	1.35%	
Government stamp duty	€1,000.00	1.00%	Tax paid to the Revenue.
Total Costs (incl. Tax)	€2,353.50	2.35%	

DUBLIN: 75 St. Stephen's Green, Dublin 2, Ireland. Tel: +353 1 633 3800. Fax: +363 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500

email: Ireland@cantor.com **web:** www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.

CREDIT UNIONS COMMISSION RATE CARD

Effective 1st December 2019

Transactional charges:		Details/Charges	
Fixed Income Securities	Bond Desk Charge (On Nominal):	AAA Bonds rate by S&P*	0.15%
		All other Bonds	
		Nominal Value less than 1 Million	0.25%
		Nominal Value greater than 1 Million	0.20%
		*Or equivalent rating agency if S&P unavailable	

Other Fee charges:	Type	Details/Charges
Administration Fee	%	0.01% per month on the nominal value of the bond held
Advisory Fee	Advisory Only	As agreed in Advisory Management Agreement.
Cash interest charged on EUR balances	Cash balances with a euro value greater than €5,000, held for 1 month, may attract an interest charge of 0.45% per annum.	

Illustration of potential cost & charges

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland.

Below are the estimated costs for an account based on 1 trade of €1,000,000 Irish Government Bond (A+).

The total portfolio value - €1,000,000			
Cost category	Amount (ccy)	% of Investment	Details
Transactional charge	€2,000.00	0.20%	Cost incurred to purchase the asset.
Administration fee	€1,200.00	0.12%	Costs incurred to maintain the investment.
Total Costs and charges	€3,200.00	0.32%	

Dublin: 75 St. Stephen's Green, Dublin 2, Ireland. Tel : +353 1 633 3800. Fax : +353 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122.

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500.

email: ireland@cantor.com **web:** www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.

PROBATE COMMISSION RATE CARDEffective 18th July 2018

Cost type	Details
Probate Valuations:	0.15% of total value, subject to €100 +VAT minimum charge
Notification of Death & Transfer of Holding:	€175 + VAT per holding
Investigation/Research Work	€150 + VAT per hour
Sale of Stockholding:	1.5% on the first €20,000 1% on the next €20,000 0.5% on the balance €100 minimum charge
Contract Fee:	Irish/UK Nominee (Crest) - €40 Certificated and All Others - €60

Illustration of potential cost & charges - Probate Services

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland.

Below are the estimated costs for an account based on 1 trade of €100,000 Irish equity.

The total portfolio value - €100,000			
Cost category	Amount (ccy)	% of Investment	Details
Probate valuation	€184.50	0.185%	Includes VAT.
Ad hoc Transactional charges	€840.00	0.84%	Costs incurred to sell underlying investments.
Total Costs and charges	€1,024.50	1.025%	

Dublin: 75 St. Stephen's Green, Dublin 2, Ireland. Tel : +353 1 633 3800. Fax : +353 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122.

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500.

email: ireland@cantor.com **web:** www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.



Self Directed Share Trading

Cantor Fitzgerald Ireland is one of the largest wealth management and stockbroking firms in the country, formed through the acquisition of Dolmen Stockbrokers in 2012, L&P Group in 2017 and Merrion Capital Group in 2018.

With a proud history of stockbroking and servicing our private clients and financial advisors in Ireland since 1995, we provide a full suite of investment services, primarily in personalised share dealing, pensions and wealth management, fund management, debt capital markets and corporate finance. Our clients include private individuals and corporate entities, financial institutions, investment funds, credit unions and charities.

We offer bespoke Advisory Portfolio Management services and Execution Only dealing services. SDIO is a fund choice via the Conductor platform with Friends First as part of Aviva.

Liquidity

In respect of a Self Directed Pension account in Cantor Fitzgerald, it is necessary to retain a minimum liquidity of **3%** of the account value at all times to address the ongoing annual management charge. For ARF accounts, a minimum liquidity of **7%** is required.

All investment advisors and clients receive online access to their Cantor Fitzgerald accounts.

For any questions regarding these investment services please contact us on:

DUBLIN: 01 633 3633 CORK: 021 422 2122 LIMERICK: 061 436500

Cantor Fitzgerald SDIO Application forms are available at www.brokerfirst.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a member firm of the Irish Stock Exchange and the London Stock Exchange.

Dealing Commission

Shares, ETFs, Bonds, Investment Trusts

	ACCOUNT TYPE	
	EXECUTION ONLY	ADVISORY
Dealing Commission	0.25%	0.75%
Min Commission per trade	€35	€100
Dealing Commission Bonds	0.50%	0.35%
Min Commission per trade	€100	€100

Annual Management Charge ('AMC')

	ACCOUNT TYPE	
	EXECUTION ONLY	ADVISORY
AMC	0.50%	0.75%

AMC's based off "non financed" contract (covers Cantor/Aviva AMC)

Plan Management Charges or Fund Based Commission may apply in addition to these headline AMC rates.

