

FEES AND COSTS

The fees of WHITETIP INVESTMENTS A.E.P.E.Y. (hereinafter the “Company”) are determined based on the investment service provided and in accordance with its applicable pricing policy and legislation.

Regarding the provision of pre- and post-information to the Client regarding costs and charges, the Company aggregates all costs and related charges that the Client is charged by the Company or by third parties, in cases where the Client has been referred to them for the investment service and/or ancillary services, and the payments to third parties collected by the Company in relation to an investment service are reported separately. The total costs and charges are added together and expressed both as a monetary amount and as a percentage.

When any part of the total cost and charges must be paid in foreign currency or represents an amount expressed in foreign currency, the Company provides an indication of the relevant currency, applicable exchange rates, and conversion costs. The Company also provides information regarding the payment method or other formalities.

When the Company proposes or offers Financial Instruments to the Client, or when it is required to provide the Client with a Key Investor Information Document (KIID) for UCITS or PRIIP, it has the obligation to provide timely and complete pre-information regarding the total costs and charges related to the Financial Instrument and the provided investment or ancillary service, and how the Client can pay them, including all payments to third parties.

When the Company does not propose or offer Financial Instruments to the Client or is not required to provide the Client with a Key Investor Information Document (KIID) for UCITS or PRIIP, the information provided regarding costs and related charges includes only information about the provided investment or ancillary service.

In the case of pre-calculation of costs and charges, the Company uses the actual cost as a substitute for the variable element of the expected cost and charges. If the actual cost is not available, the Company may make reasonable estimates of such costs. The Company reviews pre-assumptions based on post-experience and adjusts these assumptions where deemed necessary. The Company provides annual post-information regarding all costs and charges related to Financial Instruments and investment or ancillary services if it has proposed or offered the Financial Instruments or provided the Client with the Key Investor Information Document (KIID) for UCITS or PRIIP for investors regarding the Financial Instruments and maintains or has maintained an ongoing relationship with the Client throughout the year. This information is based on the actual cost and is provided on an individual basis.

The Company may choose to provide the specific overall information regarding the costs and charges of investment services and Financial Instruments in conjunction with existing periodic reports provided to the Client.

The Company provides the Client with a representation of the cumulative cost impact on performance when providing investment services. This representation is provided both pre- and post- and presents the result of the total cost and charges on the investment's performance, any expected sharp increases or fluctuations in the cost, and is accompanied by a description. Information on all costs and charges—including those related to the investment service and the Financial Instrument that are not triggered by underlying market risk—are aggregated to enable the Client to understand the total cost, as well as the cumulative result on the investment performance, and, if requested by the Client, is accompanied by a detailed breakdown of the costs.

Where necessary, this information is made available to the Client on a regular basis, at least annually, during the term of the investment.

