



**FEES AND COMMISSIONS FOR**  
**PRIVATE BANKING ACCOUNTS**

Swiss residents are subject to the VAT (value added tax) payment. VAT applies to some bank's services. The non-residents are not subject to the VAT payment. Fees and Commissions here stated do not include VAT.

**1. SECURITIES TRANSACTIONS**

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On all operations, transaction costs and subsequent counterpart fees are debited separately.

The federal stamp is applied according to the federal law on stamp duty

<b>1.1</b>	<b><u>Bonds</u></b>	<b><u>Management mandate</u></b>	<b><u>Clients without mandate</u></b>
	Under one year	0.25%	0.30 %
	1-2 years	0.35%	0.40 %
	2-5 years	0.45%	0.50 %
	Above 5 years	0.65%	0.70 %
<b>1.2</b>	<b><u>Equities</u></b>	<b><u>Management mandate</u></b>	<b><u>Clients without mandate</u></b>
		0.40 %	0.50 %
<b>1.3</b>	<b><u>Investment Funds</u></b>	<b><u>Management mandate</u></b>	<b><u>Clients without mandate</u></b>
	Investment Funds	0.70 %	0.70 %

#### 1.4 Derivative products (does not take into consideration the Trading Online)

##### Futures

(Equities, bonds, commodities, currencies, etc.)

from 50 transactions per year  
+ managed accounts

Europe	EUR 30.- per contract	EUR 15.- per contract
U.S.A	USD 30.- per contract	USD 15.- per contract
Switzerland	CHF 50.- per contract	CHF 25.- per contract
UK	GBP 20.- per contract	GBP 10.- per contract

##### Options

(Equities, bonds, commodities, currencies, etc.)

from 50 transactions per year  
+ managed accounts

Europe	EUR 10.- per contract	EUR 7.- per contract
U.S.A	USD 10.- per contract	USD 7.- per contract
Switzerland	CHF 15.- per contract	CHF 10.- per contract
UK	GBP 7.- per contract	GBP 6.- per contract

##### Minimum commission

(Shares, bonds, funds)

CHF 25.- or EUR 15.- or USD 20.-

Futures, options

CHF 19.- or EUR 12.- or USD 15.-

#### 1.5 Derivative products concerning Trading Online

##### Futures

(min 10 transactions per month will be charged !)

		0-300	300-600	600-1000	>1000
Belgium, France, Italy, Germany, Netherlands, Spain, Sweden	<b>EUR</b>	3.00	2.70	2.40	2.25
Switzerland	<b>CHF</b>	4.00	3.60	3.20	3.00
Great-Britain	<b>GBP</b>	3.00	2.70	2.40	2.25
USA	<b>USD</b>	4.00	3.60	3.20	3.00
Japan	<b>JPY</b>	600.00	540.00	480.00	450.00
Hong Kong	<b>HKD</b>	30.00	27.00	24.00	22.50

##### Options

Transactions fees

Minimum per order

Belgium	<b>EUR</b>	6.00	12.00
France	<b>EUR</b>	2.00	9.50
Italy	<b>EUR</b>	3.00	9.50
Germany	<b>EUR</b>	4.00	9.50
Netherlands	<b>EUR</b>	4.00	9.50
Switzerland	<b>CHF</b>	6.00	12.00
Sweden	<b>SEK</b>	45.00	90.00
Great-Britain	<b>GBP</b>	3.00	9.50
US	<b>USD</b>	2.00	9.50
Canada	<b>CAD</b>	3.00	9.50
Mexico	<b>MXN</b>	90.00	180.00
Japan	<b>JPY</b>	1200.00	2400.00
Hong Kong	<b>HKD</b>	70.00	140.00
Australia	<b>AUD</b>	7.00	14.00
Korea	<b>KRW</b>	0,8% (option value)	2000.00

