



MiFID II Ex-ante costs and charges templates
MiFID II业务交易成本计算模板

Ex-ante costs and charges: Equity Fund

交易成本：股票基金

Investment assumptions:

投资假设

Buying (subscribing to) an equity fund and selling it (redemption) after 5 years. The fund reinvests the dividends. The average amount invested over the entire period in EUR: 20000

购买（申购）股票基金并在5年后卖出（赎回）。该基金将股息再投资。整个期间投入的平均金额 20000 欧元

The list of fees for this investment:

这项投资的费用清单

-Subscription fee: 申购费用	3.00% min 50 EUR
-Redemption fee: 赎回费用	0%
-All fund annual costs and expenses* : 每年度的成本和费用	1.9%
- Custody fee % p.a. : 托管费（年化）	0.30%

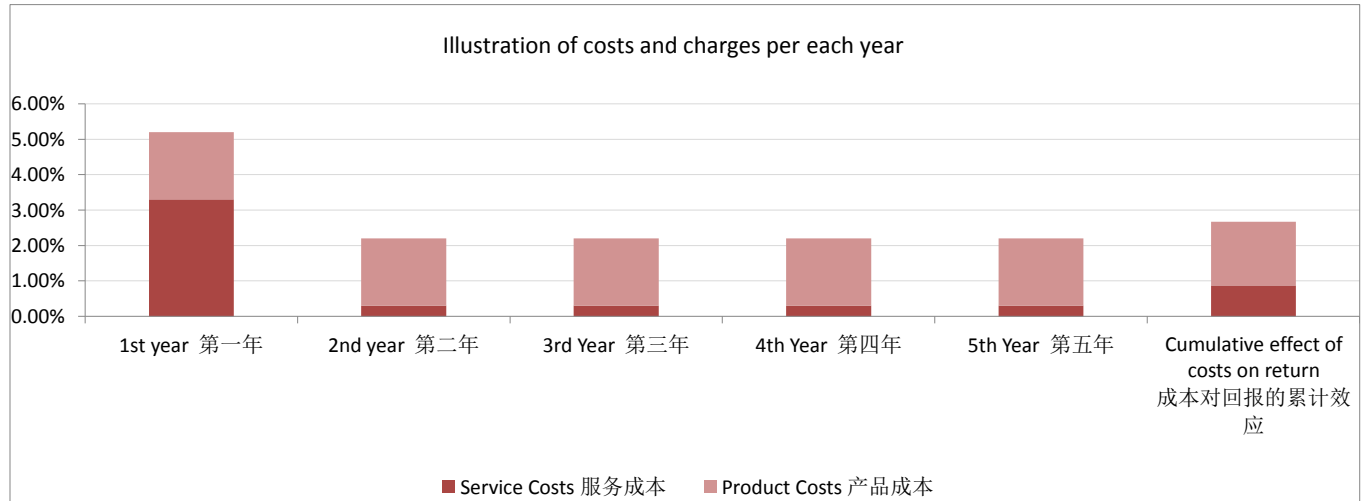
*Fund costs are embedded in the fund NAV (the price of the fund) and are estimates of the expected expenses during the year
基金成本包含在基金净资产值（基金的价格）中，是对一年内预期费用的估计

The summary of costs and associated charges related to this investment over a 5 year holding period is represented below
5年持有期间与此投资相关的成本和费用摘要如下

Cost Type 成本类型	Rate 比率	EUR 欧元
Costs and associated charges for the investment service(s) 投资的服务成本和相关费用	4.50%	900
Costs and associated charges related to the financial instrument 与金融产品有关的成本和费用	9.50%	1900
Total Costs and Charges 成本和费用总计	14.00%	2800

The effect of costs and charges on the return per each year 成本和费用对每年回报率的影响

1st year 第一年		2nd year 第二年		3rd Year 第三年		4th Year 第四年		5th Year 第五年		Cumulative effect of costs on return 成本对回报的累计效应	
%	EUR	%	EUR	%	EUR	%	EUR	%	EUR	% p.a	EUR
5.20%	1040	2.20%	440	2.20%	440	2.20%	440	2.20%	440	2.59%	2800



In this scenario the total costs and charges will offset the return on average by 2.59% per year.
在此情况下，总成本和费用将会冲抵2.59%的平均年化回报。

This is only an illustration of a transaction and is a non-exhaustive representation of the possible scenarios on the financial instruments present in the investment portfolio. Depending on the investor's tax residency status, financial instruments may be subject to additional income taxes, for more details a qualified tax advice may be needed.

