Cash transactions

Withdrawals and deposits of CHF bank notes	free of charge
Withdrawals and deposits of foreign bank notes*	0.50 %

*The bank charge or discount is received only for a deposit or withdrawal performed by crediting or debiting an account in the same currency. For a deposit or withdrawal of foreign bank notes to be credited or debited in another currency, the exchange rate applied will be the bank note exchange rate.

Fiduciary deposit and long-term investment

No fiduciary fees are applied

Conclusion	CHF 50*
Increase	CHF 50*
Decrease	CHF 50*
Redemption	free of charge

*Irrespective of the amount invested.

Cheques and credit cards

Bank cheques (clearance, issue, blockage)	correspondent charges +CHF 100
Credit card issue	issuer charges only

Fixed-term loans and guarantees

Fixed-term loans (rates on request)	
– Up to CHF 250 000	commission of CHF 250*
– Above CHF 250 000	commission free
Guarantees for credit cards	1.00% of the annual amount guaranteed**
Other guarantees	upon request

*A commission of CHF 125 is debited at renewal.
**Minimum CHF 200.

Private equity

All transactions	2.00 %
	min CHF 500

Others

Safe Rental	based on safe size
Commercial account	min. CHF 10'000 annually
Account Closure	CHF 750

Any additional costs related to specific customer request/needs will be invoiced separately.

This document is an excerpt from the price list applicable to services provided by Hyposwiss Private Bank Genève SA for its private clients.
All fees and costs may be subject to modification, in accordance with the bank›s standard terms and conditions.
Effective date 01.01.2020.

Fees and commissions

« Expect added value »

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HYPOSWISS
PRIVATE BANK

Expect the expected

Presentation

Hyposwiss Private Bank Genève SA offers its clients the following deposit management options :

1) **Deposit with management mandate**
   Hyposwiss manages the client's assets on the basis of a management mandate. The customer benefits from reduced administrative fees and transaction commissions.
2) **Deposit with advisory mandate**
   The client wishes to benefit from active advice from Hyposwiss, but wishes to make the investment decisions himself. The customer benefits from reduced administrative fees and transaction commissions.
3) **Deposit without mandate**
   The client manages his assets independently and does not benefit from advisory services.

Fees and commissions

The fees and commissions proposed are degressive and the annual rates per tranche are as follows :

All Deposits

CHF	Administration fees*
up to 1 mio	0.50 %
1-5 mio	0.45 %
5-10 mio	0.40 %
10-20 mio	0.35 %
Over 20 mio	0.30 %
Minimal fees	CHF 3'000
Fees on Company	CHF 1'000

Administration fees are calculated on the whole portfolio, the current accounts and the fiduciary deposits being taken at 50%.

Administration fees include :

Account-related services
Account management, Bank statements, Retained correspondence, Notice of transaction, Numbered account charges, Withdrawals and deposits of bank notes in CHF, Net Banking, Fiscal Reporting.

Securities administration
Swiss and foreign custodian fees, Collection of coupons and dividends, Redemption of securities at maturity, Corporate actions (conversion of bonds, exercice of warrants and options, share splits, capital increase).

	Deposit with management mandate	Deposit with advisory mandate
CHF	Management commission*	Advisory commission*
up to 1 mio	1 %	0.85 %
1-5 mio	0.90 %	0.70 %
5-10 mio	0.70 %	0.55 %
10-20 mio	0.60 %	0.40 %
Over 20 mio	0.50 %	0.30 %

Client with a management or advisory mandate receives a 50% discount on the administration fees (without reduction on the minimum administration fees and the Company account fees).

*Annual fees and commission. VAT and other taxes are charged in addition to the above, when applies.

Brokerage

Deposit with management/advisory mandate

	Min. charge in CHF	Charge (%)
Transaction fees		
Equities	100	0.35 %
Bonds	100	0.25 %
Options	125	0.75 %
Precious metals	100	0.35 %
Investment funds		
– Long only funds and structured products	100	0.50 %
– Alternative funds	250	0.75 %
Futures	125	CHF 50 per contract

– Foreign brokerage fees and delivery costs are not included. According to standard practice, no foreign fees are charged on bonds traded on the Euromarket.
– Any stamp duties, VAT and other taxes are charged in addition to the above.

Deposit without management mandate

	Min. charge in CHF	Charge (%)
Transaction fees		
Equities	100	0.50 %
Bonds	100	0.35 %
Options	125	1.00 %
Precious metals	100	0.50 %
Investment funds		
– Long only funds and structured products	100	0.75 %
– Alternative funds	250	1.50 %
Futures	125	CHF 50 per contract

– Foreign brokerage fees and delivery costs are not included. According to standard practice, no foreign fees are charged on bonds traded on the Euromarket.
– Any stamp duties, VAT and other taxes are charged in addition to the above.

Money transfers and payments

Payment to postal account	free of charge
Cash transfer	
– transfer Interbank (CHF)	CHF 25
– transfer Interbank (other currencies)	CHF 50
– standing order	CHF 20
Swiss and foreign securities transfers	
– Receipt	free of charge
– Delivery	CHF 100
Fund unit transfer	
– Receipt	free of charge
– Delivery	CHF 300