

**GENERAL AGREEMENT FOR THE PROVISION OF SERVICES TO A  
RETAIL CLIENT**

This Agreement is made today \_\_\_\_\_ the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_

Between

**Atlantic Securities Ltd** (Registration No. HE119857), having its registered office and contact address at: 37, Prodromou Street, 1090 Nicosia, Cyprus, contact telephone: (+357) 22 445400, contact fax: (+357) 22 661914 (hereinafter called the “**Investment Firm or Atlantic**”), carrying on the provision of Investment and Ancillary Services in accordance with the relevant authorization of the Cyprus Securities and Exchange Commission under license number 005/03 and operating as an Investment Firm (IF)

on the one part, and

Mr/Mrs/Messrs \_\_\_\_\_

with I.D. / passport \_\_\_\_\_

Permanent Address.....

Contact telephone number(s) ....., Fax number .....e-mail.....

(hereinafter called “the Client”), represented by (please strikethrough if not applicable) (If applicable please complete also the ‘Authorised Representative Appendix’)

- (a) \_\_\_\_\_ with I.D. / passport / registration number \_\_\_\_\_, and
- (b) \_\_\_\_\_ with I.D. / passport / registration number \_\_\_\_\_

on the other part,

**WHEREAS**

- A. Atlantic is an Investment Firm (IF) having the right to provide, inter alia, the Services mentioned in **Appendix 1**,
- B. The Client wishes to make use of the Services provided by Atlantic and in particular the Services mentioned in **Appendix 1**, having completed for this purpose the corresponding client account opening documents and the Client Questionnaire of Atlantic by which he has informed Atlantic of his particular details and circumstances and his investment profile.

**NOW BY THIS AGREEMENT THE PARTIES AGREE TO AND ACCEPT THE TERMS AND CONDITIONS WHICH SHALL BE AN INTEGRAL PART OF THE AGREEMENT AND ALL APPENDICES.**

**THE CLIENT SOLEMELY DECLARES THAT:**

- 1. He has perused and fully understood the whole content of the TERMS AND CONDITIONS and the relevant Appendices of the Agreement, with which he absolutely and unreservedly agrees and he accepts that he shall be fully bound by them,
- 2. he has received a copy of the TERMS AND CONDITIONS of the Agreement and the relevant Appendices prior to the date of the signature of the Agreement and has had the opportunity to receive advice from a lawyer of his choice

The Parties have signed this Agreement on the date specified below.

**THE CONSENTING PARTIES**

CLIENT		
NAME AND I.D. / PASSPORT NUMBER	SIGNATURE	DATE
1. Name: .....		
I.D. / Passport Number: .....	.....	.....
Capacity.....		
2. Name: .....		
I.D. / Passport Number: .....	.....	.....
Capacity.....		

ATLANTIC SECURITIES LTD		
	SIGNATURE	DATE
1. Name: .....	.....	.....

This Agreement has been made in one original which is retained by Atlantic and the Client is being given a certified copy of it.

