Julius Bär

FOGLIO INFORMATIVO
CURRENT ACCOUNT

BANK INFORMATION

Bank: Bank Julius Baer Europe S.A.

Street: 14, rue Edward Steichen
2540 Luxembourg, Grand Duchy of Luxembourg

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E-mail: info.lux@juliusbaer.com
Website: www.juliusbaer.com

Enrolled in the Bank of Italy's register of foreign banks authorized to provide services in Italy under the freedom to provide services regime.

Commercial Register number R.C.S. Luxembourg B8495

Bank Julius Baer Europe S.A., Succursale in Italia
Via Melchiorre Gioia 8, 20124 Milano

WHAT IS A CURRENT ACCOUNT

A current account is an agreement whereby the bank provides a cash service for the client: it holds the client's savings and manages money with a range of services (cash deposits and withdrawals and payments within the available balance). Other services such as debit cards, credit cards, cheques, credit transfers, direct debits, overdraft facilities are usually linked to the current account.

The current account is a safe product. The main risk is the counterparty risk, i.e. the possibility that the Bank may not be able to repay the account holder all or part of the available balance.

For this reason, the Bank adheres to the Luxembourg Deposit Guarantee Fund FGDL, which guarantees each account holder with cover up to EUR 100.000 (one hundred thousand euros).

Other risks may be related to the loss or theft of cheques, debit cards, credit cards, identification data and passwords for access to the internet account but are also minimised if the account holder observes the common rules of prudence and care.

The current account offered by the Bank is a functional account for carrying out investment and disinvestment activities in financial instruments. It therefore has limited operativity. It does not provide for the provision of cheque or credit card.

To know more: the "Guida pratica al Conto Corrente", provides guidance in choosing an account, is available on https://www.bancaditalia.it/pubblicazioni/guide-bi/guida-conto-corrente/index.html and on the Bank's website.

The "Guida pratica al Conto Corrente" explains the main features of the current account, the costs to be borne by the Client, the procedure for opening, managing and closing the account and the Client's rights.

MAIN ECONOMIC CONDITIONS

The charges listed in the table below are included in any penalties, tax and accounting charges and represent, to a fair degree of approximation, the majority of the total charges incurred by an average consumer with a current account.

This means that the schedule **does not include all charge items. Some of the excluded items may be important** in relation to both the individual account and the operation of the individual client.

Before choosing and signing the agreement, it is therefore also necessary to **carefully read the section "Other economic conditions"** and consult the "fogli informativi" of the account's ancillary services, made available by the Bank.

It is always advisable to periodically review if the current account you have purchased is still most suitable for your needs. For this purpose, it is useful to **carefully examine the list of charges incurred during the year**, set out in the account statement, and compare it with the indicative charges for ordinary clients provided by the Bank in the same account statement.

LU-02479-EN 4-1175 EN_LU_00
20250520

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SCHEDULE OF MAIN CONDITIONS

FIXED CHARGES

Account opening fees	n/a
Account management	
Annual account fee	1600 EUR p. a.
Number of transactions included in the annual fee	E-banking SEPA included
Cash management	
Annual fee for interest and fee settlement	n/a
Payment services	
Issue of a domestic debit card	n/a
Issue of an international debit card	n/a
Issue of a credit card	Upon request
Issue of cheque forms	n/a
Home Banking	
Annual fee for Internet banking and phone banking	n/a

VARIABLE CHARGES

Cash management	
Send account statements in paper format	400 EUR p. a.
Send account statements in electronic format	0 EUR
Documentation of individual transactions	n/a
Payment services	
Cash withdrawal at an ATM at the same bank in Italy	n/a
Cash withdrawal at an ATM at another bank/intermediary in Italy	n/a
SEPA credit transfer	E-banking: 0 EUR Other channels: 60 EUR per payment
Extra-SEPA credit transfers	E-banking: 5 EUR per payment Other channels: 100 EUR per payment
Standing order credit transfer	5 EUR per payment
Direct Debit	n/a
Prepaid card recharge	n/a

INTEREST AMOUNTS DEPOSITED

Creditor interests	
Annual nominal credit rate	n/a

LU-02479-EN 4-1175 EN_LU_00
20250520

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OVERFRAFT AND OVERRUNNING

Credit lines		
Annual nominal debit rate on amounts drawdown	3.78	%
Comprehensive fee	0 EUR	
Overdrafts		
Annual nominal debit rate on amounts down overdraft	7.60	%
Fast credit processing fees for extra credit drawdowns	0 EUR	
Nominal annual debit rate on amounts drawn down without credit line	7.60	%
Fast credit processing fees for drawdowns in the absence of an overdraft	Not included	

AVAILABILITIES AMOUNTS PAID

Cash/cashier cheques same Bank	n/a
Bank cheques same branch	n/a
Bank cheques other branch	n/a
Cashier's cheques other institutions/money order Bank of Italy	n/a
Bank cheques other institutions	n/a
Money orders and postal order	n/a

HOW MUCH THE CREDIT LINE CAN COST – HYPOTHESIS

Annual Percentage Rate of Charge (APR)	APRC: 3.78 %
	An indication of the APRC of the collateralised fixed term loan is provided and calculated on the basis of the following assumptions:
	Interest rate applied: 3.78 %
	Amount granted: 100,000.00 EUR
	Duration of the fixed term loan: 1 month
	Fees for sending current account statement: 0 EUR
	Commissions: 0 EUR
	Taxes: 0 EUR
	Other: 0

OTHER ECONOMIC CONDITIONS

CURRENT OPERATIONS AND CASH MANAGEMENT

Account management (charges other than the annual fee)	n/a	EUR
Remuneration of stocks	n/a	EUR
Reasons giving rise to an accounting record to which an economic charge is related	n/a	EUR
Other	0	

LU-02479-EN 4-1175 EN_LU_00
20250520

WITHDRAWAL AND COMPLAINTS

Withdrawal from the agreement

The Client may withdraw from the current account agreement at any time, without penalty and without closing charge.

