

| Wealth Management services | |
|---|------------------------------|
| Equities | Up to 2%, minimum US\$85.00 |
| Investment funds | Up to 4%, minimum US\$150.00 |
| Alternative investment funds | Up to 4%, minimum US\$250.00 |
| Fixed income | Up to 2%, minimum US\$85.00 |
| Advisory wrap fee | |
| Advisory wrap fee | Maximum 1.80% |
| Discretionary portfolio management | Maximum 1.80% |
| Custody and administration fee | Maximum 0.50% |
| Inactive portfolio fee | US\$50.00 per month |
| Investment account without portfolio fee | US\$300.00 per year |
| Account closure fee | US\$500.00 prior to one year |
| Deposit of physical certificate | US\$50.00 |
| Issuance of physical certificate | US\$75.00 |
| Full (ACAT's) | US\$75.00, per security |
| Receipt of delivery of equities, fixed income or Exchange-traded funds (ETF) | |
| Receipt of delivery of equities, fixed income or Exchange-traded funds (ETF) | US\$100.00, per position |
| Receipt or delivery of investment funds | US\$250.00, per position |
| Receipt or delivery of alternative investment funds | US\$500.00, per position |
| Cash flow reports | |
| Cash flow reports | US\$10.00 |
| Account statement - Hold | US\$10.00 |
| Account statement - Copy | US\$5.00 |
| Auditors confirmation letter | US\$25.00 |

The Client hereby accepts all rates, commissions and charges set forth in this information pamphlet as well as to pay all other rates and commissions associated with products and services received from the Bank, in agreement with the fees and commissions in force.

The Bank may, from time to time and at its sole discretion, amend the amount of such rates.

The Client hereby authorizes the Bank to collect by debiting from any account kept with the Bank and/or its subsidiaries, all charges, commissions and rates for the opening, handling and closing of any account, and for all other services and products offered by the Bank in agreement with the rates adopted from time to time.

It is understood that the Client will assume all duties, taxes, excise taxes or contributions payable or that may become payable over the products or services offered by the Bank.

Updated May 2016.

Name.....

Date.....

Internal Use

V.S.....

Date.....