

# Prices and fees valid from May 16, 2024 Switzerland

## Trading

### Securities trading <sup>1,2,3,4</sup>

	Standard	E-banking
Brokerage fee <b>Stocks, bonds, investment funds, ETFs, structured products</b> (per transaction)	<ul style="list-style-type: none"> <li>Under CHF 10000, CHF 70</li> <li>From CHF 10000, CHF 100</li> <li>From CHF 25000, CHF 180</li> <li>From CHF 50000, CHF 360</li> </ul>	All in CHF 29  The "Standard" fees apply for orders placed by telephone.
<b>In house emissions structured products</b>	Free of charge, for current offers please contact your client advisor	

### Custody account management

<b>Custody account fee</b> (asset value per custody)	<ul style="list-style-type: none"> <li>Up to CHF 100000, CHF 25 per quarter/custody account</li> <li>Over CHF 100000, CHF 50 per quarter/custody account</li> <li>Over CHF 500000, CHF 100 per quarter/custody account</li> <li>Over CHF 1 million, CHF 200 per quarter/custody account</li> <li>Over CHF 5 million, upon request</li> </ul>
<b>Securities delivery, incoming</b> <sup>5</sup> (electronic)	Free of charge
<b>Securities delivery, outgoing</b> <sup>5</sup> (electronic)	CHF 150 per position
<b>Entry in the share register</b> (registered shares)	<ul style="list-style-type: none"> <li>Possible on request</li> <li>Free of charge</li> </ul>
<b>Corporate actions</b>	Free of charge
<b>Tax statement</b>	CHF 100 per statement

### Private account

<b>Account management</b> (per client relation) <sup>6</sup>	CHF 2.50 per month, with an existing e-banking agreement
<b>Account statements</b> (one yearly) <b>and transaction records</b>	Free of charge
<b>Additional account/custody account/tax statements/transaction records</b> (copies) <sup>7</sup>	At cost, minimum CHF 20 per statement
<b>Credit interest rate (CHF, EUR, USD)</b>	Current interest rates at <a href="http://www.cash.ch/konditionen">www.cash.ch/konditionen</a>
<b>Account overdraft interest rate (CHF, EUR, USD)</b> (debit interest with negative balance)	Current interest rates at <a href="http://www.cash.ch/konditionen">www.cash.ch/konditionen</a>

### Securities loan (Lombard)

<b>Lombard loan in the form of current account credit (CHF, EUR)</b>	<ul style="list-style-type: none"> <li>Credit limit from CHF 50000</li> <li>Current interest rates at <a href="http://www.cash.ch/konditionen">www.cash.ch/konditionen</a></li> </ul>
<b>Lombard loan in the form of a fixed advance</b>	<ul style="list-style-type: none"> <li>Credit limit from CHF 100000</li> <li>Interest rate (CHF/EUR) on request</li> </ul>

- Securities in foreign currencies are settled against CHF at the daily bid/ask rate. This includes a spread (foreign currency surcharge), which depends on the transaction volume and is freely determined by the bank.
- The turnover stamp duty on the purchase/sale of domestic/foreign securities (including funds) is 0.075% and 0.15% respectively. The fees and costs charged by funds can be seen in the basic information sheet/prospectus of the respective fund.
- Third-party commissions and fees, e.g. from the respective stock exchange or brokers, are forwarded.
- Partial executions: If an order is traded in partial executions, the bank only charges the brokerage fee once for each settlement day.
- Third-party fees are charged to the customer.
- For postal delivery CHF 5 per month.
- If available in electronic form. Fees for archive orders are billed at cost.

**Value Added Tax (VAT):** For all clients domiciled in Switzerland, all listed prices and fees do not include current legally Swiss Value Added Tax (brokerage and account management fees are not subject to VAT).

The Bank expressly reserves the right to change its prices, fees, products or services or to stop providing the latter without prior notice.

