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Fees and Charges

Valid from 1 January 2014

Crédit Agricole (Suisse) SA - Head office and swiss branches

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Account opening, maintenance and closure

Account opening

NO CHARGE

Quarterly maintenance fee (based on type of account identification and on gross assets on the last day of the calendar quarter), from the schedule below, and irrespective of the number of accounts opened.

These fees cover Crédit Agricole (Suisse) SA's standard services, including account statements and portfolio valuations, standard correspondence, availability of our eS2i eBanking services and other costs of operating the account (withdrawals in CHF and payments in standard currencies at our counters, tax estimates and supply of bank references).

	Account in customer name	Numbered or pseudonym accounts
Assets valued at more than CHF 100,000 (or foreign currency equivalent)	CHF 150	CHF 300
Assets valued at less than CHF 100,000 (or foreign currency equivalent)	CHF 250	CHF 400
Quarterly mail holding fee, if applicable (fee excluding VAT ¹)	CHF 200	CHF 200
Account closure	CHF 500	CHF 500

Securities and metals safekeeping

Fees excluding VAT¹

Flat securities administration quarterly fee (charged each quarter, based on the estimated value of securities and metals on deposit at each month-end) from the schedule below.

This flat fee covers costs of custody, administration of securities on deposit, redemptions, coupon and dividend services and management of corporate actions on securities (bonus share grants, redenomination, splits, swaps, capital increases, choice of dividend payment, etc.). For metals held in physical custody, the fee covers handling and storage costs.

	Securities on deposit	Metals on deposit
Estimated value less than CHF 1 million (or foreign currency equivalent)	0.40% p.a.	0.52% p.a.
Estimated value between CHF 1 million and CHF 5 million (or foreign currency equivalent)	0.35% p.a.	0.47% p.a.
Estimated value between CHF 5 million and CHF 10 million (or foreign currency equivalent)	0.30% p.a.	0.42% p.a.
Estimated value between CHF 10 million and CHF 25 million (or foreign currency equivalent)	0.25% p.a.	0.37% p.a.
Estimated value more than CHF 25 million (or foreign currency equivalent)	0.20% p.a.	0.32% p.a.
Third party mutual funds without distribution agreement	supplement of 0.20% p.a.	
Minimum quarterly fee	CHF 250	

Metals account management

Quarterly metals account maintenance fee (charged each quarter and calculated daily on the basis of the position's valuation) for each metals account opened

	Gold	0.30% p.a.
	Silver	0.40% p.a.
	Platinum / Palladium	0.35% p.a.
Minimum quarterly fee	CHF 100	

Fixed term fiduciary deposits	Fees excluding VAT ¹
Minimum deposit (in CHF or foreign currency equivalent)	CHF 60,000
Fee (charged when due and calculated prorata temporis based on investment amount) from schedule below:	
CHF 60,000 to CHF 375,000 (or foreign currency equivalent)	0.625% p.a.
CHF 375,000 to CHF 750,000 (or foreign currency equivalent)	0.50% p.a.
Over CHF 750,000 (or foreign currency equivalent)	0.375% p.a.
Minimum fee	CHF 200
Administrative fees (charged when due)	CHF 25

Fiduciary deposits with two business days' notice	Fees excluding VAT ¹
Minimum deposit (in CHF or foreign currency equivalent)	CHF 60,000
Fee (charged on payment of interest, redemption and in the event of change in investment amount, calculated prorata temporis based on investment amount), from the schedule below:	
CHF 60,000 to CHF 500,000 (or foreign currency equivalent)	0.50% p.a.
Over CHF 500,000 (or foreign currency equivalent)	0.375% p.a.
Minimum fee (charged only in the event of redemption or change in amount invested)	CHF 200
Administrative fees (charged only when investment is made or in the event of change in the amount invested)	CHF 25

Cash transfers (one-off or by standing order)

SIC	CHF 10
SIC transfer arranged via our eS2i eBanking services	NO CHARGE
EUROSIC	CHF 30
SWIFT	CHF 30
Transmission of a copy of a SWIFT message	CHF 30
Flat correspondents' fee in the case of transfer of a net amount in favour of the beneficiary	0.075%, minimum fee CHF 15, maximum fee CHF 75
Transfers EUROSIC/SWIFT arranged via our eS2i eBanking service	50% discount relative to the fees indicated above

