

Summary of fees for Transactional Clients

Private clients and legal entities with domicile outside Switzerland, the Principality of Liechtenstein and the European Union incl. the UK

CUSTODY FEES

0.50% p.a. applicable to private customers and legal entities with domicile outside Switzerland, the Principality of Liechtenstein and the European Union incl. the UK

The calculation is based on the month-end balance of the account and is collected quarterly by direct debit from the account. (account balances, metal accounts, fiduciary deposits and fixed-term deposits are excluded)

from CHF 3 Mio. 0.45% p.a.
from CHF 5 Mio. 0.40% p.a.
from CHF 10 Mio. 0.35% p.a.

Minimum CHF 2'000 p.a.

Services included:

Internal and external custody account management, collection services (e.g. crediting of interest, dividends), securities management (e.g. share splits, name changes, exercising of options), special administrative operations (corporate actions), accepting deposits into account (excluding physical securities), periodic reporting, account charges (accounting transaction costs, account balancing, statements of account), standing orders, foreign currency accounts, physical custody service for precious metal items

ACCOUNT MANAGEMENT FEE

CHF 500 p.a. per current account.*

Accounts for legal entities are charged an additional fee of CHF 3'000 p.a.

* if a client relationship does not generate more than CHF 2'000 of total commission charged per annum, the bank will charge an additional maintenance fee to the level of CHF 2'000. The reference period of the charge will be the full calendar year starting on 1st of December of the previous year and ending on 30th November of the current year

ADVISORY MANDATE

Advisory Fee	Rare trader (min. CHF 1'200 p.a.)	Moderate trader (min. CHF 1'200 p.a.)	Frequent trader (min. CHF 1'200 p.a.)
Advisory Fee	0.80% p.a.	1.00% p.a.	1.20% p.a.
Reduction on transaction fees*	-20%	-30%	-40%
(no reduction on minimum fees)			

* Forex transactions, transaction fees on precious metals spot, commissions on fiduciary deposits and fees for payment services are excluded

The advisory fees are calculated on the client's gross assets. This calculation is based on the month-end balance of the account and is collected quarterly by direct debit from the account. Third party fees (e.g. stock market fees, stamp duty and taxes) are charged additionally

DISCRETIONARY ASSET MANAGEMENT

Investment Profile	Discretionary Mandate CLASSIC (min. CHF 1'200 p.a.)	Discretionary Mandate ADVANCED (min. CHF 1'500 p.a.)
Fixed Income	0.80% p.a.	1.00% p.a.
Balanced	0.90% p.a.	1.10% p.a.
Equity	1.00% p.a.	1.20% p.a.

A special custody fee of 0.15% p.a. (minimum CHF 2'000 p.a.) is applied to private customers and legal entities with a Discretionary Asset Management Mandate

Investment Profiles Defensive, Dynamic and other strategies are available on request

The discretionary management fees are calculated on the client's gross assets. This calculation is based on the month-end balance of the account and is collected quarterly by direct debit from the account

The transaction fees are included

Third party fees (e.g. broker commissions, stock market fees, stamp duty and taxes) are charged additionally

TRANSACTION FEES

Major Markets:

United States of America, Canada, Australia, Japan, Hong Kong, Belgium, Finland, France, Germany, Ireland, Italy, United Kingdom, Netherlands, Portugal, Spain, Denmark, Norway, Sweden, Greece, Austria, Singapore, South Africa and Switzerland

Other Markets:

Luxembourg, Poland, Czech Republic, Hungary, Turkey, Estonia, Cyprus, Mexico, Russia, Latvia, Lithuania, China, South Korea, Malaysia, Israel, UAE, Brazil and Peru

Third party fees (e.g. stock market fees, stamp duty and taxes) are charged additionally

Equities, ETF and Fixed Income

Transaction Size CHF	Equities, ETF Switzerland (min. CHF 100)	Equities, ETF Major Markets (min. CHF 150)	Equities, ETF Other Markets (min. CHF 200)	Fixed Income Switzerland and other markets (min. CHF 100)
0 - 250'000	0.65%	0.85%	1.30%	0.50%
250'000.01 - 1'000'000	0.55%	0.75%	1.20%	0.40%
1'000'000.01+	0.45%	0.65%	1.10%	0.30%

Investment Funds

Transaction Size CHF	Money Market Funds (min. CHF 100)	Fixed Income Funds (min. CHF 100)	Equity Funds (min. CHF 200)	Other Funds (min. CHF 200)
0 - 100'000	0.30%	0.75%	1.20%	1.50%
100'000.01 - 250'000	0.25%	0.65%	1.10%	1.25%
250'000.01 - 500'000	0.20%	0.55%	1.00%	1.00%
500'000.01+	0.15%	0.45%	0.80%	0.80%

Exchange Traded Options

Transaction Size CHF	Fee per transaction
0 - 100'000	1.20%
100'000.01 - 250'000	1.00%
250'000.01 - 500'000	0.90%
500'000.01+	0.80%
Minimum Fee	CHF 150

Futures

Transaction Size	Fee per transaction
Per contract (plus third-party fees)	up to 10 contracts CHF 50 up to 20 contracts CHF 40 from 20 contracts CHF 30
Minimum Fee	CHF 200