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## Portfolio Management "Multi Stocks Strategies®"

### Management and transactions <sup>1,2,3</sup>

	«Global Megatrends»	«Global Dividends»	«Global Climate»
<b>Flat rate management fee</b>	1,5%	1,5%	1,5 %
<b>Transaction fee for switching investment strategy</b>	Free of charge		

### Custody account Management

#### One-time investment | Wealth accumulation plan | Withdrawal plan

<b>Custody account fee</b>	Included in the flat rate management fee
<b>Tax statement</b>	Free of charge
<b>Account statements (one yearly) and transaction records</b>	Free of charge
<b>Additional account/custody account/tax statements/transaction records (copies) <sup>4</sup></b>	At cost, minimum CHF 20 per statement

- 1 The flat rate management fee is calculated and charged quarterly on the average deposit value of the last three months.
- 2 Securities in foreign currencies are settled against CHF at the daily bid/ask rate. This includes a spread (foreign currency surcharge).
- 3 Third-party commissions and fees, e.g. from the respective stock exchange or brokers, are forwarded.
- 4 If available in electronic form. Fees for archive orders are billed at cost.

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## Portfolio Management "Multimanager-Strategies®"

### Management and transactions <sup>1,2,3</sup>

Management fee	"Conservative"	"Balanced"	"Growth"
Up to CHF/EUR 50 000	1.10%	1.20%	1.30%
Over CHF/EUR 50 000	1.00%	1.10%	1.20%
Over CHF/EUR 100 000	0.90%	1.00%	1.10%
Transaction fee (brokerage fee)	One-time payment (buy/sell)	Savings plan (buy/sell)	Withdrawal plan (sell)
	<ul style="list-style-type: none"> <li>Under CHF 10 000, CHF 35</li> <li>From CHF 10 000, CHF 50</li> <li>From CHF 25 000, CHF 90</li> <li>From CHF 50 000, CHF 180</li> </ul>	1% from the investment resp. disinvestment amount	CHF 5
Transaction fee for switching investment strategy	Free of charge		

### Custody account Management

	One-time investment   Withdrawal plan	Wealth accumulation plan
Custody account fee (asset value per custody)	<ul style="list-style-type: none"> <li>Up to CHF 100 000, CHF 25 per quarter/custody account</li> <li>Over CHF 100 000, CHF 50 per quarter/custody account</li> <li>Over CHF 500 000, CHF 100 per quarter/custody account</li> <li>Over CHF 1 million, CHF 200 per quarter/custody account</li> <li>Over CHF 5 million, upon request</li> </ul>	<ul style="list-style-type: none"> <li>Up to CHF 10 000, 1%</li> <li>Over CHF 10 000, CHF 25 per quarter/custody account</li> </ul>
Tax statement	Free of charge	

### Private account

<b>Account management</b> (per client relation) <sup>4</sup>	CHF 2.50 per month, with an existing e-banking agreement
<b>Account statements</b> (one yearly) <b>and transaction records</b>	Free of charge
<b>Additional account/custody account/tax statements/transaction records</b> (copies) <sup>5</sup>	At cost, minimum CHF 20 per statement

- Securities in foreign currencies are settled against CHF at the daily bid/ask rate. This includes a spread (foreign currency surcharge).
- The fees and costs of the funds in which investments are made as part of the investment strategy, as well as the turnover stamp duty due on the purchase/sale of fund units (0.075% and 0.15% respectively) are charged to the investment assets.
- Third-party commissions and fees, e.g. from the respective stock exchange or brokers, are forwarded.
- For postal delivery CHF 5 per month.
- If available in electronic form. Fees for archive orders are billed at cost.

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## Investment savings plan

### Funds/ETF/Gold bars "1 ounce" <sup>1,2,3</sup>

<b>Quantity securities</b>	Max. 10 securities per investment savings plan according to the offer list
<b>Transaction fee</b> (brokerage fee)	1% from the investment resp. disinvestment amount (buy/sell)
<b>Minimum savings amount</b>	From CHF 100 per security <sup>4</sup>