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Ex-ante costs and charges: Mixed Fund

交易成本：混合基金

Investment assumptions:

投资假设

Buying (subscribing to) a Mixed Fund and selling it (redemption) after 5 years. The fund reinvests both the dividends and the coupons
The average amount invested over the entire period in EUR: 20000

购买（申购）混合基金并在5年后卖出（赎回）。该基金将股息和息票再投资。整个期间投入的平均金额 20000 欧元

The list of fees for this investment:

这项投资的费用清单

-Subscription fee: 申购费用	3.00% min 50 EUR
-Redemption fee: 赎回费用	0%
-All fund annual costs and expenses*: 每年度的成本和费用	1.6%
- Custody fee % p.a. : 托管费（年化）	0.30%

*Fund costs are embedded in the fund NAV (the price of the fund) and are estimates of the expected expenses during the year
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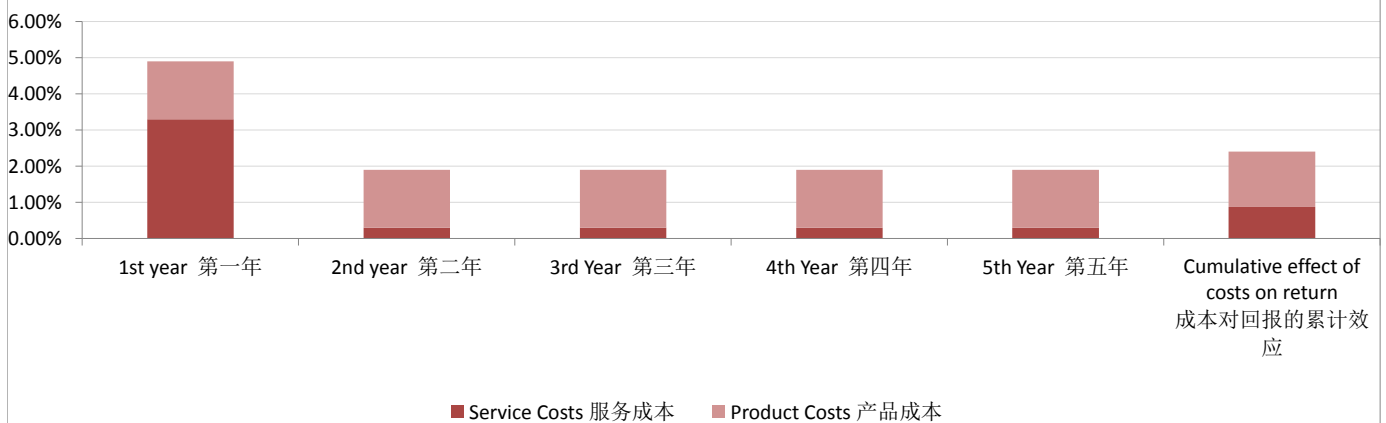
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5年持有期间与此投资相关的成本和费用摘要如下

Cost Type 成本类型	Rate 比率	EUR 欧元
Costs and associated charges for the investment service(s) 投资的服务成本和相关费用	4.50%	900
Costs and associated charges related to the financial instrument 与金融产品有关的成本和费用	8.00%	1600
Total Costs and Charges 成本和费用总计	12.50%	2500