Self Directed Share Trading **FAQ**

What is the minimum SDIO account size with Cantor Fitzgerald Ireland ("Cantor")?

Execution Only - €15,000
Advisory - €50,000,
Discretionary - €250,000

Who will manage the Cantor account?

Each client will be assigned a dedicated stockbroker.

What information will an SDIO client receive from Cantor?

Online account access, transaction contract notes posted no later than 1 business day after dealing date and annual account statements.

Can a client trade online?

All trades are placed through the clients designated stockbroker in Cantor **over the phone**. Clients and investment advisors receive online access to their account but can't trade online.

Is stamp duty payable on certain transactions?

Yes 1% is payable on Irish shares and 0.50% on UK shares.

Is there a minimum commission payable on each transaction?

Yes €35 minimum on an execution only account and €100 minimum on an Advisory Account

Client Money and Client Assets

Your money will be held by Pershing Securities International Ltd ('PSIL') as client money in accordance with Central Bank of Ireland Client Asset Regulations. Your investments will be held in a safe custody account designated as a client asset account and will be registered either in the name of an eligible nominee company or eligible custodian selected by PSIL in accordance with Central Bank of Ireland Client Asset Regulations.

Please see Cantor Terms and Conditions for more information.

Negative Interest Rates

Un-invested monies may attract debit interest rates, currently a charge of 0.45% per annum will be applied on cash balances with a euro equivalent value greater than €15,000 that has been held on account for 2 months.

Disclaimer: This marketing communication has been prepared by Cantor Fitzgerald Ireland Ltd for information purposes only and has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. This marketing communication is not intended to and does not constitute personal recommendations/investment advice nor does it provide the sole basis for any evaluation of the securities discussed. Specifically, the information contained in this marketing communication should not be taken as an offer or solicitation of investment advice, or encourage the purchase or sale of any particular security. Not all recommendations are necessarily suitable for all investors and Cantor Fitzgerald Ireland Ltd recommend that specific advice should always be sought prior to investment, based on the particular circumstances of the investor.

WARNING: The value of investments may go down as well as up.

WARNING: Past Performance is not a reliable guide to future performance



DUBLIN: 75 St. Stephen's Green, Dublin 2, Ireland. Tel : +353 1 633 3633.

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122.

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500.

Email: sdio@cantor.com web: www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a member firm of the Irish Stock Exchange and the London Stock Exchange.

Buy Contract Note		CANTOR Fitzgerald	
Execution Only Account			
MR JOE BLOGGS ADDRESS 1 ADDRESS 2 ADDRESS 3		Copy Contract Note Client Account Reference : D5FF0000 Trade Reference : D50000 ISIN Code : IE0000669501 Transfer Type : RSP Code :	
WE HAVE BOUGHT ON YOUR BEHALF IN OUR CAPACITY AS AGENT GLANBIA - ORD EURO.06 Currently Ex Dividend			
Trade Date	Settlement Date	Quantity	Price
08SEP2017	15SEP2017	3,000,000	EUR16.155
			Consideration
			EUR48,465.00
Stamp Duty at 1%			S.D.R.T [N] EUR484.65
Stock Exchange Levy			I.T.P. Levy [N] EUR1.25
Commission at 0.25%			Commission [N] EUR121.16
Total			EUR49,072.06
Charges detailed on the contract note have been charged in accordance with our current Rate Card available on www.cantorfitzgerald.ie and in accordance with our Terms and Conditions also available on www.cantorfitzgerald.ie . Should you have any queries in relation to charges please contact your Cantor Broker. In view of Capital Gains Tax it is essential that all contract notes should be retained by clients. Dealt subject to the terms and conditions as set out in our agreement letter. Commission sharing may apply and details are available upon request. Foreign stock prices include overseas broker charges.			
Account Holder Information : MR JOE BLOGGS - FRIENDS FIRST DEALING ACCOUNT Notes : Order Type: Market Time Of Dealing 14:07:22		Cleared by Pershing Securities International Limited Riverside Two Sir John Rogerson's Quay Grand Canal Dock Dublin 2 D02 KV60	
Revenue Registration No. 827 925C Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange. Registered in Ireland No. 279126. Registered Office 75 St. Stephen's Green, Dublin 2, Ireland. Directors: Shawn Matthews (Chairman); Ronan Reid (CEO); James Bond; Steven Bigney; Daniel O'Donovan; Diane Moore Central Bank of Ireland Ref No: C741		E. & O.E Page 1 of 1	