

Extract from the conditions (most important fees & commissions)¹

Basic services

Service	Commission in CHF
Custody Fees	0.1% p.q. (min. CHF 400 per quarter)*
Account maintenance fee	250 per quarter
Single payment order (CH, EU, overseas)	40 (for special transfers applied twice)
Transfer Securities	150 per item
Closing of account	500

* The security custody fee is calculated on market value, except for capital guaranteed structured products which based on price at maturity, being in many cases 100%.

Securities transactions²

Transaction	Shares	Bonds
Amounts below USD 50'000	1.20%	0.80%
Amounts above USD 50'000	1.10%	0.70%
Amounts above USD 150'000	0.90%	0.50%
Amounts above USD 300'000	0.70%	0.40%
Amounts above USD 600'000	0.50%	0.30%
Min. commission (CHF)	200	200

Investment funds²

Product	Subscription fee
Bond Funds (fixed income)	1.0%
Equity Funds	2.0%
Hedge Funds	2.0%
Minimum Fee for subscription: CHF 200	
Ticket Fee for redemption: CHF 200	

Fiduciary deposits (for Switzerland only)

Deposit	Annual commission	Min. placement amount in USD
Amounts below USD 500'000	0.50%	Fixed term placements: 50'000 Call deposits: 200'000
Amounts above USD 500'000	0.375%	
Amounts above USD 1'000'000	0.25%	
Min. commission (CHF)	250	

¹ Upon request, the Bank will provide further details about fees and commissions.

² The rates do not include third party brokerage commissions, stock exchange charges and stamp duties.

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Discretionary Portfolio Management

Strategies: Conservative, Yield Focus

Assets (in USD/EUR)	Management fee (charged quarterly)	Min. increase/decrease in USD/EUR
Assets between 250'000 – 999'999	1.25%	50'000
Assets above 1'000'000	1.00%	
Assets above 5'000'000	0.75%	

Strategies: Balanced, Opportunities, Growth, Aggressive

Assets (in USD/EUR)	Management fee (charged quarterly)	Min. increase/decrease in USD/EUR
Assets between 250'000 – 999'999	1.50%	50'000
Assets above 1'000'000	1.25%	
Assets above 5'000'000	1.00%	

Tailor made

Assets	Management fee (charged quarterly)
Min. USD 2'000'000	1.25%

All-In Fee Model

Total assets	USD		
Total assets below	1'000'000	0.50%	per quarter
Total assets above	1'000'000	0.438%	per quarter
Total assets above	5'000'000	0.375%	per quarter
Minimum charge: CHF 2,500 per quarter			
Transaction ticket fee: CHF 200 per transaction			

The All-In Fee covers only: – Account maintenance fee – Custody fee – Transaction fees on securities
Charged quarterly on regular account. (Stamp taxes, broker fees, ticket fees, etc. are excluded).

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