

EFFECTIVE 1ST JANUARY, 2024.

DISCRETIONARY PORTFOLIO MANAGEMENT (PART 2)

Assets Under Management	USD 5 - 10 m	Above USD 10 m
Equity	1.35% per annum	1.05% per annum
Fixed Income	1.05% per annum	0.80% per annum
Multi-asset/Multi-manager	1.05% per annum	0.80% per annum

Notes:

- Includes all ADCB Custody Fees and Charges.
- Excludes all third-party commissions and expenses.
- Based on the daily market value of the Discretionary Investment Portfolio including cash.
- Payable on a quarterly basis.

ADVISORY SERVICES (PART 3)

Assets Under Advice	Below USD 1 m	USD 1 - 5 m	USD 5 - 10 m	Above USD 10 m
Advisory Management Fee	1.55% per annum	1.35% per annum	1.05% per annum	0.80% per annum

Notes:

- Includes ADCB Custody Fees and Fees for arranging deals under advisory.
- AAML is arranging for deals in investments on your behalf and is not dealing as agent.
- Excludes all third-party commissions and expenses, and in-built fees on structured products.
- Based on the daily market value of the Advisory Investment Portfolio excluding cash.
- Payable on a quarterly basis.

All tariffs, fees and charges set out above are inclusive of 5% VAT to the extent those tariffs, fees and charges relate to a taxable supply or deemed supply of goods or services provided by AAML to you.
The fees above are subject to change without prior notice.

ARRANGING DEALS IN INVESTMENTS (PART 4)

Fee per Transaction Value	Below USD 250,000	Above USD 250,000
Equities and Exchange Traded Products	0.525%	0.315%
Fixed Income and Money Markets	0.36%	0.263%
Mutual Funds (Buy orders only)	1.05%	
Structured Products	Up to 5%	
Private Equity, Venture Capital and other Deals	Up to 5%	

Notes:

- Applicable to Arranging Deals within the ADCB Group.
- Excludes ADCB and/or third-party Custody Fees.
- AAML is arranging for deals in investments on your behalf and is not dealing as agent.
- Excludes all third-party (external to ADCB Group) commissions and expenses.
- Applicable to both buy and sell orders except for Mutual Fund Fees, which are applicable only on buy orders.

ARRANGING CUSTODY (PART 5)

Service Provider	USD All
Within ADCB Group: All Securities	0%
Third-party: All Securities	0.10%

Notes:

- AAML is arranging custody services on your behalf and is not itself acting as custodian.

All tariffs, fees and charges set out above are inclusive of 5% VAT to the extent those tariffs, fees and charges relate to a taxable supply or deemed supply of goods or services provided by AAML to you.
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