**INVESTMENT QUESTIONNAIRE FOR NATURAL PERSON**

**A. APPLICANT INFORMATION**

TITLE:		NAME:		SURNAME:	
I.D./PASSPORT NUMBER:		NATIONALITY:		PLACE OF BIRTH:	
DATE OF BIRTH:		PASSPORT DETAILS		COUNTRY OF ISSUE:	
DATE OF ISSUE:		EXPIRY DATE:		TAX RESIDENCY COUNTRY:	
TAX IDENTIFICATION NUMBER:		MARITAL STATUS:		<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> COHABITATION <input type="checkbox"/> DIVORCED/SEPARATED <input type="checkbox"/> WIDOWED	
<input type="checkbox"/> CYPRUS RESIDENT <input type="checkbox"/> NON-RESIDENT		NUMBER OF DEPENDANTS:		AGE OF EACH DEPENDANT:	
RESIDENTIAL STATUS: <input type="checkbox"/> OWNER <input type="checkbox"/> TENANT <input type="checkbox"/> WITH PARENTS <input type="checkbox"/> OTHER _____				NO. OF YEARS AT CURRENT ADDRESS:	
EDUCATION: <input type="checkbox"/> HIGH SCHOOL <input type="checkbox"/> COLLEGE <input type="checkbox"/> UNIVERSITY <input type="checkbox"/> POST GRADUATE <input type="checkbox"/> PROFESSIONAL QUALIFICATIONS					
PROFESSION:				YEARS OF SERVICE/SELF-EMPLOYMENT:	
EMPLOYER: (If Self-Employed state so):				POSITION:	
HOME ADDRESS:					
POSTAL CODE:		TOWN/CITY:		COUNTRY:	
WORK ADDRESS:					
POSTAL CODE:		TOWN/CITY:		COUNTRY:	
TEL. NO.:	HOME	WORK	MOBILE	FAX	
E-MAIL:					
CORRESPONDENCE ADDRESS <input type="checkbox"/> HOME <input type="checkbox"/> WORK <input type="checkbox"/> HOLD MAIL <input type="checkbox"/> OTHER (PLEASE STATE BELOW)					
PREFERRED METHOD OF COMMUNICATION FOR TRANSACTIONS, STATEMENTS AND VALUATION: : <input type="checkbox"/> FAX <input type="checkbox"/> EMAIL <input type="checkbox"/> POSTAGE					
POSTAL CODE:		TOWN/CITY:		COUNTRY:	
BANK/ FINANCIAL INSTITUTION REFERENCE (Name and contact details):					

**A. APPLICANT INFORMATION (in case of a Joint account)**

TITLE:		NAME:		SURNAME:	
I.D./PASSPORT NUMBER:		NATIONALITY:		PLACE OF BIRTH:	
DATE OF BIRTH:		PASSPORT DETAILS		COUNTRY OF ISSUE:	
DATE OF ISSUE:		EXPIRY DATE:		TAX RESIDENCY COUNTRY:	
TAX IDENTIFICATION NUMBER:		MARITAL STATUS:		<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> COHABITATION <input type="checkbox"/> DIVORCED/SEPARATED <input type="checkbox"/> WIDOWED	
<input type="checkbox"/> CYPRUS RESIDENT <input type="checkbox"/> NON-RESIDENT		NUMBER OF DEPENDANTS:		AGE OF EACH DEPENDANT:	
RESIDENTIAL STATUS: <input type="checkbox"/> OWNER <input type="checkbox"/> TENANT <input type="checkbox"/> WITH PARENTS <input type="checkbox"/> OTHER _____				NO. OF YEARS AT CURRENT ADDRESS:	
EDUCATION: <input type="checkbox"/> HIGH SCHOOL <input type="checkbox"/> COLLEGE <input type="checkbox"/> UNIVERSITY <input type="checkbox"/> POST GRADUATE <input type="checkbox"/> PROFESSIONAL QUALIFICATIONS					
PROFESSION:				YEARS OF SERVICE/SELF-EMPLOYMENT:	
EMPLOYER: (If Self-Employed state so):				POSITION:	
HOME ADDRESS:					
POSTAL CODE:		TOWN/CITY:		COUNTRY:	
WORK ADDRESS:					
POSTAL CODE:		TOWN/CITY:		COUNTRY:	
TEL. NO.:	HOME	WORK	MOBILE	Email	

Public position hold or held in the last 12 months or close relative of such individual: Yes  No

If yes, please give details:

Source of Funds (Origin and means of transfer of funds for the account opening):

Currency of transactions: EUR  USD  Other \_\_\_\_\_ Currency of trade reports: EUR  USD  Other \_\_\_\_\_

**2. BANK DETAILS**

Beneficiary Name (Note that we can only accept details of bank account bearing the name of the Client)	
Beneficiary Account	
Beneficiary Bank	
Beneficiary Bank SWIFT CODE	
Account with intermediary Bank	
Intermediary Bank:	
Intermediary Bank SWIFT CODE	

