

Geneva swiss bank

MODERN PRIVATE BANKING



This is not the fee schedule of Geneva Swiss Bank >

The document you are holding is our commitment to providing you with a high-quality service, tailored to your requirements, at a fair price. Our aim is to develop a long-term relationship with you, based on an in-depth understanding of your aspirations and the core values that we want to share with you: entrepreneurial spirit, agility, perseverance, integrity and fulfilment. We focus on what's important, in a fully transparent way.



CLIENT SERVICES >

<p>1.2% *</p> <p>DISCRETIONARY "SPECIFIC"</p> <ul style="list-style-type: none"> - Personalised management across multiple asset classes - Dynamic allocation, as per tailored investment profile <p>3</p>	<p>0.8% *</p> <p>DISCRETIONARY "PLUS"</p> <ul style="list-style-type: none"> - Management across several asset classes - Dynamic allocation, as per selected investment profile <p>4</p>	<p>0.6% *</p> <p>DISCRETIONARY "EASY"</p> <ul style="list-style-type: none"> - Management across a restricted range of asset classes, exclusively in EUR, USD or CHF - Static allocation <p>5</p>	<p>0.2% *</p> <p>EXECUTION ONLY</p> <ul style="list-style-type: none"> - Execution of orders - Dedicated Relationship Manager <p>6</p>
<p>1% *</p> <p>ADVISORY "PLUS"</p> <ul style="list-style-type: none"> - Personalised investment advice - Direct line to our Asset Management team <p>7</p>	<p>0.4% *</p> <p>ADVISORY "EASY"</p> <ul style="list-style-type: none"> - Access to GSB views - Execution of orders <p>8</p>	<p>ALL-IN</p> <ul style="list-style-type: none"> - Management as per selected Mandate - Additional services included (e-banking "plus", credit cards, brokerage, remittances, etc.) <p>9</p>	<p>OTHER SERVICES</p> <ul style="list-style-type: none"> - Wealth Management advisory services <p>10</p>

* Base fees (banking services, securities and deposits administration fees) on top

ASSET MANAGEMENT MANDATE > Discretionary "Specific" 1.2%

You are keen on defining an **investment strategy** you can **personally** relate to. You set the parameters, we manage your money based on our convictions.

- Personalised management across multiple asset classes
- Dynamic allocation, as per tailored investment profile

INCLUDED

- Securities' transactions fees
- Coupon collection fees

ADDITIONAL CHARGES

- Brokerage fees
- Swiss & foreign stamp duty
- Base and additional fees



ASSET MANAGEMENT MANDATE > Discretionary "Plus" 0.8%

You wish to strike a balance between **tailoring** your investment strategy and **saving precious time**. You suggest the parameters, we manage your money based on our convictions.

- Management across several asset classes (e.g. GSB Equities, Bonds or Opportunity funds, certificates, currencies)
- Dynamic allocation, as per selected investment profile

INCLUDED

- Brokerage fees
- Securities' transactions fees
- Coupon collection fees

ADDITIONAL CHARGES

- Fees and brokerage for specific operations and investment instructions
- Swiss & foreign stamp duty
- Base and additional fees



ASSET MANAGEMENT MANDATE > Discretionary "Easy" 0.6%

You prefer **not to have to select** an investment strategy. You confirm the parameters, we manage your money based on our convictions.

- Management across a restricted range of asset classes, exclusively in EUR, USD or CHF
- Static allocation

INCLUDED

- Brokerage fees
- Securities' transactions fees
- Coupon collection fees

ADDITIONAL CHARGES

- Fees and brokerage for specific operations and investment instructions
- Swiss & foreign stamp duty
- Base and additional fees

OUR FEES



OUR COMMITMENT



WITHOUT MANDATE > "Execution Only" 0.2%

You place **your orders** or tell us which products you have selected, we execute **your instructions** professionally.