### Custody account Management

<b>Custody account fee</b> (asset value per custody)	<ul style="list-style-type: none"> <li>• Up to CHF 10 000, 1%</li> <li>• Over CHF 10 000, CHF 25 per quarter/custody account</li> <li>• Over CHF 100 000, CHF 50 per quarter/custody account</li> <li>• Over CHF 500 000, CHF 100 per quarter/custody account</li> <li>• Over CHF 1 million, CHF 200 per quarter/custody account</li> <li>• Over CHF 5 million, upon request</li> </ul>
<b>Securities delivery, outgoing</b> <sup>5</sup> (electronic)	CHF 150 per position
<b>Delivery gold bars</b> (physically)	CHF 30 per bar "1 ounce"
<b>Tax statement</b>	CHF 100 per statement

### Private account

<b>Account management</b> (per client relation)	CHF 2.50 per month, with an existing e-banking agreement <sup>6</sup>
<b>Account statements</b> (one yearly) <b>and transaction records</b>	Free of charge
<b>Additional account/custody account/tax statements/ transaction records</b> (copies) <sup>7</sup>	At cost, minimum CHF 20 per statement

- 1 Securities in foreign currencies are settled against CHF at the daily bid/ask rate. This includes a spread (foreign currency surcharge).
- 2 The turnover stamp duty on the purchase/sale of domestic/foreign securities (including funds) is 0.075% and 0.15% respectively. The fees and costs charged by funds can be seen in the basic information sheet/prospectus of the respective fund.
- 3 Third-party commissions and fees, e.g. from the respective stock exchange or brokers, are forwarded.
- 4 For the purchase of physical bars, a bar surcharge is charged.
- 5 Third-party fees are charged to the customer.
- 6 For postal delivery CHF 5 per month.
- 7 If available in electronic form. Fees for archive orders are billed at cost.

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## Various services

### Payment transactions <sup>1,2</sup>

<b>Online payment transactions in Switzerland</b>	<ul style="list-style-type: none"> <li>In CHF free of charge</li> <li>In foreign currency CHF 5 + possible third-party fees</li> </ul>
<b>Online payment transactions abroad <sup>3</sup></b>	CHF 5 + possible third-party fees <sup>4</sup>
<b>Manual order Switzerland in CHF and foreign currency</b>	CHF 10
<b>Manual order abroad in CHF and foreign currency <sup>3</sup></b>	CHF 20 + possible third-party fees
<b>Internal account transfer</b>	Free of charge

### Teller fees

<b>CHF deposit and withdrawal through CHF account</b>	Free of charge
<b>Deposit of foreign currency through a foreign currency account</b>	Free of charge
<b>Withdrawal of foreign currency through a foreign currency account</b>	1% commission
<b>Exchange, money exchange withdrawal of EUR, USD, GBP</b>	Daily rate
<b>Precious metals delivery, outgoing</b>	<ul style="list-style-type: none"> <li>2% commission, minimum CHF 500</li> <li>Investment savings plan CHF 30 per gold bar "1 ounce"</li> </ul>

### Special services

<b>Undeliverable mail</b>	At cost, minimum CHF 100 p.a.
<b>Closure fee</b>	CHF 50 per banking relationship
<b>Processing fee for inheritance cases</b>	<ul style="list-style-type: none"> <li>Information enquiries free of charge</li> <li>Lump-sum fee for dispositions upon request</li> </ul>
<b>cash stock market subscription "Profi"</b>	<ul style="list-style-type: none"> <li>CHF 1298 p.a.</li> <li>Free of charge with a securities custody account worth at least CHF 20 000</li> </ul>
<b>Other services not listed here</b>	At cost, hourly rate CHF 150

1 Outgoing payments are only possible to bank or Postbank accounts. Third-party fees are charged to the customer.

2 Payments in foreign currency +2 working days.

3 Payments to Europe (outside Switzerland): Post-processing fee of EUR 5 for erroneous, incomplete or missing data regarding IBAN and BIC numbers.

4 Cost-effective SEPA payments within the EU and the EEA. Amounts up to EUR 50 000 will automatically be processed as SEPA payment when using our e-banking. For SEPA payments over EUR 50 000 you are required to contact the bank. Criteria for settlement as a SEPA payment: 1) Payment in EUR. 2) Beneficiary's account number in the IBAN format. 3) Beneficiary's financial institution is a SEPA participant. 4) Don't make changes in the additional instructions.

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