



Fees and Commissions Wealth Management

effective from January 1st, 2021

A. Accounts and investments

1. Account maintenance

Current account

Currency	CHF and foreign currencies
Interest rates on credit balances	At the moment without interests, potential negative rates can be passed on
Interest rates on debit balances	see separate fee schedule
Closing entries per quarter and account	CHF 20
Mail service	
Within LI and CH	CHF 1.75
Abroad	CHF 2.50
Holdmail	CHF 500 p.a.
Compliance fee for legal entities	CHF 500 p.a.
Portfolio statement	CHF 20 per month (apart from Mar, Jun, Sep, Dec)
Fees for customer relations	CHF 500
PEP fee	CHF 1.500 p.a.
Capital deposit account	CHF 500

Custody account* (see page 5)

Custody fee	0.3 % p.a. ¹
Minimum fee	CHF 800 p.a.
Debit	4 times a year

All-in Fee*

All-in Fee* investment advisory	1.2 % p.a. ²
Minimum fee	CHF 1.500 p.a.
Foundation / Trusts	On request

Precious metal account

Administration fee	0.5 % p.a.
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Fiduciary call deposits

Note	Deposit with a third-party bank, for account and risk of the customer
Minimum amount	CHF 250.000 or equivalent value
Minimum increase / decrease	CHF 50.000 or equivalent value per transaction
Commission	0.5 % p.a.
Interest payment	pro rata
Minimum commission	CHF 200

¹ In case of investment advice or portfolio management by a third party, the custody fee can be increased to 0.5%.

² The All-in Fee includes account- and custody account maintenance fees, brokerage fees as well as issuing- and redemption commissions of funds. It does not include: Third-party charges, taxes and currency transactions.

A. ACCOUNTS AND INVESTMENTS

Fiduciary time deposits	
Note	Deposit with a third-party bank, for account and risk of the customer
Minimum amount	CHF 100.000
Commission	up to CHF 500.000 0.500 % p.a.
	CHF 500.001 to 1.000.000 0.375 % p.a.
	CHF 1.000.001 to 10.000.000 0.250 % p.a.
	above CHF 10.000.000 0.125 % p.a.
Minimum commission	CHF 200

Safe deposit box		
Type	dimension in cm, h/b/d	fee
1	4.85 x 26.5 x 41.3	CHF 100
2	9.85 x 26.5 x 41.3	CHF 125
3	14.85 x 26.5 x 41.3	CHF 150
4	19.85 x 26.5 x 41.3	CHF 175
5	24.85 x 26.5 x 41.3	CHF 200
6	44.85 x 26.5 x 41.3	CHF 225
7	49.85 x 26.5 x 41.3	CHF 275

2. Securities trading brokerage*

Equities			
Swiss exchange and net transactions for outside Switzerland	market value		
	up to CHF	50.000	1.00 %
	CHF 50.001 to	100.000	0.85 %
	CHF 100.001 to	500.000	0.75 %
	above CHF	500.000	0.50 %
German exchange XETRA	market value		
	up to CHF	100.000	1.20 %
	CHF 100.001 to	500.000	0.90 %
	above CHF	500.000	0.60 %
Foreign exchanges	market value		
	up to CHF	50.000	1.90 %
	CHF 50.001 to	100.000	1.70 %
	CHF 100.001 to	250.000	1.50 %
	above CHF	250.000	1.00 %
Minimum fee	CHF 50		

A. ACCOUNTS AND INVESTMENTS

Bonds

Swiss exchange and net transactions for outside Switzerland	<u>market value</u>		
	up to CHF	50.000	0.80 %
	CHF 50.001 to	100.000	0.70 %
	CHF 100.001 to	250.000	0.60 %
	CHF 250.001 to	500.000	0.50 %
	above CHF	500.000	0.40 %
Foreign exchanges	<u>market value</u>		
	up to CHF	50.000	1.00 %
	CHF 50.001 to	100.000	0.90 %
	CHF 100.001 to	250.000	0.80 %
	CHF 250'001 to	500.000	0.70 %
	above CHF	500.000	0.60 %
Minimum fee	CHF 50		

Funds

Global	<u>market value</u>		
	up to CHF	100.000	1.20 %
	CHF 100.001 to	500.000	0.90 %
	above CHF	500'000	0.60 %
Minimum fee	CHF 50		

Money market funds

Global	0.30 %
Minimum fee	CHF 50

Registered money market claims

USD Treasury Bonds	CHF 500
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Options

Commission	The commission for options is composed as follows: Broker commission + 50 % own commission
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Delivery of securities

Incoming securities	No own commission
<u>Transport & insurance (up to CHF 200.000)</u>	
Switzerland	CHF 100
Europe	CHF 150
Overseas	CHF 220
<u>Electronic delivery</u>	
Switzerland	CHF 50
Europe	CHF 100
Overseas	CHF 100

B. INVESTMENTS / PAYMENT TRANSACTIONS

3. Discretionary portfolio management

	Management fee / All-in Fee ^{3 *}
Profile conservative	1.10 %
Profile balanced	1.20 %
Profile growth	1.30 %
Profile special mandate	in consultation
Minimum fee	CHF 1'500 p.a.
Debit	4 times a year

4. Tax statements / income statements

Tax statement Switzerland / Liechtenstein	free of charge
Foreign tax statement	CHF 375
Income statement	CHF 250 (min.)
Special services	CHF 250 / h, according to expenditure
Debit	After preparation of the tax- / income statement

B. Conditions for payment transactions

Incoming payments CHF and foreign currencies	free of charge
Domestic payments CHF	CHF 3
International payments EUR	CHF 17.50
International payments	CHF 25
Internal payments	free of charge
Express payments	0.15 %, min. CHF 150
Standing orders	free of charge
Changes of standing orders	free of charge
Direct debiting scheme CHF (LSV)	free of charge
Transaction fee for high risk countries ⁴	
Incoming payments	0.2 %, min. CHF 100
Outgoing payments	0.2 %, min. CHF 100
<u>Checks</u>	
Purchase of check, issued by a third bank	CHF 75
Check collection	CHF 20
Agio / Disagio EUR	min. 0.4 %
Agio / Disagio other currencies	min. 0.5 %
Confirmation of order execution	CHF 30
Cancellation of a payment order	CHF 75
Inquiry	CHF 75 per inquiry, CHF 250 / h

³ The All-in Fee includes account- and custody account maintenance fees, brokerage fees as well as issuing- and redemption commissions of funds. It does not include: Third-party charges, taxes and currency transactions.

⁴ The above mentioned transaction fee schedule applies in addition to the agreed fee schedule for payments to high risk countries. Bank Alpinum Ltd. reserves the right to define high risk countries based on their own assessment.

GENERAL INFORMATION

	E-Banking
Incoming payments CHF and foreign currencies	free
Domestic payments CHF	CHF 1.50
International payments EUR	CHF 8.75
International payments other foreign currencies	CHF 12.50
Internal payments	free

*C. Third-party charges and commissions

For securities- and other transactions third-party charges can occur. These charges will be passed on to the customer without adding any extra charges.

D. Further expenses

Further expenses will be passed on proportional to expenditures (CHF 250 / h). Legal VAT for private customers as well as companies, domicile- and holding companies with domicile Liechtenstein or Switzerland will be added.

For customers, who require payment services only, additional costs can occur.

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