The effect of costs and charges on the return per each year 成本和费用对每年回报率的影响

1st year 第一年		2nd year 第二年		3rd Year 第三年		4th Year 第四年		5th Year 第五年		Cumulative effect of costs on return 成本对回报的累计效应	
%	EUR	%	EUR	%	EUR	%	EUR	%	EUR	% p.a	EUR
4.90%	980	1.90%	380	1.90%	380	1.90%	380	1.90%	380	2.33%	2500

Illustration of costs and charges per each year



In this scenario the total costs and charges will offset the return on average by 2.33% per year.
在此情况下，总成本和费用将会冲抵2.33%的平均年化回报。

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Ex-ante costs and charges: Bond Fund

交易成本：债券基金

Investment assumptions:

投资假设

Buying (subscribing to) a Bond Fund and selling it (redemption) after 5 years. The fund reinvests the coupons
The average amount invested over the entire period in EUR: 20000

购买（申购）债券基金并在5年后卖出（赎回）。该基金将息票再投资。整个期间投入的平均金额 20000 欧元

The list of fees for this investment:

这项投资的费用清单

-Subscription fee: 申购费用	2.00% min 50 EUR
-Redemption fee: 赎回费用	0%
-All fund annual costs and expenses* : 每年度的成本和费用	1.2%
- Custody fee % p.a. : 托管费（年化）	0.30%

*Fund costs are embedded in the fund NAV (the price of the fund) and are estimates of the expected expenses during the year
基金成本包含在基金净资产值（基金的价格）中，是对一年内预期费用的估计

The summary of costs and associated charges related to this investment over a 5 year holding period is represented below

5年持有期间与此投资相关的成本和费用摘要如下

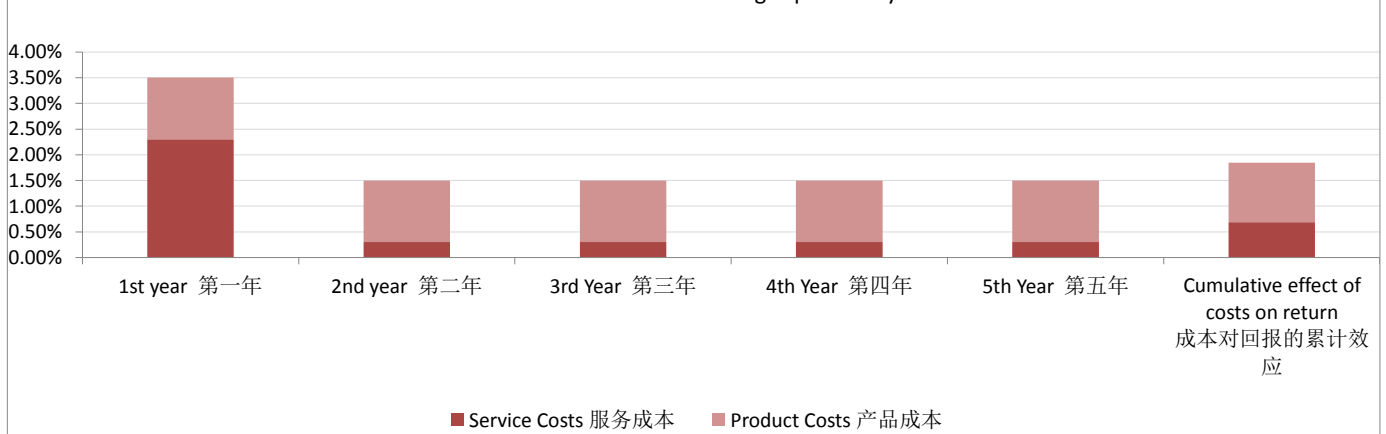
Cost Type 成本类型	Rate 比率	EUR 欧元
Costs and associated charges for the investment service(s) 投资的服务成本和相关费用	3.50%	700
Costs and associated charges related to the financial instrument 与金融产品有关的成本和费用	6.00%	1200
Total Costs and Charges 成本和费用总计	9.50%	1900

