

## Summary of fees

### Legal entities with domicile outside of Switzerland and 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 (companies, foundations, trusts, etc.) with domicile outside of Switzerland and the European Economic Area (EEA)** on the average gross asset value.

The minimum charge is CHF 1'800 per quarter.

<b>Services included</b>	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), standing orders, foreign currency accounts, physical custody service for precious metal items
<b>Services not included</b>	Third-party fees and charges (cf. Points 3-6)
<b>Calculation of fees</b>	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.

<b>Asset management mandate A</b>	<p>up to CHF 1 Mio. 0.875% of gross asset value p.a.  up to CHF 3 Mio. 0.750% of gross asset value p.a.  from CHF 3 Mio. 0.500% of gross asset value p.a.</p> <ul style="list-style-type: none"> <li>▪ payable quarterly</li> <li>▪ additionally custody service and administration (as per paragraph 1), special portfolio valuations and NPB trading fees</li> <li>▪ third-party fees and charges, stock market fees, turnover duty on securities if any are charged separately</li> </ul>
<b>Asset management mandate B management with profit share</b>	<p>0.40% of the gross asset value p.a. + 10% profit sharing p.a.</p> <ul style="list-style-type: none"> <li>▪ payable quarterly, profit share at end of calendar year</li> <li>▪ additionally custody service and administration (as per paragraph 1), special portfolio valuations and NPB trading fees</li> <li>▪ third-party fees and charges, stock market fees, turnover duty on securities if any are charged separately</li> </ul>
<b>Asset management mandate C over CHF 1.0 Mio. gross asset value</b>	<p>All in fee by agreement</p> <ul style="list-style-type: none"> <li>▪ payable quarterly</li> <li>▪ includes custody service and administration (as per paragraph 1), special portfolio valuations and NPB trading fees</li> <li>▪ third-party fees and charges, stock market fees, turnover duty on securities if any are charged separately</li> </ul>
<b>Advisory mandate</b>	<p>0.50% of gross asset value p.a.</p> <ul style="list-style-type: none"> <li>▪ payable quarterly</li> <li>▪ additionally custody service and administration (as per paragraph 1), special portfolio valuations and NPB trading fees</li> <li>▪ third-party fees and charges, stock market fees, turnover duty on securities if any are charged separately</li> </ul>

### 3. Transactions

#### Equities and fixed income

Brokerage fees for transactions are calculated on a cumulative basis according to the following table:

Transaction volume	Equities/ETF			Fixed income
	Switzerland	Europe, USA	Other countries Canada, Japan	Switzerland and other countries
up to 25'000	1.20%	1.40%	2.00%	0.90%
for the next 25'000	1.00%	1.20%	1.80%	0.70%
for the next 50'000	0.80%	1.00%	1.50%	0.50%
for the next 50'000	0.60%	0.80%	1.30%	0.40%
for the next 50'000	0.40%	0.60%	1.00%	0.20%
for the next 50'000	0.30%	0.50%	0.80%	0.15%
for the amount over 250'000	0.20%	0.40%	0.70%	0.10%
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 for transactions are calculated on a cumulative basis according to the following table:

Transaction volume	Money market funds	Fixed income funds	Equity funds	Other funds Real estate funds
	up to 25'000	0.40%	1.00%	1.30%
for the next 25'000	0.25%	0.80%	1.10%	1.80%
for the next 50'000	0.20%	0.60%	0.90%	1.60%
for the next 50'000	0.20%	0.50%	0.70%	1.45%
for the next 50'000	0.15%	0.40%	0.50%	1.30%
for the next 50'000	0.15%	0.30%	0.40%	1.15%
for the amount over 250'000	0.10%	0.20%	0.30%	1.00%
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.

#### Exchange traded options

Commissions are calculated on a cumulative basis as follows:

Transaction volume	
0– 10'000	1.50%
10'000– 25'000	0.60%
25'000– 50'000	0.50%
50'000– 100'000	0.40%
100'000–over	0.30%

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

<b>Physical precious metals</b> (gold, silver, palladium, platinum)	<b>Value</b>	<b>Commission</b>	<b>Delivery costs and insurance</b>
	up to CHF 100'000	1.50%	depending on weight
	CHF 100'000–250'000	1.00%	depending on weight
	CHF 250'000–500'000	0.75%	depending on weight
	from CHF 500'000 plus VAT for silver, palladium, platinum	0.60%	depending on weight
<b>Precious metals spot</b> (trading in kg respectively g)	<b>Value</b>	<b>Commission</b>	
	up to CHF 100'000	1.00%	
	CHF 100'000–250'000	0.75%	
	CHF 250'000–500'000 from CHF 500'000	0.50% 0.25%	
<b>Account types</b>	Deposit account	withdrawal maximum CHF 50'000 per month	
	For larger amounts, a notice period of 3 months shall applies.		

#### 5. Payments

	<b>Via e-banking:</b>		
	CHF / EUR (SEPA)	CHF 10 per instruction	
	other currencies or EUR (non SEPA)	CHF 25 per instruction plus third-party fees	
	<b>Via letter, telephone, fax, e-mail:</b>		
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		
<b>Other services</b>	Swift-Copy	CHF 100	
	Flat fee for third-party fees (OUR charges)	CHF 20	
<b>Cheques</b>	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	
<b>Cards</b>	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%
<b>Tax statements</b>	Tax statements for clients with domicile Germany, USA, etc.	charged according to actual costs
<b>Shipping</b>	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
<b>Security transfers/delivery</b>	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
<b>Special instructions at cost</b>	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.	