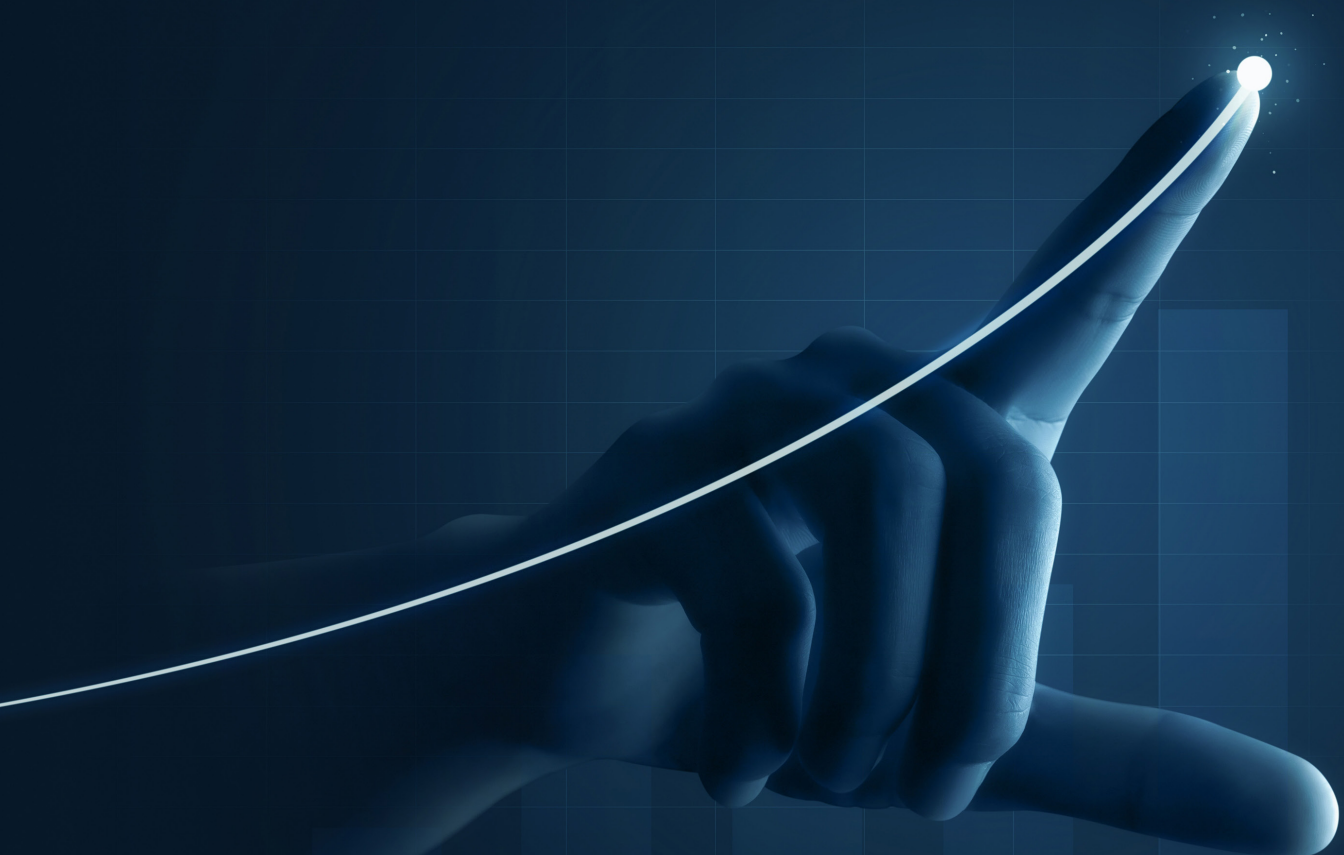




ضمان للإستثمار  
DAMAN INVESTMENTS

# Wealth Management Products

Fee Schedule





## Section 1:

### Key points to consider from the provided notice:

- This document outlines pricing details for specific products and services offered by Daman Investments.
  - Daman Investments may apply transaction fees, charges, or earn commissions on certain transactions, and additional fees may be imposed for services requiring exceptional handling.
  - Transactions related to specific investment types might have differentiated pricing from what is outlined in this document. We will notify you if the pricing for any transaction or investment is not within the ranges outlined in this document.
  - VAT will be charged separately and is not included in this schedule.
  - All fees and charges are subject to change at any time with notice to the Customer. The same will be reflected on our website [daman.ae](http://daman.ae)
- If you have any inquiry, please contact your Relationship Manager.

