# Information on the costs and charges associated with investments

Product type – investment fund or exchange-traded product (ETF, ETN or ETC)

ISIN code: **IE00BKWQ0F09**

Name: **SPDR EUROPE ENERGY**

This material contains information on the total estimated costs and charges associated with the relevant financial instrument (or other similar exchange-traded products with the same costs) and investment and ancillary services associated with it. This is not marketing material. The provision of this information is prescribed by law, and customers should read it before deciding to invest.

For more information on the product-related costs and before making your investment decision, please read the Key Information Document (KID) of the specific product.

This example shows the estimated costs associated with investing in the mentioned product for a one-year investment period and the investment amounts specified, i.e. EUR 1,000 and EUR 10,000 or foreign currency equivalent under the zero-return scenario, assuming that a one-time investment is made at the beginning of the year and sold at the end of the year. Actual costs may differ from the estimated costs shown in the example. Where provided in the Pricelist, reduced service costs can be applied (not reflected herein).

| Costs and charges | Product type – investment fund or exchange-traded product specified above | 1,000 asset value | 10,000 asset value |
|---|---|---|---|
| Product costs | One-off charges | 0.00 | 0.00 |
| | On-going charges | 1.80 | 18.00 |
| | All costs related to transactions | 0.80 | 8.00 |
| | Incidental costs (performance fees) | 0.00 | 0.00 |
| Service costs | One-off charges | 0.00 | 0.00 |
| | On-going charges | 0.00 | 0.00 |
| | All costs related to transactions | 40.00 | 60.00 |
| | Any charges that are related to ancillary services | 24.00 | 24.00 |
| | Incidental costs | 0.00 | 0.00 |
| Third-party payments | Third-party payments (inducements) received by AS Citadele banka per year | 0.00 | 0.00 |
| **Total product costs** | | **2.60** | **26.00** |
| % of asset value | | 0.26% | 0.26% |
| **Total service costs** | | **64.00** | **84.00** |
| % of asset value | | 6.40% | 0.84% |
| **Total costs and charges (in monetary figure and % of asset value)** | | **66.60** | **110.00** |
| | | 6.66% | 1.10% |

| | | | |
|---|---|---|---|
| Cumulative impact of costs and charges on return (ROI) | What you would get if the costs and charges associated with the investment service and product were zero | 1 000.00 | 10 000.00 |
| | What ROI would be if the costs and charges associated with the investment service and product were zero | 0.00% | 0.00% |
| | Your benefit after all costs and expenses have been paid | 933.40 | 9 890.00 |
| | Cumulative impact of costs and charges on the return of investment | -66.6 (-6.66%) | -110 (-1.1%) |

The table below shows the cumulative impact of costs on ROI in the first year and over the next five years in case of negative, neutral and positive investment scenarios. These scenarios are illustrative and do not rely on objective data analysis.

| Investment period | Name | 1,000 asset value without increase in value | 10,000 asset value without increase in value |
|---|---|---|---|
| 1 (one) year | Total profitability (average profitability) less costs and charges | -66.6 (-6.66%) | -110 (-1.1%) |
| 3 (three) years | | -7.8 (-0.78%) | -78 (-0.78%) |
| 5 (five) years | | -13 (-1.3%) | -130 (-1.3%) |

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Explanation of the charges and costs of the product and service

| Costs and charges | Product costs | Service costs |
|---|---|---|
| One-off charges | All costs and charges (included in the price of a financial instrument or added to its price) paid to suppliers of products at the beginning or at the end of an investment in a financial instrument | All costs and charges paid to the bank at the beginning or at the end of providing investment services |
| On-going charges | All on-going costs and charges associated with the management of a financial product deducted from the value of the financial instrument during the investment in the financial instrument (management fees, etc.) | On-going charges related to investment services of the bank |
| All costs related to transactions | All costs and charges arising from the acquisition and disposal of investments | All costs related to transactions performed by the bank (broker commissions, platform fees,. mark ups, transaction tax, stamp duty, foreign exchange costs (if any)) |
| Charges related to ancillary services | Not applicable | All costs and commissions associated with ancillary services and not mentioned above (custody fees) |
| Incidental costs | Performance fees | Performance fees (none) |

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