Securities transfers

Partial or total transfer of portfolio	Fees excluding VAT ¹
Transfer fee (per item)	CHF 100
Maximum fee (per transfer)	CHF 2,500
Excluding stamp duty and correspondents' fees	if applicable
Transfer of securities against payment	
Transfer fee (per item)	CHF 200
Excluding stamp duty and correspondents' fees	if applicable

Transfers of metals positions

Transfer fee (per transaction)	CHF 100
Excluding stamp duty and correspondents' fees	if applicable

Actions on physical and/or restricted securities

	Fees excluding VAT ¹
Securities delivery fee (per security)	CHF 100
Securities withdrawal fee (per security)	CHF 150
Lifting of restriction investigation fee (per security)	CHF 150
Excluding stamp duty and correspondents' fees	if applicable

Risk-profiled management and flexigestion (except structured products)						Fees excluding VAT ¹
Minimum assets under mandate (USD, EUR, CHF)					100,000	
Discretionary management fee (charged quarterly, based on gross assets on the last day of each month), from the schedule below:						
	Profile	Defensive	Conservative	Balanced	Growth	Dynamic
	CHF 100,000 to CHF 500,000 (or foreign currency equivalent)	0.85% p.a.	0.95% p.a.	1.05% p.a.	1.15% p.a.	1.25% p.a.
	CHF 500,000 to CHF 3 million (or foreign currency equivalent)	0.75% p.a.	0.85% p.a.	0.95% p.a.	1.05% p.a.	1.15% p.a.
	Over CHF 3 million (or foreign currency equivalent)	0.65% p.a.	0.75% p.a.	0.85% p.a.	0.95% p.a.	1.05% p.a.
	absolute return profile	Fees same as conservative profile				
	flexigestion mandate	Fees same as balanced profile				
Minimum quarterly fee (for profiled management only)					CHF 250	
Rates applicable to stock market trades, mutual funds (Crédit Agricole Group and partners) and margin on foreign exchange and metals transactions					preferential rate VAT not applicable	
Excluding stamp duty and correspondents' fees					if applicable	

Risk-profiled structured products management		Fees excluding VAT ¹
Minimum assets under mandate (USD, EUR, CHF)		2 million
Fee for discretionary management (charged quarterly, based on gross assets on the last day of each month)		1.25% p.a.
Excluding stamp duty and correspondents' fees		if applicable

Investment advisory mandate - advisory desk

Minimum assets under mandate (USD, EUR, CHF)	3 million	
Flat fee (charged quarterly, based on gross assets on the last day of each month)	Fees excluding VAT ¹	0.50% p.a.
Preferential rates applicable to stock market trades from the schedule below:		
Equities	Up to CHF 250,000 (or foreign currency equivalent)	0.50%
	CHF 250,000 to CHF 500,000 (or foreign currency equivalent)	0.375%
	CHF 500,000 to CHF 1,000,000 (or foreign currency equivalent)	0.25%
	Over CHF 1,000,000 (or foreign currency equivalent)	0.20%
Bonds	Up to CHF 250,000 (or foreign currency equivalent)	0.25%
	CHF 250,000 to CHF 500,000 (or foreign currency equivalent)	0.20%
	CHF 500,000 to CHF 1,000,000 (or foreign currency equivalent)	0.15%
	Over CHF 1,000,000 (or foreign currency equivalent)	0.125%
Excluding stamp duty and correspondents' fees		if applicable

Direct access - advisory desk

Minimum assets (USD, EUR, CHF)	1 million	
Cash advance to third parties		NO CHARGE
Rates applicable to stock market trades and mutual funds and margin on foreign exchange and metals transactions		standard rate

Private equity advisory mandate	Fees excluding VAT ¹
DIRECT CO-INVESTMENTS	
Subscription fee (based on initial investment amount)	VAT not applicable 3.00%
Advisory and administration fee ² (charged and calculated at the start of each quarter, based on the initial investment amount)	1.50% p.a.
Administrative transfer fees	CHF 2,500
Excluding stamp duty, correspondents' fees and foreign taxes	if applicable
Performance fee ²	by type of transaction
FUNDS	
Subscription fee (on commitment amount)	VAT not applicable 3.00%
Excluding stamp duty, correspondents' fees and foreign taxes	if applicable
Advisory and administration fee ² (charged and calculated at the start of each quarter based on latest net asset value ³ of fund plus residual commitment)	0.75% p.a.