The effect of costs and charges on the return per each year

成本和费用对每年回报率的影响

1st year 第一年		2nd year 第二年		3rd Year 第三年		4th Year 第四年		5th Year 第五年		Cumulative effect of costs on return 成本对回报的累计效应	
%	EUR	%	EUR	%	EUR	%	EUR	%	EUR	% p.a	EUR
3.50%	700	1.50%	300	1.50%	300	1.50%	300	1.50%	300	1.80%	1900

Illustration of costs and charges per each year



In this scenario the total costs and charges will offset the return on average by 1.80% per year.
在此情况下，总成本和费用将会冲抵1.80%的平均年化回报。

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Ex-ante costs and charges: Money Market Fund

交易成本：货币市场基金

Investment assumptions:

投资假设

Buying (subscribing to) a Money Market fund and selling it (redemption) after 5 years. The fund reinvests the coupons. The average amount invested over the entire period in EUR: 20000

购买（申购）债券基金并在5年后卖出（赎回）。该基金投资了息票。整个期间投入的平均金额 20000 欧元

The list of fees for this investment:

这项投资的费用清单

- Subscription fee:	1.00% min 50 EUR
申购费用	
- Redemption fee:	0%
赎回费用	
- All fund annual costs and expenses* . :	1.0%
每年度的成本和费用	
- Custody fee % p.a. :	0.30%
托管费（年化）	

*Fund costs are embedded in the fund NAV (the price of the fund) and are estimates of the expected expenses during the year

基金成本包含在基金净资产值（基金的价格）中，是对一年内预期费用的估计

The summary of costs and associated charges related to this investment over a 5 year holding period is represented below

5年持有期间与此投资相关的成本和费用摘要如下

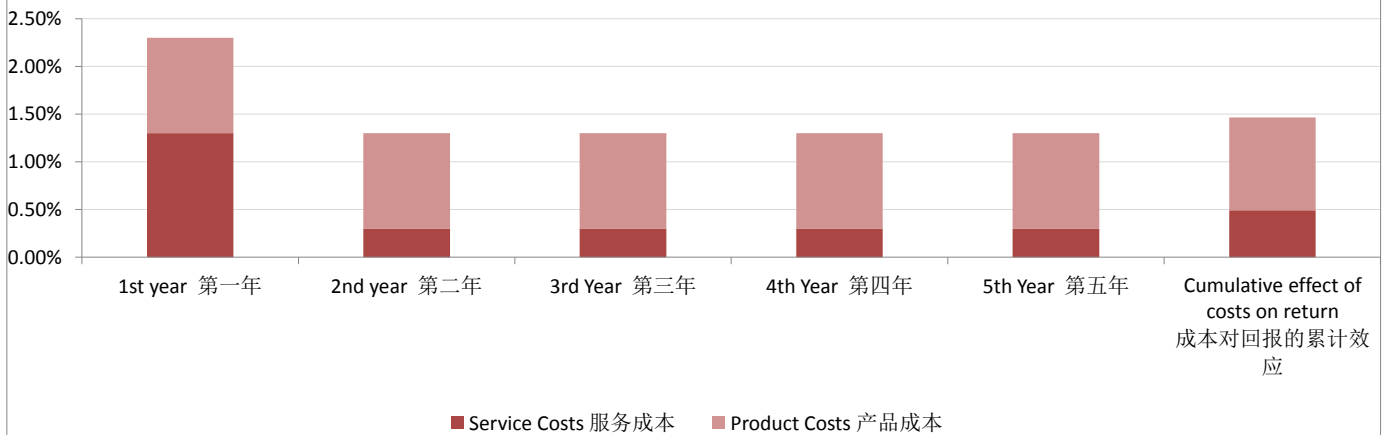
Cost Type 成本类型	Rate 比率	EUR 欧元
Costs and associated charges for the investment service(s) 投资的服务成本和相关费用	2.50%	500
Costs and associated charges related to the financial instrument 与金融产品有关的成本和费用	5.00%	1000
Total Costs and Charges 成本和费用总计	7.50%	1500

The effect of costs and charges on the return per each year

成本和费用对每年回报率的影响

1st year 第一年		2nd year 第二年		3rd Year 第三年		4th Year 第四年		5th Year 第五年		Cumulative effect of costs on return 成本对回报的累计效应	
%	EUR	%	EUR	%	EUR	%	EUR	%	EUR	% p.a	EUR
2.30%	460	1.30%	260	1.30%	260	1.30%	260	1.30%	260	1.44%	1500

Illustration of costs and charges per each year



In this scenario the total costs and charges will offset the return on average by 1.44% per year.