- Execution of orders
- Dedicated Relationship Manager

INCLUDED

- Securities' transactions fees
- Coupon collection fees

ADDITIONAL CHARGES

- Brokerage fees
- Swiss & foreign stamp duty
- Base and additional fees

OUR FEES



BASIC

OUR COMMITMENT



ADVISORY MANDATE > Advisory "Plus" 1%

You are keen on exchanging on **your investment choices** with asset-management **professionals.**

We discuss available options with you, share our expertise, and advise you on your choices.

- Personalised investment advice
- Direct line to our Asset Management team

INCLUDED

- Securities' transactions fees
- Coupon collection fees

ADDITIONAL CHARGES

- Brokerage fees
- Swiss & foreign stamp duty
- Base and additional fees

OUR FEES



BASIC

OUR COMMITMENT



ADVISORY MANDATE > Advisory "Easy" 0.4%

You wish to receive on a regular basis our **views** on financial markets, while retaining control over your **investment decisions**. We share our expertise, and assist you in your choices.

- Access to GSB views
- Execution of orders

INCLUDED

- Securities' transactions fees
- Coupon collection fees

ADDITIONAL CHARGES

- Brokerage fees
- Swiss & foreign stamp duty
- Base and additional fees

OUR FEES



BASIC

OUR COMMITMENT



ALL-IN MANDATE > % Variable

You want a **fully tailored package**, a range of quality asset-management services, perfectly aligned with **your expectations**.

We adjust to your needs.

- Management as per selected Mandate
- Additional services included (e-banking “plus”, credit cards, brokerage, remittances, etc.)

INCLUDED

- Brokerage fees
- Securities' transactions fees
- Coupon collection fees
- Remittances fees
- Credit cards
- Other additional fees - on request

ADDITIONAL CHARGES

- Base fees
- Fees for credit operations
- Swiss & foreign stamp duty

OUR FEES



OUR COMMITMENT



BASE FEES >

Banking services (account management & statements)

- Natural person account (p.q.)	250
- Legal entity account / financial vehicle (p.q.)	400
- Legal entity account / commercial entity (p.q.)	1'250
- Dormant / Blocked account (p.q.)	750
- Capital payment account	1'000

Securities & deposits administration fees

- Cash and securities deposits (excl. negative interest on cash accounts)	0.3%
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Minimum 200 p.q.

BROKERAGE FEES > (correspondent fees excl.)

Foreign stocks

- 0 to 100'000	0.95%
- 100'000 to 250'000	0.75%
- 250'000 and above	0.50%

Swiss stocks

- All amounts	0.50%
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Bonds

- 0 to 100'000	0.60%
- 100'000 and above	0.40%

Options

- Per transaction	0.50%
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Futures

- Per contract (minimum)	100
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Funds

- Traditional	0.50%
- Alternative	1.50%
- GSB (one-off entrance fee)	0.25%

Minimum 100 per ticket

ADDITIONAL FEES >

Communication

- e-banking access (no remittances)		incl. in banking services
- Electronic monthly account statement		incl. in banking services
- Electronic yearly standard tax statement		incl. in banking services
- e-banking "plus" access (remittances) (p.a.)	250	
- Paper statements and certificates (p.q.)	50	
- Shipping by DHL	150	
- Hold mail (p.a.)	800	

Remittances and cheques

- Remittance in Switzerland	25
- Remittance outside Switzerland	40
- e-banking remittance (via e-banking "plus")	2
- Cheque issued	40
- Cheque deposited	25
- Foreign currency withdrawal commission	0.5%
- Travel cash card recharge	1.5%

Financial guarantees and credits

- Credit cards (p.a.)	100	
- Bank guarantee (p.a.)	1.0%	
- Lombard loan (p.a.)	250	
- Fiduciary investments	0.5%	
- Margin on credit transactions		by currency

Operations

- Delivery of securities (per investment)	100	
- Specific investment instruction (Mandate)	50	
- Safe		by size

Other

- Confirmation of relationship	250
- Account changes (inheritance, power of attorney,...)	150/h.
- Specific documents (pledge, tax certificate,...)	150/h.
- Compliance fees	150/h.
- Account closure fee	500

General All amounts in CHF. Commissions for custody services subject to VAT only for residents of Switzerland and the Principality of Liechtenstein.