Private equity fund custody service	Fees excluding VAT ¹
Custody fee (charged and calculated at the start of each quarter based on latest net asset value ³ of fund plus residual commitment)	0.35% p.a.
Minimum fee amount	CHF 2,000
Administrative fee on subscription or transfer	CHF 4,000
Excluding stamp duty, correspondents' fees and foreign taxes	if applicable

Securities transactions

Commission on stock market trades	Equities traded on a Swiss stock exchange	Equities traded on a foreign stock exchange	Bonds
Up to CHF 75,000 (or foreign currency equivalent)	1.00%	1.60%	0.80%
CHF 75,000 to CHF 150,000 (or foreign currency equivalent)	0.90%	1.40%	0.65%
CHF 150,000 to CHF 250,000 (or foreign currency equivalent)	0.70%	1.10%	0.50%
Over CHF 250,000 (or foreign currency equivalent)	0.50%	0.70%	0.35%
Minimum amount	CHF 200		
Correspondents' fees included, in addition to stamp duty and foreign taxes			if applicable
Transactions via our eS2i eBanking service			fees discounted by 50% from schedule above

Mutual fund transactions

Crédit Agricole (Suisse) SA, Crédit Agricole Group and partners' funds		Other funds	
Subscription and redemption fees		generally negotiated at zero with the fund at the fund's discretion	
Commission on mutual fund subscriptions, by type of fund:			
Equity funds	subscription	maximum 2.00%	maximum 3.00%
	minimum amount	CHF 150	CHF 500
Bond funds	subscription	maximum 1.00%	maximum 2.00%
	minimum amount	CHF 100	CHF 300
Money market funds	subscription	maximum 0.30%	maximum 1.30%
	minimum amount	CHF 50	CHF 200
Excluding stamp duty and correspondents' fees		if applicable	
Transactions via our eS2i eBanking service		fees discounted by 50% from schedule above	

Foreign exchange transactions	
Margin on foreign exchange transactions	by type of transaction, sliding scale

Precious metals transactions	
Margin on precious metals transactions	Fees excluding VAT ⁴ by type of transaction, sliding scale

Derivatives transactions	
Commission on futures	by type of financial instrument
Commission on options	2.00% of premium, minimum CHF 150
Commission on OTC derivatives and others	price on request
Excluding stamp duty and correspondents' fees	if applicable

Murabaha	
Minimum transaction amount (in CHF or foreign currency equivalent)	CHF 5 million
Minimum term	1 month
Transaction commission	by deposit amount and type

Reinvestment mandate	
Minimum assets under mandate (USD, EUR, CHF)	100,000
Reinvestment fee (charged quarterly and calculated on the basis of gross assets at the end of each month)	0.20% p.a.
Minimum fee amount	CHF 125
Excluding stamp duty and correspondents' fees	if applicable

Property transactions services	
Fee calculated as a percentage of net selling price	Fees excluding VAT ⁴ Upon request

Cheques

Bank cheques

Cheque issuance fee (per cheque)	CHF 25
DHL delivery fee within Europe (per delivery)	CHF 100
DHL delivery fee outside Europe (per delivery)	CHF 110
Cheque stop-payment fee (per cheque)	CHF 50

Cheque cashing

Credit subject to collection (per remittance up to 8 cheques, CHF 1 per additional cheque)	CHF 15
Credit after cashing (by cheque)	CHF 25

Cashing travellers' cheques

In currencies other than CHF (AUD, CAD, EUR, GBP, JPY, USD)	0.50% of amount, minimum CHF 15
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Correspondence cheques

Order (minimum 50 cheques)	CHF 1.50 per cheque
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Cash transactions

