



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.

Section 2:

Wealth Management Products Fees Schedule					
		Performance Fee	Management Fee	Subscription Fee	Redemption Fee
Mutual Funds (in house)	Daman Balanced High Income Fund	Up to a maximum of 15%	Up to a maximum of 1.5%	Up to 4% for Class B (Deferred sales fee)	Up to 4% for Class B (Deferred sales fee)
	Daman Global Sukuk Fund	N/A	Up to a maximum of 1%	3% for Class L (Deferred sales fee)	Up to a maximum of 3% for Class L (Exit fee; based on unamortized deferred sales fee); Up to a maximum of 2% for Class N if redeemed within first year of subscription (Exit fee)
	Concerto IS Daman MENA Fund	Up to a maximum of 20%	Up to a maximum of 2%	4% for Class R (Deferred sales fee)	Up to a maximum of 4% for Class R (Exit fee; based on unamortized deferred sales fee); Up to a maximum of 4% for Class S if redeemed within 3 years of subscription (Exit fee)
	Daman UAE IPO Fund	Up to a maximum of 15%	Up to a maximum of 1.5%	Up to a maximum of 3%	Nil
Mutual Funds (3 rd party)		The investment company may charge a performance fee and this will be defined in the fund prospectus and factsheet where applicable. Please note that Daman Investments may receive a proportion of the performance fee from the fund management company. More details on this fee can be provided to the client upon request	This fee is charged by the fund manager and is defined in the prospectus and factsheet of the fund. Please note that Daman Investments may receive a proportion of the management fee from the fund management company. More details on this fee can be provided to the client upon request	Maximum subscription fee will be as per the fund prospectus and/or factsheet for the relevant fund, or up to a maximum of 5% (whichever is lower)	Nil

Wealth Management Products Fees Schedule

	Performance Fee	Management Fee	Subscription Fee	Redemption Fee
Fixed Income Solutions	N/A	N/A	Up to 2% of the notional amount. Please note that Daman Investments may earn additional revenue from the fixed income trade that has been executed as a result of the client instruction. Details of the additional revenue can be provided to the client upon request	Up to 1% of the notional amount. Please note that Daman Investments may earn additional revenue from the fixed income trade that has been executed as a result of the client instruction. Details of the additional revenue can be provided to the client upon request
Equities	N/A	N/A	Up to 1% (Transaction fee). Please note that Daman Investments may earn additional revenue from the equity trade that has been executed as a result of the client instruction. Details of the additional revenue can be provided to the client upon request	Up to 1% (Transaction fee). Please note that Daman Investments may earn additional revenue from the equity trade that has been executed as a result of the client instruction. Details of the additional revenue can be provided to the client upon request
Structured Notes	N/A	N/A	Up to 2% (Transaction fee). Please note that Daman Investments may earn a distribution fee paid to it by the issuer of the note. Details of this fee can be provided to the client upon request	Up to 2% (Transaction fee). Please before note that additional breakage fees may apply if the structured note is redeemed before its maturity date. Please refer to the offering documents for more information
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. Please note that Daman may receive a proportion of the management fee from the investment company	Maximum subscription fees will be as per the fund prospectus for the relevant fund, or up to a maximum of 5% (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 charges will apply, please reach out to your relationship manager for a detailed summary of the custody charges applicable for your investment.
2. An annual custody account maintenance fee of 1,250 USD per IBAN will be applied. This fee will be deducted from your account on a monthly basis (pro-rated).
3. For structured notes, Daman Investments may earn a distribution fee paid to it by the issuer of the note. Details of this fee can be provided to you by your Relationship Manager upon request.
4. Management fee, performance fee, subscription fee and redemption fee for the in-house funds will depend on the share class. Further details can be found in the fund factsheets for each fund.

Section 3:

Discretionary Portfolio Management

For Discretionary portfolios, an annual fee of up to **3%** of the Assets Under Management held with us will be charged.

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