

List of fees and charges for services

(Valid starting from January 1, 2020)

Account Services:

Charges (in CHF)

Opening of a Current Account	
For Legal entities	1'000 CHF
For Private individuals	500 CHF
Opening of a Capital Contribution Account (Einzahlungskonto)	250 CHF
Closing of a Current Account	500 CHF
Unblocking of a Current Account	
For Legal entities	100 CHF
For Private individuals	50 CHF
Minimum balance for current/term deposit account	250 000 CHF*
Current Account maintenance (charged quarterly)	500 CHF per year*** (see minimum requirements below)
Dormant Account** maintenance (charged quarterly)	1'000 CHF per year
Sending Account Statements by mail:	30 CHF per period

* for demand deposits exceeding certain balances in any currency, negative interest rate may apply. Please consult with your personal bank manager.

** Dormant account – account with balances below minimum requirement and no activity in the fee period.

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

Payment Services:

Standard Payments	
Outgoing transfers in CHF (per transaction, value date T+2)	50 CHF
Outgoing transfers (per transaction, value date T+2) in USD (basic fee): in EUR and other currencies (basic fee): additional fees:	0.20%, min. 300 CHF, max. 500 CHF (SHA) 0.20%, min. 200 CHF, max. 350 CHF (SHA) + 20 CHF (OUR); +20 CHF (EU non-IBAN)
Outgoing transfers to Credit Card	25 CHF (+20 CHF AmEx cards)
Express Payments:	
Express Transfers in CHF (per transaction, same value date, until 11.00 CET)	100 CHF
Express transfers (per transaction, same value date) in USD (until 13.30 CET) (basic fee) in EUR (until 11.00 CET) and other currencies (basic fee) additional fees:	0.30%, min. 400 CHF, max. 600 CHF (SHA) 0.30%, min. 300 CHF, max. 450 CHF (SHA) +20 CHF (OUR); +20 CHF (EU non-IBAN)
Express transfers to Credit Card	50 CHF (+20 CHF AmEx cards)
Other Payment Services:	
Transfer to account in AP Anlage & Privatbank	50 CHF
Incoming payments	Free of charge
Amendment, cancellation of payment order, payments investigation (per order/transaction)	100 CHF + 3 rd party fees

Other Account Services:

SWIFT Copy	25 CHF
Due Diligence request by 3 rd party *VAT	250 CHF
Due Diligence fee for non-standard accounts *VAT (applied by prior notification to existing/prospective client)	from 1'000 CHF, max 5'000 CHF
Authentication of the customer signature and stamp at the bank by request of 3 rd parties	50 CHF
Amendment or change of the signature sample card	100 CHF
Principal change of the account title	500 CHF
Letters / audit letters / certificates at the customer request	200 CHF
Travel visa support / invitation letter	200 CHF
Mailings at the customer request by post	30 CHF
Mailings at the customer request by fax (per page)	5 CHF
Retaining of correspondence */*VAT	1'000 CHF p.a.
Online banking platform connection*VAT	250 CHF (for principal account) + 100 CHF (for any supplementary account)
DigiPass device issue	100 CHF
Blocked DigiPass device (incl.online platform) replacement: - if the device is blocked by client' fault - if the device is blocked due to technical problems	100 CHF 50 CHF
Term Deposit cancellation Fee	1%
Issuance of a guarantee to 3 rd parties at request	1% (min 500 CHF)
Other unclassified services *VAT	by special arrangement with the bank

* - this service implies storage of all account documentation in hard copies to be provided to client according to Swiss law, incl. head office and all foreign locations of the bank; the fee applies also in cases if such documentation is delivered to client by fax or electronically.

Investment Services:

Custody	
Investment account opening *VAT	250 CHF
Management fee (per year, charged quarterly)*VAT * - for ADR/GDR ** - for metal accounts (XAU/XAG/XPT/XPD) *** - for RUB nominated investments **** - for own products	0.25% (min. 25 CHF per quarter) 0.25% (min. 25 CHF per quarter) + 3 rd party fee 0.75% (min. 25 CHF per quarter) 0.5% (min 25 CHF per quarter) 0.125%
Securities transfer (per transaction)	100 CHF + 3 rd party fees
Brokerage (per transaction)	
Stock market	
Europe / USA / Russia	0.5% (min. 50 EUR / 50 USD* / 250 CHF) *for equities < 10 USD + 0.05 USD/share
Fixed income market	
Europe / USA / Russia	0.25% (min. 50 EUR / 50 USD / 150 CHF)
Corporate actions per request	50 CHF + 3 rd party fees
Investment funds	
All investment funds	0.5%* + 3 rd party fee (min 100 CHF) *0.125% (for own products, min 50 CHF)
Precious metals	
Purchase / sale	0.5% (min 50 CHF)
Options	
USA	30 USD + 5 USD per contract
Fiduciary services	
Minimum amount	100'000 CHF/USD/EUR
Account opening fee *VAT	50 CHF
Fiduciary Fee (per year/charged at maturity) *VAT	up to 0.35%**
Fiduciary Deposit Cancellation Fee *VAT	1% + 3 rd party fee
Asset Management	
Minimum amount	100'000 CHF/USD/EUR
Management fee (per year/charged quarterly) *VAT	min. 0.5%***
Incentive fee (per year) *VAT	negotiable

** subject to the size, currency and/or type of investment

*** subject to the size, type and term of investment

*VAT services marked with sign *VAT imply additional charge of Swiss Value Added Tax on the price of the service for clients domiciled in Switzerland and Principality of Liechtenstein

Credit Card services:

Charge for card application and issuance services	150 CHF
Delivery of Card and PIN	Actual post or courier charges
Annual maintenance fee	150 CHF
Card replacement (for lost/stolen/damaged cards)	50 CHF

InterCard Personal Classic (VISA or MasterCard)	
Annual fee	100 CHF / 100 EUR / 100 USD
Annual fee additional card	50 CHF / 50 EUR / 50 USD
Minimum spending limit	1'000 CHF / 1'000 EUR / 1'000 USD
Maximum spending limit	10'000 CHF / 7'000 EUR / 8'000 USD
Replacement card worldwide within 48 hours	20 CHF / 20 EUR / 20 USD
Online services	Free of charge
Goods and services purchase	Free of charge
Cash withdrawal	3.5% (min 10 CHF/ 10 EUR / 10 USD)
Loading fee	25 CHF - standard/ 50 CHF - express
Travel insurance	Upon request
Processing fees (for purchases in foreign currency)	1%
Max. of cash withdraw (per day)	Up to 8'000 CHF
Max. of cash withdraw (per month)	Up to 25'000 CHF

InterCard Personal Premier (VISA or MasterCard)	
Annual fee	200 CHF/ 200 EUR/ 200 USD
Annual fee additional card	100 CHF/ 100 EUR/ 100 USD
Minimum spending limit	10'000 CHF/ 7'000 EUR/ 8'000 USD
Maximum spending limit	90'000 CHF/ 63'000 EUR/ 72'000 USD
Replacement card worldwide within 48 hours	20 CHF/ 20 EUR/ 20 USD
Online services	Free of charge
Goods and services purchase	Free of charge
Cash withdrawal	3.5% (min 10 CHF/ 10 EUR / 10 USD)
Loading fee	25 CHF – standard / 50 CHF - express
Travel insurance	Free of charge
Processing fees (for purchases in foreign currency)	1%
Max. of cash withdraw (per day)	Up to 8'000 CHF
Max. of cash withdraw (per month)	Up to 25'000 CHF

InterCard Direct (VISA or MasterCard)	
Annual fee	150 CHF / 150 EUR / 150 USD / 150 GBP*
Replacement card worldwide within 48 hours	20 CHF / 20 EUR / 20 USD / 20 GBP
Online services	Free of charge
Goods and services purchase	Free of charge
Cash withdrawal	1.5% (min 10 CHF/10 EUR/10 USD/10 GBP)
Loading fee	1.5%+25 CHF - standard/50 CHF - express
Travel insurance	Upon request
Processing fees (for purchases in foreign currency)	1%
Max. of cash withdraw (per day)	Up to 8'000 CHF
Max. of cash withdraw (per month)	Up to 25'000 CHF

* Only available as VISA Card

Swiss Bankers Prime Card (MasterCard)	
Annual Fee	Free of charge
Replacement card express delivery	25 CHF / 25 EUR / 25 USD
Online services	Free of charge
Goods and services purchase	1 CHF / 1 EUR / 1 USD
Cash withdrawal	5 CHF / 5 EUR / 5 USD
Loading fee	1.5% +25 CHF
Maximum load amount (within 30 days)	50'000 CHF / 50'000 EUR / 50'000 USD
Maximum load amount (within 365 days)	100'000 CHF / 100'000 EUR / 100'000 USD