Fee for withdrawing currency other than CHF	1.00%
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Maestro card

Annual fee for main card	CHF 30
Annual fee for additional card	CHF 20
Card dispatch fee	CHF 25
Card blocking fee	CHF 80
Fee for replacing lost or stolen card	CHF 20
Withdrawal from another bank's ATM in Switzerland	CHF 3
Withdrawal from an ATM outside Switzerland	correspondents' fees

Swiss Bankers Travel Cash card

Provisioning fee (deducted from the amount provisioned)	2.00%
ATM withdrawal fee	according to Swiss Bankers scale

Loans and guarantees

Loan	interest and fees by type of transaction
Mortgage financing	interest and fees by type of transaction
Guarantee	fees by type of transaction
Minimum fee for rental guarantees (per year)	CHF 250
Minimum fee for all other financial guarantees (per year)	CHF 500
Annual credit file fee	by type of transaction minimum CHF 500

Credit card guarantees

Issuance of guarantee		
Annual fee	Up to CHF 20,000 (or foreign currency equivalent)	CHF 250
	CHF 20,000 to CHF 50,000 (or foreign currency equivalent)	1.25%
	CHF 50,000 to CHF 200,000 (or foreign currency equivalent)	0.75%
	Over CHF 200,000 (or foreign currency equivalent)	0.35%
Amendments		
Fee for amendments not requiring an increase in the bank's commitment	CHF 100	
Fee for amendments requiring an increase in the bank's commitment (based on the amount of the increase)	issuance fee applies	
Cancellation	no charge	

Safe deposit boxes

	Fees excluding VAT ⁵
Safe rental	by size of safe
Key custody (flat fee charged annually)	CHF 100

Inheritance and dormant assets

Fees excluding VAT¹

Inheritance		
Handling fee	First year	CHF 1,000
	Subsequent years	CHF 250
Services via external agent		actual cost
Dormant assets		
Special internal searches and handling (time spent basis, minimum 30 minutes)		CHF 250 per hour
Searches via an external agent		actual cost
SAG reporting fee ⁶		actual cost

Other services

Fees excluding VAT¹

Withholding tax recovery		8% of amount recovered minimum CHF 50, maximum CHF 500
Document delivery at customer request		
Courier charges		actual cost
Archive and administrative search (including information and document requests, tax-related procedures, etc.)		
Case opening charge		CHF 250
Time-spent charge (minimum 30 minutes)		CHF 250 per hour
Specific services and administration (stemming from official requests, legal or administrative proceedings, etc.)		
Case opening charge		CHF 250
Time-spent charge (minimum 30 minutes)		CHF 250 per hour
Complex cases, special services or arrangements		
Case opening charge		CHF 250
Time-spent charge (minimum 30 minutes)		CHF 500 per hour
Services via an external agent		actual cost

Exceptional fees

Fees excluding VAT¹

Crédit Agricole (Suisse) SA reserves the right to charge additional fees if the services requested by the customer are more numerous or complex than those usually provided by the Bank. In particular, this provision applies to accounts of companies engaged in trade and accounts with numerous transactions (securities or payments), as well as customers with a profile requiring close monitoring by the Bank.

Time-spent charge (minimum 30 minutes)		CHF 250 per hour
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Only the French version of this booklet has any legal value in the event of a dispute.

These rates and charges take into account the commissions and other forms of remuneration or benefits the Bank may receive from third parties, and can be amended by the Bank at any time. Please contact your account officer if you require any additional information about these current rates and charges and those applicable to any service not described in this booklet.

¹ These rates and charges are subject to VAT (where applicable), which will be charged at the prevailing rate for persons domiciled in Switzerland and the Principality of Liechtenstein, and cantonal stamp duty (where applicable).

² Excluding investments via Crédit Agricole Private Capital S.C.A., SICAR.

³ net asset value (NAV) based on the latest report received from the fund and adjusted for interim drawdowns and payouts, if applicable.

⁴ VAT liability subject to type of transaction.

⁵ VAT is charged regardless of domicile.

⁶ SAG manages the database of dormant assets declared by banking institutions based in Switzerland.

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