

Banking Services

As a full service provider we offer you a suite of Banking Services providing you with an entry ticket to the world of wealth management. We give you flexibility to choose one out of three Banking Service packages which fits your individual needs and specific requirements.

We offer you the choice of the following three packages for our Banking Services:

Standard service

at a fee of CHF 75 per month, which includes:

- 2 current accounts
- Account maintenance
- Booking charges
- Account statements (half-yearly)
- Maestro card
- 48 domestic payments p.a. in CHF or EUR
- Travel cash card/traveller cheques
- Portfolio statements (half-yearly)
- Research publications

Premium service

at a fee of CHF 150 per month, additionally including or upgrading the following services:

- Unlimited current accounts
- Tax/income statement
- Numbered account
- Hold mail
- Gold MASTER or VISA credit cards
- 24 foreign payments p.a.
- Cheque issue & collection
- Portfolio statements (quarterly)

Exceptional service

at a fee of CHF 300 per month, additionally including or upgrading the following services:

- Cash management
- Total of 48 foreign payments p.a.
- Platinum VISA credit cards
- Preferred cash transaction commissions
- No limit for cash withdrawals
- Portfolio statements (monthly)
- Regular market updates

Standard

Premium

Exceptional

Our fees for the Banking Services will be debited quarterly in arrears. Please refer to the back of the brochure for Additional Information on page 10 on our Banking Services.

Securities Administration

In a changing world where financial matters could become unstable very quickly, having a reliable partner in a secure jurisdiction is more and more important. Coutts & Co Ltd is a trusted, global custodian focusing on stability, confidentiality and operational excellence.

Our Securities Administration services ensure that custody assets are kept safely worldwide and administered efficiently:

- Safe custody of securities
- Collection of interest and dividends
- Corporate actions/administrative activities
- Administration of precious metal accounts
- Safe custody of physical deposits

Securities Administration fee

Custody assets	
up to CHF 3,000,000	0.34% p.a.
up to CHF 10,000,000	0.32% p.a.
up to CHF 25,000,000	0.28% p.a.
above	0.26% p.a.
minimum	CHF 800 p.a.

This effective rate is calculated on the average value of custody assets and debited quarterly in arrears. Any third party fees and charges for Securities Administration will be debited separately (e.g. relating to American Depositary Receipts (ADRs), Global Depositary Receipts (GDRs) and the handling of restricted shares and physical securities).

Brokerage and Deposits

Our global presence in various financial markets gives you access to an exhaustive universe of securities, including placement of orders, execution, settlement and reporting services.

Our Brokerage fees are dependent on security type, transaction amount and market place.

Brokerage fees

Transaction amount		Money market instruments & funds	Fixed income instruments & funds	Equities Switzerland	Equities Western Europe ¹ & Equity funds	Equities International ¹ & Special funds ²
up to CHF	100,000	0.15%	0.60%	0.80%	1.00%	1.20%
up to CHF	250,000	0.15%	0.50%	0.70%	0.90%	1.10%
up to CHF	500,000	0.15%	0.40%	0.60%	0.80%	1.00%
up to CHF	1,000,000	0.15%	0.30%	0.50%	0.60%	0.70%
above		0.15%	0.20%	0.30%	0.40%	0.50%

These effective rates are calculated on the entire transaction amount. Funds are charged at subscription and redemption. Exchange traded funds (ETFs) are calculated according to the corresponding equities scale. For all transactions a handling fee of CHF 60 applies which includes delivery charges. Foreign brokerage fees, stock exchange charges and taxes will be debited separately.

Additionally we offer deposits in a broad range of currencies to optimise your cash management.

Deposit fees

Transaction amount		Fiduciary deposits	Money market deposits
up to CHF	500,000	0.500% p.a.	at no charge
up to CHF	5,000,000	0.375% p.a.	at no charge
above		0.250% p.a.	at no charge
minimum		CHF 180	none

This effective rate is calculated on a pro rata temporis basis on the entire transaction amount. For any increase or decrease of fiduciary call deposits a handling fee of CHF 60 applies.

For transactions in futures, options and over-the-counter (OTC) instruments separate conditions apply.

