

Exempelrapport nr. 3

Om du har säkrat en riskexponering i till exempel ränta eller råvaror eller använt någon annan skräddarsydd finansiell lösning

SEB

Attn: Treasury/Finance department

Försättsblad

SEB kostnadsrapport - endast för information

I detta utskick finns en sammanfattning av alla avgifter och övriga kostnader som uppkommit i samband med de finansiella tjänster och produkter som du har handlat med Skandinaviska Enskilda Banken AB (publ) ("SEB") under perioden januari till december 2018. Kostnadsrapporten är utformad i enlighet med EUs direktiv om Marknader för finansiella instrument ("MiFID II"), vilket ställer krav på att alla Europeiska värdepappersinstitut ska skicka ut en sådan årlig rapport, med start 2019.

Rapporten täcker inte samtliga tjänster som SEB tillhandahåller. Om du har en depå eller handlar fonder med SEB kommer du få separat information om de tjänsterna.

Presentation av kostnader under MiFID II

Regelverket har satt en marknadsstandard för hur kostnader och avgifter ska aggregeras och presenteras för dig. För att underlätta för dig som kund har vi valt att visa kostnaderna på en mer detaljerad nivå än vad regelverket kräver. En förklaring av varje kategori och kostnadstyp finns i rapporten.

Transaktionsrelaterade kostnader

De kostnader som visas i den här rapporten är både avgifter som uttryckligen avtalats om, så som courtage vid aktiehandel, och så kallade implicita transaktionskostnader, vilka är inkluderade i transaktionspriset när du handlar ett finansiellt instrument. De implicita kostnaderna är inga ytterligare kostnader; de reflekterar inte nödvändigtvis den nettoinkomst som SEB får från en transaktion givet de marknadsrisker och säkringskostnader som uppstår när vi handlar i egen räkning.

Ytterligare information

När du handlat, eller ingått andra tjänster med oss, har du fått ta del av mer detaljerad kostnadsinformation. Vänligen se gällande avtal och affärsbekräftelser som vi har skickat till dig under 2018.

Du behöver inte vidta några åtgärder till följd av den här rapporten. Om du vill ha ytterligare information om varför du mottagit den här kostnadsrapporten, vänligen kontakta oss på costs&chargesreport@seb.se.

Hälsningar,

SEB

Attn: Treasury/Finance department
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Date

Reporting Period

Summary of Costs and Charges 2018

Report currency SEK

See next page for explanations

Investment services and/or ancillary services

One-off charges	5 331
On-going charges	0
Transaction-related costs	12
Ancillary services charges	1 794
Incidental costs	0
Investment services and/or ancillary services total	---

Third party payments

Bank received retrocessions, discounts, and similar inducements	0
Third party payments forwarded to client	0
Third party payments total	0

Financial instruments

One-off charges	0
On-going charges	0
Transaction-related costs	0
Incidental costs	0
Financial instruments total	0

Total Costs and Charges	47
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VAT is not included in any numbers in this Report.

Part of the Total Costs and Charges can represent an amount paid in foreign currency.

Please see the following page for information on FX rates applied when producing this Report.

Summering av kostnader

The following currency translation were used for the purpose of producing this report

DKK/SEK 1.3708 EUR/SEK 10.2034

These exchange rates were taken from SEB's general (end-of-year) fixings, as used for similar reporting purposes. The currency rates have been used for display purposes only and do not relate to any actual Currency Conversion Costs presented in this Report. Any such Currency Conversion Costs – incurred, for example, when settlement of trades in foreign-denominated securities is converted to your requested currency – are included in this Report on the previous page as Ancillary Service costs. These conversion rates can be requested at the time of any such costs are incurred.

Description of the Summary of Costs and Charges

The following is a brief description of the types of costs associated with each category shown in the Report on the first page.

Investment services and/or ancillary services

One-off charges

Costs incurred at one time only, usually either when beginning or ending a service; for example, Depository Fees, Switching Costs and Termination Fees.

On-going charges

Costs incurred in respect of maintaining, running or subscribing to a service; for example, Advisory Fees, Agent Fees, Custody Fees, Research Costs.

Transaction-related costs

Resulting from a trade in a financial instrument; for example, Execution Fees, Commission, Currency Conversion Costs, Delivery Fees, Implicit Transaction Costs, Clearing Fees.

Ancillary services charges

Charges for ancillary services (unless they are not already included in another category); for example, Manual Charges, Research on-demand Fees, Custody Related Fees.

Incidental costs

Contracted variable charges which cannot be foreseen or which cannot be fixed until after the service has been completed. These typically arise because the charge is based on portfolio value developments during a period; for example, Performance Fees.

Third party payments

Bank received retrocessions, discounts, and similar inducements

Third party payments received by SEB from other service providers in connection with services received by the client.

Third party payments forwarded to client

The part of a payment received by SEB from another party, which is then paid out to you as our client.

Financial Instruments

Costs and associated charges related to financial instruments which are embedded within the product itself when first manufactured or included when buying or selling such instruments (when such trading was not charged as a service). These reported costs may include implicit costs embedded in the all-in price when trading with SEB as principal.

One-off charges

Charges paid at the beginning or the end of an investment; for example, Distribution Fees, Entry Fees, Exit Fees.

On-going charges

Costs for the management or up-keep of an instrument, deducted gradually from the value of that instrument during its lifetime; for example, Management Fees.

Transaction-related costs

Incurred as a result of the acquisition and disposal of investments within the instrument, usually embedded in the trading price agreed with SEB.

Incidental costs

Performance fees for value development during a period.

Other comments regarding this Report:

- 1. Lack of data on Investment Amount:** Costs are listed in this Report without a comparison as a percentage of an invested amount, since SEB is unable to determine the appropriate investment amount upon which to base such a computation.
- 2. Lack of Analysis of Effect on return:** For this Report, there are no illustrations of the cumulative effects of costs on return, since SEB is unable to determine an appropriate investment total on which to produce a meaningful total return figure.
- 3. Exempt FX Forwards:** this Report does not contain cost information relating to FX forward transactions with non-financial counterparties (as defined in the European Markets Infrastructure Regulation (EMIR)), that have traded outside a trading venue in physically-settled FX forwards. This is because FX forwards fulfilling these conditions and which are entered into with the purpose of facilitating (hedging) payments for goods, services or direct investments (being "Exempt FX-forwards") are excluded from the cost disclosure requirements. Given the typical client's use of FX forwards, we assume that hedging payments is the usual reason for SEB's non-financial counterparties to enter FX-forward transactions. If you are a non-financial counterparty whose trading in such instruments would not fit the Exempt FX-forward definition, please contact your usual SEB contact person, or send an e-mail to FX-forwards@seb.se. For further information on the FX forwards exemption, please see the notice on <http://sebgroupp.com/mifid>.