

Information on expected costs of the product offered and service provided¹

I. Expected costs and fees related to the transaction

Expected costs and fees related to FX Forward and Swap transactions		
Type of costs	Absolute value in respective currency	Value in pips
Product costs	0 USD	0
Service costs	1 000 USD - 20 000 USD	10 - 200
– incl. one-off costs	1 000 USD - 20 000 USD	10 - 200
Payments from third parties	0 USD	0
Total costs	1 000 USD – 20 000 USD	10 - 200

Description of the parameters of the FX forward for which the calculations were made:

- Client buys EUR with term after one year
- Nominal – 1 000 000 EUR
- Currency pair - EUR/USD
- Spot rate - 1.1650
- Forward rate – 1.17
- Service costs – 10 500 USD

When concluding FX forward/ swap transaction, the forward rate is defined as the premium/ discount above/ below the spot rate, depending on the interest rates on both currencies. The client who concludes FX forward transaction owes the Bank a spread on the forward rate, which includes the costs for the service specified above. The costs of the service are paid at the maturity date of the forward. Payment is made to the client's current account opened with DSK Bank.

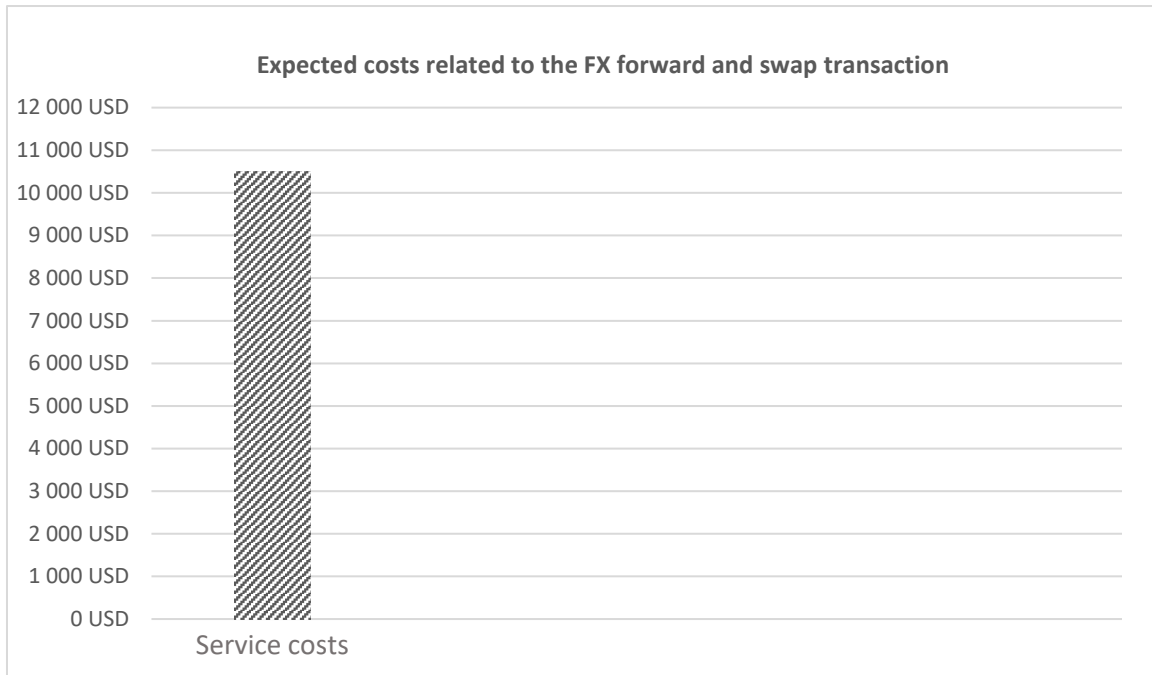
II. Cumulative effect of costs on return in the provision of investment services

Taking into account the characteristics of the product FX forward and swap, no sharp changes or fluctuations in the stated costs are expected when concluding the FX forward and swap or in the period until its maturity. The illustration below graphically presents these costs as there are no running costs for FX forward and swap.

The effect on the client's result of concluding a FX forward and swap transaction is indicated in pips when concluding the FX forward and swap in I.

Expected costs related to the FX forward and swap transaction:

¹ Cost information refers to FX forward as well as flexible or window forward.



The expected transaction costs are calculated based on the example above.