Structured Products

Transaction Size	Fee per transaction
Per contract	0.80%
Minimum Fee	CHF 250

Money Market Investments

Type of investment	Fee per transaction
Banker's acceptance Treasury Bills Commercial Papers Others	CHF 500

Physical Precious Metals (Gold, Silver, Platinum and Palladium)

Transaction Size CHF	Commission
0 - 100'000	1.50%
100'000.01 - 250'000	1.00%
250'000.01 - 500'000	0.75%
500'000.01+	0.60%

Plus VAT for Silver, Platinum and Palladium

PRECIOUS METALS (METAL-ACCOUNTS)

Transaction Size CHF (trading in ounces)	Commission
0 - 100'000	1.00%
100'000.01 - 250'000	0.75%
250'000.01 - 500'000	0.50%
500'000.01+	0.25%

FIDUCIARY DEPOSITS

Transaction Size CHF	Call	Fixed-Term
from CHF 150'000	0.500%	0.500%
from CHF 500'000	0.375%	0.375%
from CHF 5'000'000	0.250%	0.250%
from CHF 10'000'000	0.125%	0.125%
Minimum Investment	CHF 150'000	CHF 150'000
Minimum Fee	CHF 200	CHF 200
Increase/Reduction	CHF 100	-

Commissions are calculated annually pro rata temporis and will be charged at the time interest is credited

Interest rates are dependent on the current conditions on the money and capital markets and can be adjusted at any time

PAYMENTS

Currency	Payment by telephone/letter/ e-Mail/fax	Online payment
Outgoing transfer in CHF	CHF 50	CHF 25
Outgoing transfer in USD	0.25%, min. CHF 300 plus third-party fees	0.20%, min. CHF 150 plus third-party fees
Outgoing transfer in EUR and other currencies	0.20%, min. CHF 200 plus third-party fees	0.1875%, min. CHF 100 plus third-party fees
Amendment, cancellation of payment order, payment investigation	CHF 100 plus third-party fees	CHF 100 plus third-party fees
Transfer to account in Kaleido Privatbank Ltd	CHF 50	-
Outgoing transfer to Credit Card	CHF 25 (+CHF 20 for AMEX-Cards)	n/a
Swift Copy	CHF 50	CHF 50

CHEQUES

Issuing crossed cheque	CHF 100 plus third-party fees
Cheque collection	CHF 100 plus third-party fees
Cheque returned unpaid	CHF 100 plus third-party fees
Stopping crossed cheque	CHF 100 plus third-party fees

SECURITY DELIVERY/TRANSFER

Delivery of securities Major Markets	CHF 150
Delivery of securities Other Markets	CHF 200
Delivery of own funds	CHF 150
Delivery of third-party funds	CHF 150
Delivery of Hedge Funds	CHF 500
Physical delivery of precious metals and securities	CHF 350 plus third-party delivery costs
Delivery vs. payment	CHF 150

CARDS

Visa/Mastercard/Swiss Bankers	according separate terms and conditions
-------------------------------	-----------------------------------------

TAX STATEMENTS

Country specific Tax statement	CHF 500
--------------------------------	---------

OTHER ACCOUNT SERVICES

Retained correspondence	CHF 3'000 p.a.
Confirmation of banking relationship	CHF 500
Opening of account for legal entities	CHF 1'000
Opening of account for private individuals	CHF 500
Opening of a capital contribution account	CHF 1'000
Authentication of the customers signature requested by third parties	CHF 100
Amendment of change of the signature sample card	CHF 250
Principal change of the account title	CHF 1'000
Sending of account statements by mail on request	CHF 50 per period
Courier services (DHL, FedEx, etc.)	charged according to actual costs
Accounts without movements within the last 12 months	CHF 3'000 p.a.
Closing of banking relationship	CHF 1'500
Account maintenance fee for metal accounts (Gold)	0.75% p.a. on average invested value
Account maintenance fee for metal accounts (others)	1.00% p.a. on average invested value
Issuance of a guarantee to third parties	1% (min. CHF 500)

DIGITAL ASSETS

Custody Services

Digital Assets under custody CHF	Administration fee p.a.
0 - 200'000	0.80%
200'000.01 - 500'000	0.70%
500'000.01 - 1'000'000	0.60%
1'000'000.01+	0.50%

Transaction Fees

Transaction Size CHF	Commission
0 - 50'000	1.35%
50'000.01 - 100'000	1.25%
100'000.01 - 200'000	1.05%
200'000.01 - 500'000	0.95%
500'000.01+	0.90%
Minimum Fee	CHF 200

Transfer of Digital Assets

Transfer out	0.30%
Minimum Fee	CHF 200

SPECIAL TASKS

Special services (e.g. inheritance, legal cases) or labor- intensive mandates

CHF 400 per hour

Client will be informed about the possible costs in advance

VAT

VAT will be charged in addition for services where applicable in accordance with the value-added tax legislation applicable in Switzerland at any time

DISCLAIMER NOTE

Kaleido Private Bank Ltd reserves the right to change the range of its products and services offering and the Fee Schedule at any time in accordance with, where applicable, its General Terms and Conditions (including any appendix to them) or separate arrangements. Should you have any questions, please contact your client advisor at Kaleido Private Bank Ltd