The Bank may withdraw from the agreement at any time with a notice period of 2 (two) months and without any charge to the Client.

Time limit for closing the business relationship

The Bank shall close the current account relationship within 2 (two) weeks beginning from the date on which the withdrawal became effective if all the conditions that allow the clousure are duly met.

Complaints

Complaints should be submitted to the Banks's Complaints Office by ordinary mail at

Bank Julius Baer Europe S.A.,
Complaint Management,
14, rue Edward Steichen,
L-2540 Luxemburg
or electronic mail at info.lux@juliusbaer.com
or certified electronic mail (PEC) at juliusbaeritaly@legalmail.it.

The Bank responds within the following terms running from the date of receipt of the complaint:

- 60 days for complaints relating to banking and financial products and services.
- 15 business days for complaints relating to payment services. If the Bank, due to exceptional circumstances beyond its control, cannot respond within 15 business days, it will send an interlocutory response, clearly stating the reasons for the delay in responding to the complaint and specifying the period within which the Client will obtain a final response, in any case not exceeding 35 business days.

If the Client is not satisfied or has not received a response within the above time limits, before recourse to the courts he may apply to:

- the "Arbitro Bancario Finanziario" (ABF) for disputed in banking and financial issues. To know how to apply to the "Arbitro Bancario Finanziario", to know the scope of its competence and for any other appropriate information, you can consult the website www.arbitrofinanziario.it, contact the branches of the Bank of Italy, or you can contact the Bank, also through its website;
- other forms of out-of-court dispute settlement provided for in the legislation, including the prior attempt at compulsory mediation.

GLOSSARY

Direct Debit
With the direct debit, the client authorizes a third party (beneficiary) to request the Bank/intermediary to transfer an amount of money from the client's account to the beneficiary's account. The transfer is executed by the Bank/intermediary on the date(s) agreed upon by the client and the beneficiary. The amount transferred may vary.

Credit Transfer – SEPA
With the credit transfer, the Bank/intermediary transfers an amount of money from the client's account to another account, according to the client's instructions, to SEPA countries.

Credit Transfer – extra – SEPA
With the credit transfer, the Bank/intermediary transfers an amount of money from the customer's account to another account, according to the customer's instructions, to non-SEPA countries.

Annual fee
Fixed account management fees.

Fast credit processing fees
Fee for carrying out fast-track processing, when the client carries out transactions that result in an overrun or increase the amount of an existing overrun.

Comprehensive fee
Fee calculated in proportion to the amount made available to the client and the duration of the overdraft. Its amount may not exceed 0.5% per quarter of the amount placed at the client's disposal.

Availability of amounts paid in
Number of days after the date of the transaction after which the client may use the amount deposited.

Documentation for individual transactions
Delivery of documents relating to individual transactions carried out by the client.

Credit line
Agreement under which the bank/intermediary undertakes to make available to the client an amount of money in addition to the available balance on the account. The agreement sets out the maximum amount of the amount made available and the eventual charging of a fee and interest to the client.

Standing order credit transfer
Periodic transfer of a certain amount of money from the client's account to another account, carried out by the bank/intermediary according to the client's instructions.

Cash withdrawal
Transaction by which the client withdraws cash from his account.

Prepaid card recharge
Crediting of amounts to a prepaid card.

Issue of a credit card
Issue by the Bank/intermediary of a payment card linked to the client's account. The total amount of transactions carried out via the card during an agreed period of time is debited in full or in part from the client's account on an agreed date. If the client must pay interest on the amounts used, the interest is governed by the credit agreement between the Bank/intermediary and the client.

Issue of a debit card
Issue by the Bank/intermediary of a payment card linked to the client's account. The amount of each transaction carried out via the card is debited directly and in full from the client's account.

Issue of cheque forms
Issue of a cheque carnet.

Available balance
Amount available on the account that the account holder may use.

LU-02479-EN 4-1175 EN_LU_00
20250520

Overdraft

Amounts of money used by the client, or in any event debited to him, in excess of the credit limit ("extra overdraft"); amounts of money used by the client, or in any event debited to him, in the absence of a credit limit, in excess of the client's balance ("over-running without credit limit").

Charge per individual transaction not included in the fee
Charge for the accounting recording of each transaction over and above those that may be included in the annual fee.

Annual fee for interest and fee settlement
Charges for the periodic settlement of interest, credit and debit, and for the calculation of fees.

Send account statement
Sending of account statement in cases when it is compulsory by law or at the client's request.

Annual nominal credit rate
Annual rate used to periodically calculate interest on the amounts deposited (credit interest), which is then credited to the account, net of withholding tax.

Annual nominal debit rate
Annual rate used to periodically calculate interest charged to the customer on amounts used in relation to the overdraft and/or overrunnig. The interest is then debited from the account.

Average Overall Effective Rate
Interest rate published every three months by the Ministry of Economy and Finance as required by the usury law. In order to verify whether an interest rate is usurious and, therefore, prohibited, it is necessary to identify, among all those published, the threshold rate of transaction and ensure that what the bank is demanding is not higher.

Account management
The Bank / intermediary manages the account enabling its use by the client.

Currencies on cash withdrawals
Number of days between the date on which the client withdraws cash from his account and the date from which interest begins to be charged. The latter may also be earlier than the date of withdrawal.

Currencies on cash deposits
Number of days between the date the client deposits cash into his account and the date from which interest begins to be accredited.

LU-02479-EN 4-1175 EN_LU_00
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