

# Schedule of Commissions & Charges

Effective from 1st January 2009

**NCB**

Independent & International

Equities	
First €25,000 .....	1.50%
Balancing amount .....	0.75%
Minimum commission .....	€100.00
Certification charge .....	€30.00

Fixed Interest Securities	
First €100,000 .....	1%
€100,000+ .....	0.50%
Minimum commission .....	€100.00

Foreign Dealing Charges	
US Securities .....	€45.00
European Securities .....	€80.00
Corporate Bonds .....	€80.00

Other Charges	
Stock transfer in/transfer out:	
- US Securities .....	€45.00
- European Securities .....	€80.00
- Crest Stocks .....	€30.00
Bank transfer charge .....	€25.00
Dividend collection charge .....	€5.00
Register a lien .....	€500.00
Ad hoc nominee valuation .....	€100.00

Annual Account Charges	
Portfolio Management fee .....	1.00% *
- minimum .....	€1,000.00
Self Administered Account fee .....	€400.00 *
Standard nominee account	
€20.00 per stock .....	minimum €100.00
Non nominee account .....	€20.00 per stock
* Account fees are subject to VAT	

Stamp Duty Charges / PTM / ITP	
Irish Equities .....	1.00%
UK Equities .....	0.50%
<i>These are taxes on purchases in Irish &amp; UK shares imposed by the Irish &amp; UK Revenue authorities respectively. There is no stamp duty chargeable on US and European purchases.</i>	
PTM Levy (UK Panel on Takeovers & Mergers) charged on UK transactions over £10,000 Sterling . . . . .	
	£1.00
ITP Levy (Irish Takeover Panel) charged on Irish transactions over €12,500 .....	
	€1.25

Probate Charges	
Probate Valuations .....	0.1% / minimum €300.00
Transfer of stock into executors name . . . . .	€50.00 per stock

**Additional Notes**

NCB may receive introductory commission and/or fees for placing funds/investments with other financial institutions such as life assurance companies, banks and building societies. Where we deal on your behalf in a currency other than Euros, NCB's policy is to convert the consideration into Euros at the prevailing exchange rate unless otherwise agreed. The rate used will include a margin to cover the cost/exchange rate risk borne by NCB in undertaking the conversion.

All of the above charges are subject to change. If you are in any doubt, please check our rates before dealing. NCB may incur additional overseas brokerage charges which will be incorporated into the price quoted on your contract note.