**3. DELIVERY TYPE** for all, Monthly Statements of Holdings, Reports Notices, Cash Transaction Reports, Securities Transaction Reports, Notifications and other information:

\_\_\_ E-mail (e-mail address): \_\_\_\_\_ )  
 or  
 \_\_\_ Fax (fax number with area code): \_\_\_\_\_ ) \_\_\_ Automatic \_\_\_ Manual  
 or  
 \_\_\_ Hard copy (Mailing address): \_\_\_\_\_ )

GENERAL QUESTIONS	ANSWER
<b>1. What is your total regular net annual income</b>	
<b>2. What is the best estimate of your Net Worth (Assets minus Liabilities)</b>	
<b>3. What is the value of your current investment portfolio</b>	
<b>4. What is the desired period of your investments (select all that apply)</b>	
a. Very Short Term → 0-1 Year	
b. Short Term → > 1-3 Years	
c. Medium Term → > 3-5 years	
d. Long Term → > 5 years	
<b>5. What is your expected yearly return for your investments</b>	
Low → 3% – 4%	
Average → 5% – 7%	
Above average → 8% – 12%	
High → > 12%	
<b>6. Which of the following risk profiles corresponds better to your investment objectives</b>	
Secure investment: low exposure to market risk	
Medium term growth: moderate exposure to market risk	
Performance objective: substantial exposure to market risk	
Speculation: high exposure to market risk	
<b>7. What type of financial and other investment instruments you are familiar with / you have invested in (select all that apply and indicate 1 → familiar with, 2 → invested in)</b>	
Cash	
Money Market Funds	
Capital Guarantee Products	
Government Bonds	
Listed Corporate Bonds, Bond Funds and other fixed income securities	
Listed Equities and Equity Funds	
Exchange Traded Funds	
Private Equity/Venture Capital	
Non-Listed Corporate Bonds, Private Debt	
Derivatives (Options, Futures etc)	
Foreign Currency	
Real Estate Property	
Physical Gold and Other Precious Metals	
Commodities	
Cryptocurrencies	
<b>8. In what markets have you already invested (select all that apply)</b>	
None, we have not previously done any investments	

Initials .....

Home country				
Developed markets (e.g. USA, Japan and Western Europe)				
Emerging Markets				
<b>9. On the basis of which investment services have you already invested (select all that apply)</b>				
Brokerage services/execution only, I/we decide on my/our own where to invest				
Discretionary Asset Management through a Portfolio Manager				
<b>10. What is the current composition of your investment portfolio</b>				
% Cash	→			
% Equities/Bonds/Fixed income	→			
% Investment Funds	→			
% Derivatives	→			
% Real Estate Property	→			
% Gold and other Precious Metals	→			
% Cryptocurrencies	→			
% Other	→			
<b>11. Sources of investment portfolio (select all that apply)</b>				
Savings, capital and reserves				
% of regular income				
Borrowed funds				
<b>12. What is the average value of your financial transactions in each of the following financial instruments</b>				
	<b>Equities</b>	<b>Fixed Income</b>	<b>Investment Funds</b>	<b>Derivatives/CFDs</b>
Less than €20,000				
€20,001 – €50,000				
€50,001 – €200,000				
€200,001 – €1,000,000				
Over €1,000,000				
<b>13a. How many transactions have you performed yearly on average in each of the last 5 years in each of the following financial instruments</b>				
	<b>Equities</b>	<b>Fixed Income</b>	<b>Investment Funds</b>	<b>Derivatives/CFDs</b>
None				
Less than 10				
11 – 50				
51 – 100				
Over 100				
<b>13b. How many of these were performed in the last year</b>				
<b>14. What is the average value of your financial transactions in each of the following types of investment</b>				
	<b>Real Estate Property</b>	<b>Gold/Precious Metals</b>	<b>Cryptocurrencies</b>	
Less than €20,000				
€20,001 – €50,000				
€50,001 – €200,000				
€200,001 – €1,000,000				
Over €1,000,000				
<b>15a. How many transactions have you performed yearly on average in each of the last 5 years in each of the following types of investment</b>				
	<b>Real Estate Property</b>	<b>Gold/Precious Metals</b>	<b>Cryptocurrencies</b>	
None				
Less than 10				
11 – 50				
Over 50				
<b>15b. How many of these were performed in the last year</b>				
<b>16. What is the desired level of liquidity of your investment portfolio</b>				
Fully liquid - all investments can be easily converted to cash				
Mainly liquid - a large percentage of the investments can be easily converted to cash				
Somewhat liquid - the investments are split between easily convertible to cash and not easily convertible to cash				
Somewhat illiquid - A large percentage of the investments may not be easily convertible to cash				
Illiquid - Most of the investments may not be easily convertible to cash or there is a penalty for doing so				
Indifferent for liquidity – investments may vary and can be a mixture				
<b>17. Primary purposes of your investments (select all that apply)</b>				
Capital Preservation				
Produce regular income				
Produce occasional income				
Produce a combination of income and capital growth				
Growth of capital with little or no income				
Indifferent for either income or capital growth, can be a combination or a mixture				
<b>18. Would you consider any level of gearing / margin for your portfolio</b>				
None				
≤ 25%				
26% - 50%				

