

KBC Investment Funds

Overview of fees and charges

Valid as of 15th April 2020



1. Transaction Fees

| | |
|--|---|
| Subscription fee (entry charge) | See Fund Fact Sheet for each fund (Product Sheet on kbc.ie) |
| Redemption fee (exit charge) | 0% |
| Ongoing charges (including management fee) | See Fund Fact Sheet for each fund (Product Sheet on kbc.ie) |

1. Distribution Fees

KBC Asset Management as manager of the fund pays a distribution fee to KBC Bank Ireland for the distribution of the product. The distribution fee is determined as follows:

KBC Bank receives 70% of the management fee for products managed by KBC Asset Management. For example, if a fund has a management fee of 1.20%, then the distribution fee paid to KBC Bank will amount to 0.84%. The management fee is listed on the Fund Fact Sheet.

3. Impact of fees on the return* example for an individual fund investment

The total fees for the buying, holding and selling of Investment Funds consists of the transaction fees, ongoing charges (including distribution fees) and the stock market tax* and differs depending on the period you hold the financial instrument. Below you will see an example of the impact of fees on an individual investment.

The example is based on an invested amount of €10,000 in a fund with ongoing charges of 2% • (which include a 1.20% ** annual management fee).

Distribution fees which form part of the management fee are shown under Fees paid for investment services. The fees, in percentages and in euros, are expressed on an annual basis.

| Example for Funds without a Fixed Term - Open Ended Funds | | | |
|---|---------|--|---------|
| Amount invested | €10,000 | Sale amount | €10,000 |
| Entry Fee | 1.00% | Transaction fee for the fund (exit charge) | 0.00% |
| Distribution Fee | 0.80% | Product fees | 1.20% |

| | Fee on purchase | | On sale after 1 year | | On sale after 3 years [^] | | On sale after 5 years [^] | |
|--|-----------------|-------------|----------------------|-------------|------------------------------------|-------------|------------------------------------|-------------|
| Fees paid for investment services (entry charge) | 1.00% | €100 | 1.00% | €100 | 0.33% | €33 | 0.20% | €20 |
| Service fees* | 0.00% | €0 | 0.00% | €0 | 0.00% | €0 | 0.00% | €0 |
| Ongoing charges | 0.00% | €0 | 2.00% | €200 | 2.00% | €200 | 2.00% | €200 |
| Comprised of: Distribution fees | 0.00% | €0 | 0.84% | €84 | 0.84% | €84 | 0.84% | €84 |
| Product fees | 0.00% | €0 | 0.36% | €36 | 0.36% | €36 | 0.36% | €36 |
| Other fees | 0.00% | €0 | 0.80% | €80 | 0.80% | €80 | 0.80% | €80 |
| Total fees | 1.00% | €100 | 3.00% | €300 | 2.33% | €233 | 2.20% | €220 |

*Not applicable in Ireland

**Actual prices will vary per fund as per the individual Fund Fact Sheet

[^]Fees, in percentages and in euros, are expressed on an annual basis