<u>Equities</u>		<b>Transactions fees (% share price)</b>	<b>Minimum per order</b>
Belgium, France, Italy, Germany, Netherlands, Spain	<b>EUR</b>	0.25%	25.-
Switzerland	<b>CHF</b>	0.25%	
Great-Britain	<b>GBP</b>	0.25%	
USA	<b>USD</b>	0.15%	
Canada	<b>CAD</b>	0.15%	
Mexico	<b>MXN</b>	0.50%	
Japan	<b>JPY</b>	0.25%	
Hong Kong	<b>HKD</b>	0.25%	
Australia	<b>AUD</b>	0.25%	

## **2. SAFE CUSTODY OF SECURITIES**

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Annual safe custody (securities)	0,28 %
Annual safe custody (precious metals)	0,45 %
Minimum	CHF 60.-

## **3. INCOME PAYMENTS ON SECURITIES ( EQUITIES DIVIDEND AND BONDS INTEREST )**

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On amount received	2 %
Minimum	CHF 10.-

## **4. TERM / FIDUCIARY DEPOSITS**

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### **4.1 *Term deposits in our Books***

No fees and commissions	
Interests are subject to Swiss withholding tax (35%)	0.-

### **4.2 *Fixe term Fiduciary deposit (Euromarket)***

<u>Amount (CHF)</u>	<u>Annual Commission</u>
Up to 500'000.-	0,50 %
From 500'001.-	0,375 %
Minimum commission	CHF 60.-

### **4.1 *Fiduciary deposit 48h.***

<u>Amount (CHF)</u>	<u>Annual Commission</u>
Up to 500'000.-	0,50 %
From 500'001.-	0,375 %
Commission on increase or reduction	CHF 60.-

## 5. ASSET MANAGEMENT FEES

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Managed accounts

- 5.1 **Bonds portfolio** \* 0.15% quarterly
- 5.2 **Balanced portfolio (equities & bonds)** \* 0.25% quarterly
- 5.3 **Equities portfolio** \* 0.30% quarterly

*\* If the fund's part is above 35% a deduction of 50% on the tariff will be applied.*

## 6. CREDIT FACILITIES – LOMBARD CREDIT

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in CHF and foreign currencies

	<b>Major currencies</b> <i>(CHF, EUR, USD, GBP, JPY)</i>	<b>Others</b>
Current account	LIBOR + 4,5 %	+9,0%
Loan at fixed term standard	LIBOR + 2,5 %	+4,5%
Commissions on credit: 0		

## 7. MONEY TRANSFERS

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### 7.1 **Ingoing funds**

If investment no fees

If no investment Applicable tariff "Outgoing funds" (cf table below)

### 7.2 **Outgoing funds**

<b>Amount in CHF</b>	<b><u>In Switzerland</u></b>		<b><u>European Union</u></b>	
	<b><i>Private banking</i></b>	<b><i>e-Banking</i></b>	<b><i>Priv. banking</i></b>	<b><i>e-Banking</i></b>
0 – 2'000	10.-	3.50	15.-	10.-
2'000 – 5'000	16.-	8.-	30.-	15.-
5'000 – 20'000	30.-	15.-	50.-	25.-
20'000 – 50'000	60.-	40.-	100.-	50.-
50'000 – 100'000	100.-	70.-	150.-	100.-
100'000 – 200'000	150.-	105.-	250.-	150.-
200'000 – 500'000	250.-	175.-	350.-	250.-
500'000 – 1'000'000	350.-	245.-	450.-	350.-
1'000'000 – 1'500'000	400.-	280.-	550.-	450.-
from 1'500'000	0.025%	0.020%	0.035%	0.030%

<b>Amount in CHF</b>	<b><u>Outside European Union &amp; Switzerland</u></b>	
	<b>Private banking</b>	<b>e-Banking</b>
0 – 5'000	40.-	25.-
5'000 – 20'000	90.-	45.-
20'000 – 50'000	150.-	105.-
50'000 – 100'000	250.-	175.-
100'000 – 200'000	450.-	315.-
200'000 – 500'000	550.-	385.-
500'000 – 1'000'000	650.-	455.-
1'000'000 – 1'500'000	750.-	525.-
from 1'500'000	0,05%	0.045%

7.2.1. Postal payment (BVR)

<b>Amount in CHF</b>	<b><u>Switzerland</u></b>	
	<b>Private banking</b>	<b>e-Banking</b>
0 – 5'000	25.-	2.50

