

Banking Services

Cash Account

Minimum Account Balance:	USD 100.00
Establishment Fee: CEB's multi-currency cash account with access to certificates of deposit	USD 500.00
Monthly Maintenance Fee: Cash Account & Certificate of Deposits	USD 50.00 per month
General Account Fees:	
Outward Wires (USD)	
USD - Wires under USD 100,000.00	USD 40.00, plus third party charges
USD - Wires over USD 100,000.00	USD 100.00, plus third party charges
Other Currencies - All Amounts	0.10% of wire amount (Charged in currency of wire, min fee USD 40.00, max fee USD 100.00)
Inward Wires	
All Currencies	USD 15.00, plus third party charges
Amendments/Cancellation/Trace/Return of Payment	
All Currencies	USD 50.00 per SWIFT Message

Precious Metal Account

Minimum Account Balance:	
Precious Metals Account client only	USD 300,000.00
In conjunction with a Cash Account	USD 20,000.00 (some conditions apply)
Establishment Fee: CEB's Precious Metal Account with access to storage options in both Liechtenstein and Singapore	USD 500.00 (Waived when in conjunction with a Cash Account)
General Account Fees:	
Storage	
Liechtenstein Storage	0.60% p.a (Charged quarterly in arrears against the market value of the holdings)
Singapore Storage	USD 110.00 per 10 ounces of Gold or Platinum (Charged up front 12 months in advance) USD 150.00 per 500 ounces of Silver (Charged up front 12 months in advance)
Metal Trades	
Spreads on precious metals	0.05% to 1% (dependant on the value of sale or purchase and availability of the metals)

Trading Account

Minimum Account Balance: USD 150,000.00

Establishment Fee:

Trading Account with access to a Cash CEB's online trading platform

USD 500.00 (Waived when in conjunction with a Cash Account)

Monthly Maintenance Fees*:

USD 0 to USD 1,000,000	0.35%
USD 1,000,001 to USD 3,000,000	0.30%
USD 3,000,001 to USD 5,000,000	0.25%
USD 5,000,001 plus	0.18%

**Monthly maintenance is charged on the last business day of each month and is calculated against market value of the portfolio.*

General Account Fees:

Brokerage by exchange	Trade Value	Price	Commission	Min. Commission
AMEX - NYSE MKT (American Stock Exchange)	Any	Below 10	USD 0.04 per Share	USD 25
	Any	Above 10	USD 0.055 per Share	USD 25
AMS - NYSE Euronext Amsterdam	Any	Any	0.25% of Trade Amount	EUR 25
ASX - Australian Securities Exchange	Any	Any	0.25% of Trade Amount	AUD 30
BRU - NYSE Euronext Brussels	Any	Any	0.25% of Trade Amount	EUR 45
CSE - NASDAQ OMX Copenhagen	Any	Any	0.25% of Trade Amount	DKK 25
CSE_FN-DK	Any	Any	0.25% of Trade Amount	DKK 25
CSE_INV - NASDAQ OMX Copenhagen (Investment trusts)	Any	Any	0.25% of Trade Amount	DKK 25
FFT - Deutsche Borse (Frankfurt Floor)	Any	Any	0.35% of Trade Amount	EUR 60
FSE - Deutsche Börse (XETRA)	Any	Any	0.25% of Trade Amount	EUR 25

Brokerage by exchange	Trade Value	Price	Commission	Min. Commission
HKEX - Hong Kong Exchanges	Any	Any	0.35% of Trade Amount	HKD 200
HSE - NASDAQ OMX Helsinki	Any	Any	0.25% of Trade Amount	EUR 25
LISB - NYSE Euronext Lisbon	Any	Any	0.25% of Trade Amount	EUR 25
LSE_INTL - London Stock Exchange (IOB)	Any	Any	0.25% of Trade Amount	USD 40
LSE_SEAQ - London Stock Exchange (SEAQ)	Any	Any	0.35% of Trade Amount	GBP 55
LSE_SETS - London Stock Exchange	Any	Any	0.25% of Trade Amount	GBP 25
MIL - Borsa Italiana/Milan Stock Exchange	Any	Any	0.25% of Trade Amount	EUR 25
NASDAQ	Any	Below 10	USD 0.04 per Share	USD 25
	Any	Above 10	USD 0.055 per Share	USD 25
NSC - NASDAQ (Small cap)	Any	Below 10	USD 0.04 per Share	USD 25
	Any	Above 10	USD 0.055 per Share	USD 25
NYSE - New York Stock Exchange	Any	Below 10	USD 0.04 per Share	USD 25
	Any	Above 10	USD 0.055 per Share	USD 25
NYSE_ARCA - New York Stock Exchange (ARCA)	Any	Below 10	USD 0.04 per Share	USD 25
	Any	Above 10	USD 0.055 per Share	USD 25
OTC - OTC Markets Group (Pink Sheets)	Below USD 50,000	Any	USD 40	
	Above USD 50,000	Any	0.25% of Trade Amount	