51% - 75%	
Maximum % that can be obtained - I/we may provide investment directions	
Yes, for a specific investment, I/we may provide investment directions	
<b>19. In which of the following services would you be interested in? (select all that apply)</b>	
Brokerage Services/Execution Only, I/we decide on my/our own where to invest	
Discretionary Asset Management through a Portfolio Manager	
Combination of Brokerage Services/Execution Only and Discretionary Asset Management	
<b>20. In what markets do you plan to invest (select all that apply)</b>	
Home country	
Developed markets (e.g. USA, Japan and Western Europe)	
Emerging Markets	
<b>21. In what type of financial and other investment instruments do you plan to invest (select all that apply)</b>	
Money Market Funds	
Capital Guarantee Products	
Government Bonds	
Listed Corporate Bonds, Bond Funds and other fixed income securities	
Listed Equities and Equity Funds	
Exchange Traded Funds	
Private Equity/Venture Capital	
Non-Listed Corporate Bonds, Private Debt	
Derivatives (Options, Futures etc)	
Foreign Currency	
Real Estate Property	
Physical Gold and Other Precious Metals	
Commodities	
Cryptocurrencies	
<b>22. Would you consider exposure to OTC financial and other investment instruments acknowledging that such instruments may contain specific and/or excessive degree of risk</b>	
No	
Yes	
<b>23. Please indicate the possibility to be invested in up to 100% in a single type of investments and/or in a single financial or other investment instrument</b>	
No	
Yes	
<b>24. When do you plan to withdraw principal (initial capital invested) from your investment portfolio</b>	
In less than 1 year	
Within >1 – 3 years	
Within >3 – 5 years	
After 5 years	
Currently I/we do not plan to withdraw principal	
<b>25. If you plan to withdraw principal from your investment portfolio, what portion do you anticipate withdrawing annually</b>	
Currently I/we do not plan to withdraw principal	
Less than 10%	
Between 11% and 25%	
Between 26% and 50%	
Between 51% and 75%	
Between 76% and 100%	
<b>26. What is your financial ability to bear losses on your total investment portfolio</b>	
Can bear only the minimum possible losses (less than 5% of the portfolio)	
Can bear losses between 5% and 10% of the portfolio	
Can bear losses between 11% and 20% of the portfolio	
Can bear losses between 21% and 30% of the portfolio	
Can bear losses between 31% and 50% of the portfolio	
Can bear losses between 51% and 75% of the portfolio	
Can bear losing the entire value of the portfolio	
<b>27. What would you consider to be your overall risk level profile</b>	
Willing to undertake minor investment risk so that to aim mainly for capital preservation. In adverse market conditions minor losses may occur with only minimal percentage of the initial capital been unrecoverable.	
Willing to undertake some investment risk and small market volatility in order to achieve average returns. In adverse market conditions moderate losses may occur and a small percentage of the initial capital may be unrecoverable.	
Willing to undertake a considerable risk and accept market volatility in order to enhance potential returns. In adverse market conditions, negative returns and possibly unrecoverable loss of a certain percentage of the initial investment capital may occur.	
Willing to undertake a large degree of investment risk in order to achieve high potential returns. In adverse market conditions a substantial and possibly unrecoverable loss of a large percentage of the initial investment capital may occur.	
<b>28. Are you willing to take selective investments risks with parts of your investment portfolio for specific investments which generally fall outside your general overall risk profile?</b>	
No	
Yes	
<b>Please state any investments you would consider inappropriate to invest in, any legal, moral, ethical or tax-related constraints, or any other</b>	