7.2.2. Internal transfers (same beneficial owner)

	<b>Private banking</b>	<b>e-Banking</b>
<b>Amount in CHF</b>	25.-	0

Confirmation of payment : CHF 50.-  
 Notice to the beneficiary : CHF 50.-  
 Inquiry fee (minimum) : CHF 50.-

7.3 **Sending fees for securities (physical)**

According to particular case

## 8. CASH TRANSACTIONS

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### 8.1 **Cash withdrawals / Deposit**

Withdrawals in CHF	0.15% to 0.50%
Withdrawals in other currencies	0.75% (from 0.20% up to 0.9%)
Deposit in CHF or other currencies	0.15%

### 8.2 **Cheques**

Cashing and Issuing fees

In Switzerland	CHF 30.-
European Union	CHF 60.-
Outside European Union	CHF 100.-
Bounced	CHF 150.- min. CHF 500.- max.

## 9. FOREIGN EXCHANGE

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Amount in CHF (in a thousand)	Commission in %	Commission according to volume in % minimum
0 to 100	1.20	0.50
101 to 500	0.80	0.25
from 501	0.70	0.25
<b>Forwards (transactions above CHF 2'000'000.-) Important amounts and very activ clients</b>		0.04 %

## 10. CREDIT CARDS (VISA, EUROCARD, AMERICAN EXPRESS)

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	<u>CHF</u>	<u>EUR or USD</u>
Issuing and annual contribution		
Main card (Gold)	170.-	150.-
Additional card (Gold)	50.-	75.-
Combined card (Gold)	200.-	200.-
Guarantee 1 % (per year)	min. CHF 120.-	--
Other fees (blockage, cancellation, etc)	according to the Issuer's general condition	
Further order for a principal card	30.-	50.-
Other cards	on request	

## 11. DEBIT CARDS ( SWISS BANKERS)

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### **Travel Cash**

Issuing	free	<b>e-banking</b> free
Activation	CHF 45.-	CHF 45.-
Loading fee	1% + CHF 25.-	1% + CHF 8.-

### **Internet Cash**

Issuing	free	<b>e-banking</b> free
Activation	CHF 45.-	CHF 45.-
Loading fee	1% + CHF 25.-	1% + CHF 8.-

## 12. GUARANTEE COMMISSIONS (EXTERNAL)

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On the guarantee amount per year	2.5 %
On request	1.5%
Minimum	CHF 190.-

## 13. ACCOUNTS ADMINISTRATION FEES

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Per account	CHF 90.- quarterly
Administrative fee companies	CHF 500.- per year
Hold mail	CHF 100.- per year
Online consultation	CHF 100.- per year
Mailing charges	CHF 100.- per year + CHF 25.- per month
Account closing fee	CHF 300.-
Reference letter	CHF 250.- minimum

## 14. ACCOUNT STATEMENT AND EVALUATION STATEMENT

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By ordinary mail	CHF 30.-
By courier	CHF 120.- per sending
By fax (outside European Union)	CHF 35.-
By fax (European Union)	CHF 15.-
By fax (Switzerland)	CHF 5.-

## 15. SAFE DEPOSIT BOXES

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The safes can be rent by customers with a minimum of CHF 100'000.- on their account.

<u>Height</u>	<u>Width</u>	<u>Depth</u>	<u>Rental per calendar year</u>
5 cm	30 cm	45 cm	CHF 250.-
7 cm	30 cm	45 cm	CHF 300.-
10 cm	30 cm	45 cm	CHF 400.-
15 cm	30 cm	45 cm	CHF 550.-
20 cm	30 cm	45 cm	CHF 700.-
30 cm	30 cm	45 cm	CHF 900.-
45 cm	30 cm	45 cm	CHF 1'150.-

## 16. HOME BANKING

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Digipass (physical, virtual, sms)	CHF 100.-
Lost of the Digipass	CHF 100.-
Home Banking Service	included in the account fees

### NOTES

- I. For all other non-mentioned services within this document, the bank will establish cost with the client on a case by case basis.
- II. The present list of fees and commissions is subject to changes according to the bank's General Conditions.