Brokerage by exchange	Trade Value	Price	Commission	Min. Commission
OSE - Oslo Børs/Oslo Stock Exchange	Any	Any	0.25% of Trade Amount	NOK 70
OTCBB - OTC Bulletin Board	Below USD 50,000	Any	USD 40	
	Above USD 50,000	Any	0.25% of Trade Amount	
PAR - NYSE Euronext Paris	Any	Any	0.25% of Trade Amount	EUR 25
PRA - Prague Stock Exchange	Any	Any	0.28% of Trade Amount	CZK 500
SGX-ST - Singapore Exchange	Any	Any	0.3% of Trade Amount	SGD 55
SIBE - BME Spanish Exchanges	Any	Any	0.25% of Trade Amount	EUR 25
SSE - NASDAQ OMX Stockholm	Any	Any	0.25% of Trade Amount	SEK 70
SSE_FN-SE	Any	Any	0.25% of Trade Amount	SEK 70
SWX - SIX Swiss Exchange	Any	Any	0.25% of Trade Amount	CHF 35
TSE - Toronto Stock Exchange	Any	Below 10	CAD 0.04 per Share	CAD 25
	Any	Above 10	CAD 0.05 per Share	CAD 25
HXS_U:xtse	Any	Below 10	USD 0.04 per Share	CAD 25
	Any	Above 10	USD 0.05 per Share	CAD 25
PHS_U:xtse	Any	Below 10	USD 0.04 per Share	CAD 25
	Any	Above 10	USD 0.05 per Share	CAD 25
PHY_U:xtse	Any	Below 10	USD 0.04 per Share	CAD 25
	Any	Above 10	USD 0.05 per Share	CAD 25

Trading Account

General Account Fees (continued)

Brokerage by exchange	Trade Value	Price	Commission	Min. Commission
SWC_U:xtse	Any	Below 10	USD 0.04 per Share	CAD 25
	Any	Above 10	USD 0.05 per Share	CAD 25
TSX - TSX Venture Exchange	Any	Below 1	CAD 35	
	Any	Above 1	CAD 0.03 per Share	CAD 35
VIE - Wiener Börse/Vienna Stock Exchange	Any	Any	0.25% of Trade Amount	EUR 30
VX - SIX Swiss Exchange (Blue-Chip)	Any	Any	0.25% of Trade Amount	CHF 35
WSE - Warsaw Stock Exchange	Any	Any	0.3% of Trade Amount	PLN 75
XETR ETF	Any	Any	0.25% of Trade Amount	EUR 25
XETR STARS	Any	Any	0.25% of Trade Amount	EUR 25

Managed Investment Accounts

Minimum Opening Deposit:	USD 500,000.00
Establishment Fee:	
CEB Managed Investment Account, managed by one of CEB's outsourced advisors	USD 500.00 (Waived when in conjunction with a Cash Account)
General Account Fees:	
Custody & Service Fees:	From 0.60% p.a (Charged quarterly in arrears against the market value of the holdings, Min Charge USD 1,500.00 p.a, Accounts approved with an opening balance below the minimum can be subject to a higher annual fee %)
Outsourced Management Options:	
City National Rochdale Investment Management, or Kaiser Partner Financial Advisors	0.15% to 1% p.a dependent on portfolio or structure

Other Fees

Applies to all accounts - Cash, Precious Metal, Trading and Investment

Account Closure	USD 100.00
Audit Confirmation	USD 50.00
Breakage Fee (Fixed Deposits/CD's)	USD 100.00 plus an interest adjustment
Check Collection	USD 365.00 plus 3rd party charges (min check amount accepted USD 50,000.00 - note, check clearance times are up to 8 weeks)
Dishonored Foreign Currency Check	USD 50.00 plus 3rd party charges (Charged in currency of check)
FX Conversions	Processed at agreed rate (min fee USD 50.00)
Interim Statements	USD 10.00 per month, USD 75.00 Annual, Free Online
Unarranged Overdraft	USD 50.00 per month plus default interest (Charged in currency of account)