investment concerns, limitations or conflicts you would like to address and/or other material information you would like to provide (continue in an additional separate sheet if required).

Please state any other material information you would like to provide.

**CLIENT CATEGORISATION AND INVESTMENT PROFILE**

In accordance with the information provided by the Client and the provisions of the relevant legislation, the Client is CATEGORISED as a:

- RETAIL CLIENT
- PROFESSIONAL CLIENT
- Eligible Counterparty

It is stressed that, the obligation and responsibility, pursuant to legislation, for announcing/disclosing of information regarding transactions, stays at all times with the Client and at no time is transferred to Atlantic. If Atlantic proceeds with announcements/disclosures on behalf of its clients as a courtesy to its clients, this, under no circumstances, amounts to an assumption of this obligation or responsibility by Atlantic. Although every effort is made in relation to the accuracy of the announcements/disclosures made by Atlantic on behalf of the Client as above, the Client unreservedly acknowledges and accepts that Atlantic shall, under no circumstances bear any responsibility for any mistake and/or omission.

The Client declares and confirms that he is (~~Strikethrough if not applicable~~):

- Yes / No (a) A member of the Board of Directors or an executive officer of a company listed on the CSE/ASE.
- Yes / No (b) A shareholder of over 5% of the share capital of a company listed on the CSE/ASE (If yes, please complete the table below).
- Yes / No (c) A member of the Board of Directors or an executive officer in an: i) Investment Firm ii) Mutual Fund, Open-End Investment Company iii) Credit Institution.
- Yes / No (d) A Spouse or relative up to the second degree (parents, children, siblings, grandparents, grandchildren) with a person who falls within the above-mentioned capacities (a-c).

**MEMBER OF THE BOARD OF DIRECTORS OR HOLDER OF AN EXECUTIVE POSITION IN A LISTED COMPANY:**

Company Name and position:

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_

**BEST EXECUTION POLICY**

- I confirm that I have carefully read and understood the content of the Best Execution Policy of Atlantic (the 'Policy'). I accept the terms described in the aforementioned Policy and accept that this Policy shall be applied by Atlantic in the execution of my orders for the effecting of transactions in Financial Instruments.

**Please note that Atlantic may be unable to execute your orders in case you do not agree with the aforementioned policy.**

**ACCEPTANCE OF POLICIES AND OTHER DOCUMENTS AND TERMS**

- I confirm that I have received, read and fully understood the content of the documents listed below. I accept the terms stated in these documents and accept that the policies described therein, shall be applied by Atlantic in relation to the provision of the Services.
  - 1. Best Execution Policy
  - 2. Conflicts of Interest Policy
  - 3. Description of Financial Instruments and Investment Risks
  - 4. Information Concerning the Safeguarding of Financial Instruments and Funds of Retail Clients
  - 5. General Information to the Clients
  - 6. Personal Data Protection Policy
  - 7. Risk Disclosure statement for forex trading and multicurrency accounts

**These documents are posted on Atlantic's website and I accept that they may be amended from time to time and that Atlantic shall inform me on every amendment either through direct communication or through posting the amended document on its website.**

**IMPORTANT NOTES - WARNINGS**

Where the Company provides, at the Client's initiative, Investment Services that only consist of the reception and transmission and/or execution of Client orders, with or without the provision of ancillary services, in relation to shares admitted to trading on a regulated market or in an equivalent third country market, money market instruments, bonds or other forms of securitized debt, UCITS and other non-complex Financial Instruments, the Company may provide those Investment Services to the Client without assessing the appropriateness of the Financial Instrument or service provided to the Client and therefore he does not benefit from the corresponding protection of the relevant conduct of business rules.