在此情况下，总成本和费用将会冲抵1.44%的平均年化回报。

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Ex-ante costs and charges: EUR Shares

交易成本：欧洲股票

Investment assumptions:

投资假设

Buying european shares (on Euronext Paris) and selling them after 5 years. The shares don't pay dividends

The average amount invested over the entire period in EUR: 20000

购买欧洲股票（巴黎泛欧交易所），5年后卖出。该股票不分红。整个期间投入的平均金额 20000 欧元

The list of fees for this investment:

这项投资的费用清单

- Transaction fee (buy/sell):	0.80% min 30 EUR
交易费（买/卖）	
- External brokerage fee (buy/sell):	0.085%
外部经纪费（买/卖）	
- Custody fee % p.a.:	0.30%
托管费（年化）	

The summary of costs and associated charges related to this investment over a 5 year holding period is represented below

5年持有期间与此投资相关的成本和费用摘要如下

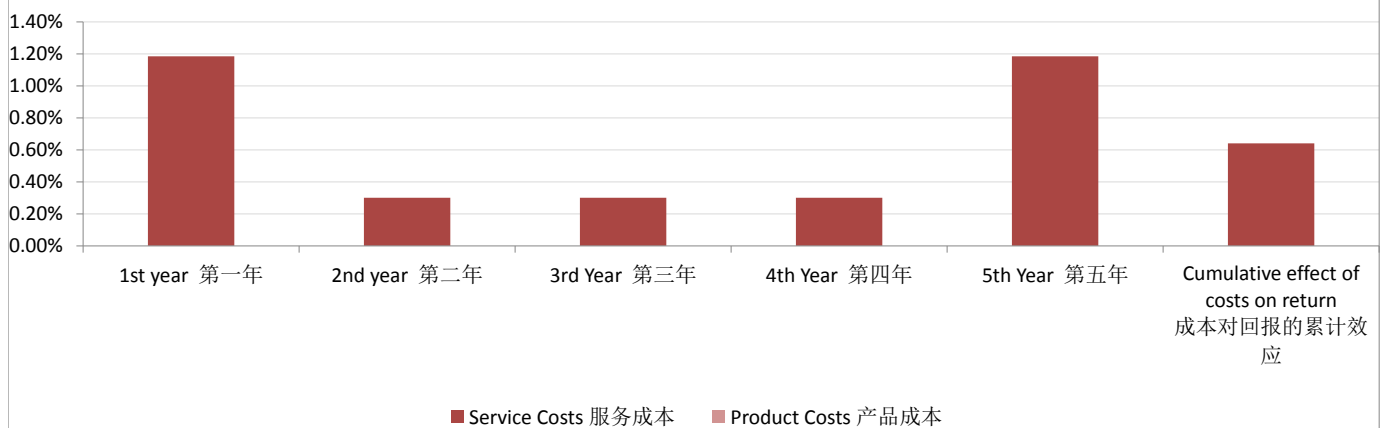
Cost Type 成本类型	Rate 比率	EUR 欧元
Costs and associated charges for the investment service(s) 投资的服务成本和相关费用	3.27%	654
Costs and associated charges related to the financial instrument 与金融产品有关的成本和费用	0.00%	0
Total Costs and Charges 成本和费用总计	3.27%	654

The effect of costs and charges on the return per each year

成本和费用对每年回报率的影响

1st year 第一年		2nd year 第二年		3rd Year 第三年		4th Year 第四年		5th Year 第五年		Cumulative effect of costs on return 成本对回报的累计效应	
%	EUR	%	EUR	%	EUR	%	EUR	%	EUR	% p.a	EUR
1.19%	237	0.30%	60	0.30%	60	0.30%	60	1.19%	237	0.64%	654

Illustration of costs and charges per each year



In this scenario the total costs and charges will offset the return on average by 0.64% per year.

