

Decision N 18**EXECUTIVE DIRECTOR OF INVIA INVESTMENTS CJSC****ON APPROVAL****TARIFFS FOR BROKERAGE SERVICES PROVIDED BY INVIA INVESTMENTS CJSC**

25.10.2024.

Guided by paragraph 11.26 of the charter of Invia Investments CJSC (hereinafter referred to as the "company"), I decide.

1. To approve tariffs for brokerage services of Invia Investments CJSC on international trade markets with the INVIATRADE trading platform in accordance with Appendix 1.
2. Within one working day from the moment of making this decision, arrange notification of all interested customers, as well as publication of this decision on the official website of the company:
3. Establish that, from 15/11/2024, tariffs for brokerage services provided by Invia Investments CJSC on international markets with the INVIATRADE trading platform, approved by the decision N11 dated 20/08/2024, are considered invalid:
4. Establish that this decision comes into force on 15/11/2024.

Invia Investments CJSC
Executive Director
Anahit Shakaryan

Fees and Terms for Providing Brokerage Services on International Markets via the INVIATRADE Trading Platform

Within the framework of brokerage services on international markets via the INVIATRADE trading platform, fees for customers are classified as Basic and VIP.

	Basic	VIP
Minimum deposit	USD equivalent to 200,000 AMD or more	USD equivalent to 25,000,000 AMD and above
Opening/maintenance of a brokerage account	free	free
Replenishment of the brokerage account	free	free
Provision of a mobile application	V	V
Telephone service (hour/day)	10/5	10/5
Individual trading conditions/discounts	-	Possibility of a discount
Individual consultation	-	V

The cost of currency conversion

Валютная пара	Покупка	Продажа
USD / AED	Average rate- 0.087 AED	Average rate+ 0.087 AED
USD / EUR	Average rate- 0.015 EUR	Average rate+ 0.015 EUR
USD / GBP	Average rate- 0.015 GBP	Average rate+ 0.015 GBP
USD / CHF	Average rate- 0.018 CHF	Average rate+ 0.018 CHF

USD / HKD	Average rate- 0.050 HKD	Average rate+ 0.050 HKD
USD / CNY	Average rate- 0.280 CNY	Average rate+ 0.280 CNY
USD / CAD	Average rate- 0.045 CAD	Average rate+ 0.045 CAD
USD / AUD	Average rate- 0.060 AUD	Average rate+ 0.060 AUD
USD / JPY	Average rate- 1.150 JPY	Average rate+ 1.150 JPY
USD / TRY	Average rate- 0.115 TRY	Average rate+ 0.115 TRY

The average exchange rate is regularly updated on the Platform and is equal to the average exchange rate between the purchase price and the sale price of the currency. Conversion of currencies other than the US dollar is also possible, but all payments are made through the US dollar. For example, when converting GBP to EUR, GBP will be automatically converted to USD and USD to EUR.

Transaction fees for securities, including exchange-traded fund (ETF) shares

Stocks	Brokerage	Custodial
US Equity	2.0 cent per share (min 3.0\$)	-
Chi-X Europe	12 bp (min 9 EUR)	12 bp p.a.
UK	12 bp (min 9 GBP)	9 bp p.a.
Shanghai Connect	25 bp (min 110 CNY)	9 bp p.a.
Japan	12 bp (min 1600 JPY)	9 bp p.a. + 11\$ per transaction
Canada	3.0 cent per share (min 12CAD)	7 bp p.a.
Australia	10 bp (min 13 AUD)	10 bp p.a.
Turkey	12 bp (min 40 TRY)	13 bp p.a. + 30\$ per transaction
NASDAQ Dubai	20 bp + 3 USD per transaction	-
Dubai Financial Market	25 bp + 10 AED per transaction	-
Abu Dhabi Exchange	15 bp	-
Hong Kong	10 bp (min 150 HKD) + stamp duty 0.1% transaction levy (HK) 0.0027% transaction levy (FRC) 0.00015% trading fee 0.00565%	10 bp p.a.
Bonds	Brokerage	Custodial
	13 bp of nominal value	13 bp p.a. (min 10.0\$) of market value, accrued daily, charged monthly
Market data	Professional / Corporate	Non-professional
NYSE level 1	49.5\$ per month	1.1\$ per month
NYSE - AMEX level 1	25.3\$ per month	1.1\$ per month
NASDAQ level 1	26.4\$ per month	1.1\$ per month
US total view level 2	80\$ per month	16\$ per month
Others	upon client's request on the platform	upon client's request on the platform

The mentioned fees do not include operational expenses that may arise from the Company's need to involve third parties to execute transactions and ensure final settlement, specifically fees charged by trading platforms and/or other intermediaries from the Company (excluding commissions charged according to the tariffs set by agreements with Agents), depending on the trading platform, type of transaction, volume, and other circumstances. Such expenses are subject to non-discretionary deduction from the customer's accounts maintained at the Company. The reports presented to the customer reflect both the mentioned expenses and the deductions and withholdings made by the Company for their reimbursement.

The exchange rate of the Central Bank of Armenia on the day of the transaction will be applied for calculations expressed in foreign currency in this document.