

## Summary of fees

### Legal entities with domicile in the European Economic Area (EEA)

#### 1. Custody service and administration

Fees are calculated based on the gross asset value as follows:

0.60% p.a. applicable to **legal entities with domicile in the European Economic Area (EEA)** on the average gross asset value.

The minimum charge is CHF 1'800 per quarter.

#### Services included

Internal and external custody account management, collection services (e.g. crediting of interest, dividends), securities management (e.g. share splits, name changes, exercising of options), special administrative operations (corporate actions), accepting deposits into account (excluding physical securities), periodic reporting, account charges (accounting transaction costs, account balancing, statements of account), tax statements Switzerland, standing orders, foreign currency accounts, physical custody service for precious metal items

#### Services not included

Third-party fees and charges (cf. Points 3-6)

#### Calculation of fees

The respective fee rate applies to the total gross asset value (i.e. with consideration of account balances, fiduciary deposits and fixed-term deposits). Fees are charged quarterly.

#### 2. Mandates

Fees are calculated based on the total gross asset value under management. Fees are charged on a quarterly basis.

#### Asset management mandate A

up to CHF 1 Mio. 1.30% of gross asset value p.a. (all-in fee)  
 up to CHF 3 Mio. 1.10% of gross asset value p.a. (all-in fee)  
 from CHF 3 Mio. 0.80% of gross asset value p.a. (all-in fee)

- payable quarterly, plus VAT if domiciled in the Principality of Liechtenstein
- includes custody service and administration (as per paragraph 1), special portfolio valuations and NPB trading fees
- third-party fees and charges, stock market fees, turnover duty on securities if any are charged separately

#### Asset management mandate B management with profit share

up to CHF 1 Mio. 0.90% of gross asset value p.a. (all-in fee) + 10% profit share p.a.  
 up to CHF 3 Mio. 0.70% of gross asset value p.a. (all-in fee) + 10% profit share p.a.  
 from CHF 3 Mio. 0.40% of gross asset value p.a. (all-in fee) + 10% profit share p.a.

- payable quarterly, profit share at end of calendar year, plus VAT if domiciled in the Principality of Liechtenstein
- includes custody service and administration (as per paragraph 1), special portfolio valuations and NPB trading fees
- third-party fees and charges, stock market fees, turnover duty on securities if any are charged separately

#### Advisory mandate

1.00% of gross asset value p.a.

- payable quarterly, profit share at end of calendar year, plus VAT if domiciled in the Principality of Liechtenstein
- includes custody service and administration (as per paragraph 1), special portfolio valuations and NPB trading fees
- third-party fees and charges, stock market fees, turnover duty on securities if any are charged separately

### 3. Transactions

#### Equities and fixed income

Brokerage fees are calculated per transaction as follows:

	Equities / ETF			Fixed income
	Switzerland	Europe, USA	Other countries Canada, Japan	Switzerland and other countries
Base transaction volume	1.00%	1.20%	1.80%	0.70%
Minimum fee	CHF 150	CHF 150	CHF 150	CHF 100

Third-party fees (e.g. broker fees, stock market fees, stamp duty, taxes) are charged separately. For structured products: 1.80%, minimum fee CHF 150.

#### Investment funds

Brokerage fees are calculated per transaction as follows:

	Money market funds	Fixed income funds	Equity funds	Other funds Real estate funds
	Base transaction volume	0.25%	0.80%	1.10%
Minimum fee	CHF 100	CHF 100	CHF 200	CHF 300

Third-party fees (e.g. broker fees, stock market fees, stamp duty, taxes) are charged separately.

#### Options

Commission is 1.00% of transaction volume, minimum CHF 150 or counter value (third-party fees and duties are charged separately).

#### Futures

Charged per contract (plus third-party fees):  
Minimum CHF 200

up to 10: CHF 50  
up to 20: CHF 40  
from 20: CHF 30

#### Fiduciary deposits

Commissions are calculated annually pro rata temporis and will be charged at the time interest is credited:

Value in CHF	Call	Fix term
from 150'000	0.500%	0.500%
from 500'000	0.375%	0.375%
from 5'000'000	0.250%	0.250%
from 10'000'000	0.125%	0.125%
Minimum investment	CHF 150'000	CHF 150'000
Minimum fee	CHF 100	CHF 200
Increase / reduction	CHF 100	-

Interest rates are dependent on the current conditions on the money and capital markets and can be adjusted at any time.

### 4. Precious metals/accounts

#### Physical precious metals (gold, silver, palladium, platinum)

Value	Commission	Delivery costs and insurance
up to CHF 500'000	1.10%	depending on weight
from CHF 500'000	0.60%	depending on weight
plus VAT for silver, palladium, platinum		

#### Precious metals spot (trading in kg respectively g)

Value	Commission
up to CHF 500'000	1.00%
CHF 100'000–250'000	0.75%
CHF 250'000–500'000	0.50%
from CHF 500'000	0.25%

#### Account types

Deposit account withdrawal maximum CHF 50'000 per month  
For larger amounts, a notice period of 3 months shall apply.

## 5. Payments

### Via e-banking:

CHF / EUR (SEPA)	CHF 10 per instruction
other currencies or EUR (non SEPA)	CHF 25 per instruction plus third-party fees

### Via letter, telephone, fax, e-mail:

CHF / EUR (SEPA)	CHF 60 per instruction plus third-party fees
other currencies or EUR (non SEPA)	CHF 75 per instruction plus third-party fees

### Other services

Swift-Copy	CHF 100
Flat fee for third-party fees (OUR charges)	CHF 20

### Cheques

Issuing crossed cheque	third-party fees + CHF 100
Cheque collection	third-party fees + CHF 100
Cheque returned unpaid	third-party fees + CHF 100
Stopping a crossed cheque	third-party fees + CHF 100

### Cards

Visa, Mastercard, Amexco	according separate terms and conditions
Travel Cash Card	CHF 500 p.a.

## 6. Other services

Pseudonym or number designation	CHF 125 per quarter
Closing of account / banking relationship	CHF 150
Confirmation of banking relationship	CHF 200
Equities deposit account (or return on capital)	2‰ (minimum CHF 200, maximum CHF 5000)
Safe-deposit box rental	on request
Cash deposits and withdrawals	in CHF free of charge

The following premium shall be applied to withdrawals in foreign currencies:

Withdrawals of notes in all currencies	1.00%
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### Tax statements

Tax statements for clients with domicile Germany, USA, etc.	charged according to actual costs
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### Shipping

Mail retained	CHF 125 per quarter
Mail priority shipping	CHF 25 per quarter
Mail E-Banking	Free of charge
Courier services (FedEx, DHL, etc.)	charged according to actual costs

### Security transfers / delivery

Delivery-in	transfer to NPB free of charge
Transfer of precious metals	0.50% of the precious metal value, minimum fee CHF 200
Physical delivery	delivery-in free of charge
Delivery-out	CHF 200 per position
Write-offs worthless assets	CHF 50 per position

### Special instructions at cost

We reserve the right to charge additional fees for special services (e.g. inheritance, legal cases) or labor-intensive mandates. Our fees and commission may be amended in line with our general business conditions. Special services are charged at cost.