Where the Company provides to the Client Investment Services other than Investment Advice and Portfolio Management and the Client does not provide the information regarding his knowledge and experience or where he provides insufficient information, the Company will not be able to determine whether the Service or Financial Instrument envisaged is appropriate for him and will subsequently enter into the transactions at his own risk.

**APPLICANT'S DECLARATION, AUTHORISATION AND SIGNATURE**

I hereby request and authorise Atlantic to provide me with all the accounts and services I will request. I hereby confirm that I have been informed and accept all the terms and conditions which govern the provision of the requested accounts and services. The information disclosed above is true and accurate and I will promptly notify Atlantic if any of the above particulars change or cease to be true and accurate. I also undertake to supply any other information that may be required in the future and I hereby submit true copies of the relevant original documents. Furthermore I understand and agree that the information above and any other information contained in this document can and may be disclosed by Atlantic for regulatory purposes or because of other statutory obligations and to other entities of the Atlantic group.

**I hereby confirm that I have delivered all that is required in accordance with Investment Questionnaire above and that these are genuine and authentic and their content is true and correct.**

SIGNATORIES	Signature and Company Seal <sup>3</sup>	Date
1. Full Name: _____ Identification Card/ Passport no. or Company's Registration no. <sup>1</sup> : _____ Capacity <sup>1</sup> : _____ For and behalf of <sup>4</sup> : _____  2. Full Name: _____ Identification Card/ Passport no.: _____		

**APPENDIX A**

**SERVICES PROVIDED**

**A. Investment services**

- (1) Reception and transmission of orders in relation to one or more financial instruments
- (2) Execution of orders on behalf of clients
- (3) Portfolio management

**B. Ancillary services**

- (1) Safekeeping and administration of financial instruments for the account of clients, including custodianship and related services such as cash/collateral management
- (2) Granting credits or loans to an investor to allow him to carry out a transaction in one or more financial instruments, where the firm granting the credit or loan is involved in the transaction
- (3) Advice to undertakings on capital structure, industrial strategy and related matters and advice and services relating to mergers and the purchase of undertakings.
- (4) Foreign exchange services where these are connected to the provision of investment services

**C. Financial instruments for which the above Services shall be provided**

- (1) Transferable securities
- (2) Money-market instruments
- (3) Units in collective investment undertakings
- (4) Options, futures, swaps, forward rate agreements and any other derivative contracts relating to securities, currencies, interest rates or yields, or other derivatives instruments, financial indices or financial measures which may be settled physically or in cash
- (5) Financial contracts for differences

**APPENDIX B**

**ROLE OF ATLANTIC WITH RESPECT TO CORPORATE  
ACTIONS RELATING TO CLIENT FINANCIAL INSTRUMENTS**

Specify whether Atlantic may instruct the exercise of voting rights or other corporate actions:

- 1. At its discretion Yes/No
- 2. Only with agreement or on instructions of Client Yes/No

Atlantic shall not be entitled to procure any corporate action including the exercise of any voting rights attaching to the Portfolio's holding of a collective investment undertaking operated, managed or advised by Atlantic except with the agreement or on the specific instructions of the Client but shall be entitled to count such holdings for the purposes of constituting a quorum at a meeting of such collective investment undertaking operated, managed or advised by Atlantic.