## Section 2:

Wealth Management Products Fees Schedule					
		Performance Fee	Management Fee	Subscription Fee	Redemption Fee
Mutual Fund Funds (in house)	Concerto IS Daman MENA Fund	Upto maximum of <b>20%</b> appreciation in the Net Asset Value per Share multiplied by the number of outstanding Shares during the Performance Fee Calculation Period, above the High-Water Mark per Share, provided that this appreciation is higher than a Hurdle Rate which is calculated as 3M SOFR + <b>3%</b> . The hurdle rate is capped at <b>6%</b> .	Up to a maximum of <b>2%</b>	<b>4%</b> for Class R (Deferred sales fee)	Up to a maximum of <b>4%</b> for Class R (Exit fee; based on unamortized deferred sales fee); Up to a maximum of <b>4%</b> for Class S if redeemed within 3 years of subscription (Exit fee)
	Daman UAE IPO Fund	Upto a maximum of <b>15%</b> of the increase, if any, in the NAV per Unit, during each fiscal year, above an amount equal to the High-Water Mark plus the <b>10%</b> per annum hurdle for such fiscal year.	Up to a maximum of <b>1.5%</b>	Up to a maximum of <b>3%</b>	Nil
Mutual Funds (3 <sup>rd</sup> party)		The investment company may charge a performance fee and this will be defined in the fund prospectus and factsheet where applicable.	This fee is charged by the fund manager and is defined in the prospectus and factsheet of the fund.	Maximum subscription fees will be as per the fund prospectus and/or factsheet for the relevant fund, or up to a maximum of <b>5%</b> (whichever is lower)	Nil
Fixed Income Solutions		N/A	N/A	Up to <b>2%</b> of the notional amount.	Up to <b>1%</b> of the notional amount.
Equities		N/A	N/A	Up to <b>1%</b> (Transaction fee)	Up to <b>1%</b> (Transaction fee)
Structured Notes		N/A	N/A	Up to <b>2%</b> (Transaction fee).	Up to <b>2%</b> (Transaction fee).
Alternatives		The investment company may charge a performance fee, and this will be defined in the fund prospectus where applicable.	This fee is charged by the investment company and is defined in the prospectus of the fund.	Maximum subscription fees will be as per the fund prospectus for the relevant fund, or up to a maximum of <b>5%</b> (whichever is lower)	The investment company may charge a redemption fee for breaking the investment before the maturity date of the investment. The redemption fee (breakage fee) will be defined in the prospectus/ offering documents.



Please take note of the following:

- 1. Custody Fees:** Up to **0.50%** per annum of the NAV; accrued and payable monthly, in addition to settlement cost of **USD35** per transaction. Also, an annual segregated custody account maintenance fee of **USD1,230** excluding VAT, per account (portfolio) will be applied. This fee will be accrued and payable monthly.
- 2. Administration Fees:** (a) Up to **0.50%** per annum of the NAV; accrued and payable monthly. (b) Assets Under Management (AUM) transfers out of Daman will incur a fee of up to **0.50%** on the value transferred out. (c) In case a third-party administration services are used the charges will be **USD500** excluding VAT per month per account (portfolio).

## Section 3:

### Discretionary Portfolio Management

For discretionary portfolios, fees vary based on the client's risk profile and investment requirements, including management, custody, and administration fees, as well as performance fees linked to portfolio performance relative to a high-water mark and hurdle rate.

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