在此情况下，总成本和费用将会冲抵0.64%的平均年化回报。

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Ex-ante costs and charges: HKD Shares

交易成本：香港股票

Investment assumptions:

投资假设

Buying shares on Honk Kong Stock Exchange(HKSE) and selling them after 5 years.The shares don't pay dividends. The average amount invested over the entire period in HKD: 200000

购买香港股票（香港联合交易所），5年后卖出。该股票不分红。整个期间投入的平均金额 200000 港币

The list of fees for this investment:

这项投资的费用清单

- Transaction fee (buy/sell):	0.80% min 300 HKD
交易费（买/卖）	
- HKSE Stamp Duty (buy/sell):	0.100%
香港印花税（买/卖）	
- HKSE Trading fee (buy/sell):	0.005%
香港交易及结算所交易费（买/卖）	
- HKSE Transaction Levy (buy/sell)	0.0027%
交易征费（买/卖）	
- Custody fee % p.a. :	0.30%
托管费（年化）	

The summary of costs and associated charges related to this investment over a 5 year holding period is represented below
5年持有期间与此投资相关的成本和费用摘要如下

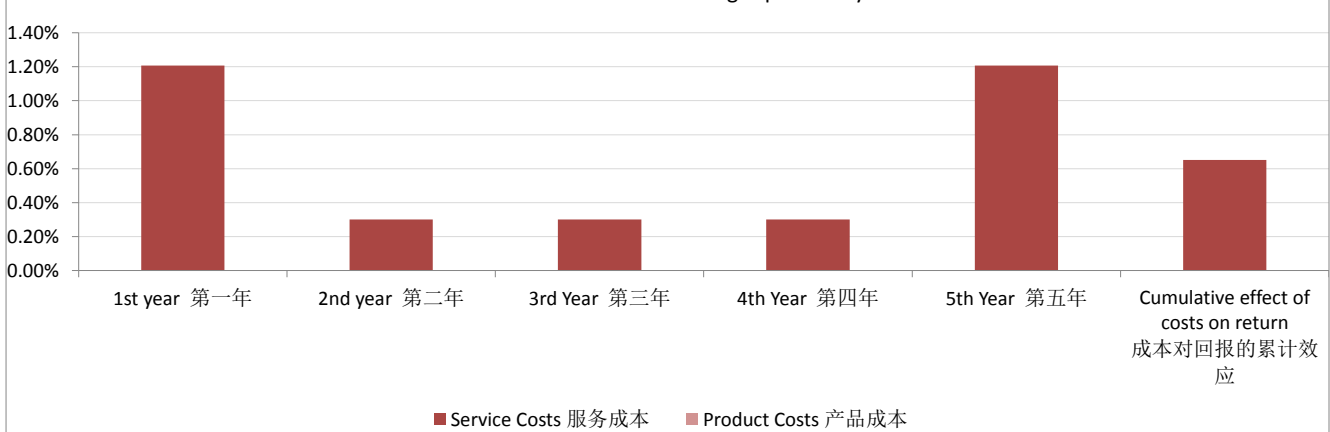
Cost Type 成本类型	Rate 比率	HKD 港币
Costs and associated charges for the investment service(s) 投资的服务成本和相关费用	3.32%	6630.8
Costs and associated charges related to the financial instrument 与金融产品有关的成本和相关费用	0.00%	0
Total Costs and Charges 成本和费用总计	3.32%	6630.8

The effect of costs and charges on the return per each year

成本和费用对每年回报率的影响

1st year 第一年		2nd year 第二年		3rd Year 第三年		4th Year 第四年		5th Year 第五年		Cumulative effect of costs on return 成本对回报的累计效应	
%	HKD	%	HKD	%	HKD	%	HKD	%	HKD	% p.a	HKD
1.21%	2415.4	0.30%	600	0.30%	600	0.30%	600	1.21%	2415.4	0.65%	6630.8

Illustration of costs and charges per each year



In this scenario the total costs and charges will offset the return on average by 0.65% per year.