**APPENDIX C**  
**FEES, COMMISSION AND OTHER EXPENSES**

Atlantic's charges shall be as follows:

<b>Local Markets (CSE &amp; ASE)</b>	
Commission on transaction value	0.40% (There is an amount of €0.25 per trade, added to this fee)
Tax	0.20% only on sales value (only for ASE)
Stock Exchange and Depository Fees	0.04% (for Cyprus Stock exchange an additional fee of 5 cents per trade applies)
<b>International Markets</b>	
EUR Stocks/ETFs	0.20% (with minimum 6 EUR per executed order)
USD Stocks/ETFs	0.02 per share (with minimum 3 USD per executed order and maximum 1% of trade value)
CAD Stocks/ETFs	0.02 per share (with minimum 3 CAD per executed order and maximum 1% of trade value)
CHF Stocks/ETFs	0.20% (with minimum 15 CHF per executed order)
JPY Stocks/ETFs	0.20% (with minimum 120 JPY per executed order)
SGD Stocks/ETFs	0.20% (with minimum 5 SGD per executed order)
HKD Stocks/ETFs	0.20% (with minimum 25 HKD per executed order)
CNH Stocks/ETFs	0.20% (with minimum 20 CNH per executed order)
AUD Stocks/ETFs	0.20% (with minimum 10 AUD per executed order)
SEK Stocks/ETFs	0.20% (with minimum 60 SEK per executed order)
NOK Stocks/ETFs	0.20% (with minimum 60 NOK per executed order)
GBP Stocks/ETFs	0.20% (with minimum 10 GBP per executed order)
Foreign Exchange	0.01% (with minimum 3 EUR per executed order)
Futures	10 per contract
Options	10 per contract
Bonds (corporate, municipal, treasuries)	0.20% of trade value
EUR Mutual Funds	0.20% of trade value
US Mutual Funds	30 USD per transaction
Tax	As per the legislation
Other fees	As per the legislation
Third party fees	As per the legislation of the regulated markets

(4) Safekeeping of financial instruments: annual fee or by proportion (depending on the period of safekeeping), not greater than 0.12% of the value of the financial instruments which are safekept by Atlantic.

**Note:**

All costs and expenses, which are referred in Terms and Conditions, including all kinds of transfer costs for the transfer of securities, levies, taxes, judicial expenses, interest on overdue payments, insurance premiums, telegraphy or postal charges etc in relation to all kinds of the Client's transactions with Atlantic as well as all kinds of charges of the Central Registry – Depository of the Regulated Market shall be borne by the Client and automatically charged to his account.

In the event that Atlantic receives a lower commission / fee in relation to the provision of the Services than the aforementioned this shall not create an obligation to continue to charge the lower commission / fee in the future nor shall it be deemed to be an amendment of the Agreement unless Atlantic expressly declares as such to the Client.

**Considerations received and/or paid by Atlantic**

- (1) In some cases, Atlantic may receive commissions, fees or other considerations by third parties (such as portfolio managers, financial instruments providers or partners of Atlantic) with regard to the provision of our services to you. The amount of the consideration depends on the nature of the relevant transaction, the instrument or the service provided. In some cases, Atlantic may receive two types of consideration: It may receive an upfront placement fee with the acquisition of the financial instrument and it may also receive a trailer fee during the term of the product.
- (2) The placement fees are usually calculated on the basis of the market price of the financial instrument, while the trailer fee during the term of the financial instrument is calculated on the net asset value in specific dates during the term of the financial instrument. Further information on the calculation method of the considerations shall be communicated to the Client with regard to the Financial Instruments that the Client intends to invest in.
- (3) Apart from the cases where Atlantic may receive considerations, it also may, in certain cases, pay considerations to third parties and/or its employees with regard the promotion of the Services provided to the Client. All information mentioned in this Appendix in relation to the amount and the types of considerations that may be received, apply, accordingly, to the cases where considerations may be paid.

*If you have any queries or require any additional information/clarification on the above please contact:*

**Atlantic Securities Ltd: Tel. +357 22445400, Fax +357 22661914, E-mail: [info@atlanticfs.com](mailto:info@atlanticfs.com)**