¹ Please refer to the back of the brochure for Additional Information on page 11 on markets classification Western Europe and markets classification International

² Including hedge funds, strategy funds, commodity funds

Active Advisory

You are a versed user of the international financial markets and would like to get personalised support on your own investments. We offer a regular flow of investment ideas for investors who prefer to take a hands-on approach. Our investment specialists give recommendations based on your investment strategy and preferences. The final investment decision always remains with you.

Active Advisory fee

Portfolio assets	
CHF 3,000,000 and more	0.40% p.a.
minimum	CHF 12,000 p.a.

This rate is calculated on the average portfolio value and debited quarterly in arrears.

Standard fees for Banking Services, Securities Administration and deposits apply separately.

We offer active investors prime access to our established global brokerage network at preferred brokerage fees for a wide range of financial instruments.

Active Advisory brokerage fees

Money market instruments & funds	Fixed income instruments & funds	Equities Switzerland	Equities Western Europe ¹ & Equity funds	Equities International ¹ & Special funds ²
0.15%	0.20%	0.30%	0.40%	0.50%

These rates are calculated on the entire transaction amount. Funds are charged at subscription and redemption. Exchange traded funds (ETFs) are calculated according to the corresponding equities scale. For all transactions a handling fee of CHF 60 applies which includes delivery charges. Foreign brokerage fees, stock exchange charges and taxes will be debited separately.

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² Including hedge funds, strategy funds, commodity funds

Discretionary Portfolio Management

Whether your focus is on generating new wealth, preserving or enhancing existing wealth, we can formulate a wealth strategy according to your individual preferences and risk tolerance. With a Discretionary Portfolio Management service we take on the responsibility for managing your wealth according to your chosen investment strategy.

Discretionary Portfolio Management fee

Portfolio assets	
CHF 250,000 and more	1.00% p.a.
minimum	CHF 2,500 p.a.

This rate is calculated on the average portfolio value and debited quarterly in arrears.

Brokerage fees to manage and re-balance your portfolio according to the investment strategy and the fees for fiduciary deposits are included.¹

Standard fees for Banking Services and Securities Administration apply separately.

¹ Where specific deviations from the recommended investment strategy are requested by the client, additional transaction fees apply as described on page 9.

Tailored Portfolio Services

Our Tailored Portfolio Services (TPS) is a truly personal one. It is designed with an inbuilt flexibility to accurately reflect your own individual financial and personal objectives. This could be a portfolio which excludes investments in a particular market or sector, or a portfolio investing only in socially responsible assets. Together with you, we draw up a tailored portfolio management framework that will guide our investment decisions.

Some clients wish to be actively involved in the investment decision-making process once the investment strategy has been developed, others wish for their investments to be handled on their behalf. That's why we offer our Tailored Portfolio Services on both an advisory as well as on a discretionary basis.

Tailored Portfolio Services fee (advisory or discretionary)

Portfolio assets

CHF 5,000,000 and more 1.00% p.a.

This rate is calculated on the average portfolio value and debited quarterly in arrears.

Standard fees for Banking Services and Securities Administration apply separately. For portfolios above CHF 10 million the securities administration fee is included.

Fees for transactions in Coutts & Co Ltd branded investment products and fees for fiduciary deposits are included. The below preferred brokerage fees apply for managing your portfolio and delivering a tailored investment strategy.

Tailored Portfolio Services brokerage fees

Money market instruments & funds	Fixed income instruments & funds	Equities Switzerland	Equities Western Europe ¹ & Equity funds	Equities International ¹ & Special funds ²
0.15%	0.20%	0.30%	0.40%	0.50%

These rates are calculated on the entire transaction amount. Funds are charged at subscription and redemption. Exchange traded funds (ETFs) are calculated according to the corresponding equities scale. For all transactions a handling fee of CHF 60 applies which includes delivery charges. Foreign brokerage fees, stock exchange charges and taxes will be debited separately.

¹ Please refer to the back of the brochure for Additional Information on page 11

on markets classification Western Europe and markets classification International

² Including hedge funds, strategy funds, commodity funds