在此情况下，总成本和费用将会冲抵0.65%的平均年化回报。

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Ex-ante costs and charges: USD Shares

交易成本：美国股票

Investment assumptions:

投资假设

Buying US shares (on NASDAQ) and selling them after 5 years. The shares don't pay dividends

The average amount invested over the entire period in USD: 25000

购买美国股票（在纳斯达克）并在5年后卖出。该股票不分红。整个期间投入的平均金额 25000 美元

The list of fees for this investment:

这项投资的费用清单

- Transaction fee (buy/sell):	0.80% min 30 USD
交易费（买/卖）	
- SEC Fee (sell):	0.0013%
SEC费用（卖）	
- Custody fee % p.a. :	0.30%
托管费（年化）	
- Stamp duty (buy/sell)	0.10%
印花税（买/卖）	

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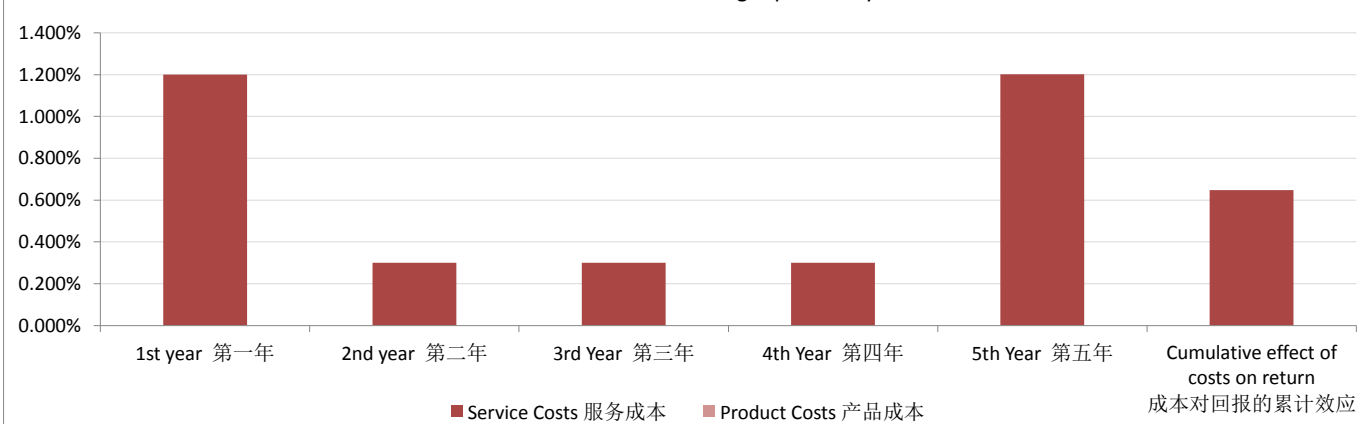
Cost Type 成本类型	Rate 比率	USD 美元
Costs and associated charges for the investment service(s) 投资的服务成本和相关费用	3.30%	825.325
Costs and associated charges related to the financial instrument 与金融产品有关的成本和费用	0.00%	0
Total Costs and Charges 成本和费用总计	3.30%	825.325

The effect of costs and charges on the return per each year

成本和费用对每年回报率的影响

1st year 第一年		2nd year 第二年		3rd Year 第三年		4th Year 第四年		5th Year 第五年		Cumulative effect of costs on return 成本对回报的累计效应	
%	USD	%	USD	%	USD	%	USD	%	USD	% p.a	USD
1.20%	300	0.30%	75	0.30%	75	0.30%	75	1.20%	300.325	0.65%	825.325

Illustration of costs and charges per each year



In this scenario the total costs and charges will offset the return on average by 0.65% per year.

在此情况下，总成本和费用将会冲抵0.65%的平均年化回报。

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