

Fee Schedule

Private Banking



Remuneration

All services provided by Kaiser Partner Privatbank AG ("Bank") are, per account, subject to remuneration. If not otherwise agreed between Client and Bank, the Bank shall be remunerated according to this Fee Schedule.

Fees are invoiced or charged directly against the Client's account every quarter and consist of:

- The agreed package fee, plus external/third-party costs as separately shown on the Bank's invoices (e.g. broker or exchange fees, stamp duty or coupon tax, value added tax, etc.)
- The additional, event/service driven fees

The Client gets a separate written confirmation that shows the composition and amount of the remuneration, especially the agreed package fee.

This Fee Schedule enters into force on January 1, 2024.

The Bank reserves the right to make changes to the Fee Schedule at any time. The Client will be informed of such changes in writing or by other appropriate means. The changed Fee Schedule will enter into force within 30 days if the Client does not object within 30 days in writing.

Package "Classic"

In the Package "Classic", the Package Fee consists of the regulatory base fee, the basic fee and any brokerage fees.

Regulatory base fee CHF 100 / quarter

Basic fee¹

The pricing tiers are based on the value of assets held at the Bank (in CHF or equivalent)

up to 1.0 million	0.40%
up to 2.5 million	0.38%
up to 5.0 million	0.36%
up to 10.0 million	0.34%
up to 15.0 million	0.32%
from 15.0 million	0.30%

Minimum for individuals CHF 500 / quarter
 Minimum for legal entities CHF 1'775 / quarter

Brokerage fees

Pricing tiers (in CHF or equivalent)

	Bonds	other financial instruments²	
		Swiss exchanges	Other exchanges
up to 50'000	0.80%	0.90%	1.60%
from 50'000	0.70%	0.80%	1.50%
from 100'000	0.60%	0.70%	1.30%
from 250'000	0.50%	0.60%	1.10%
from 500'000	0.30%	0.30%	0.90%
from 1'000'000	0.20%	0.20%	0.70%
Minimum	CHF 100 / transaction	CHF 100 / transaction	CHF 150 / transaction

Services included in the basic fee

- Account fee (all currencies incl. CPC-metal accounts)
- Custody account fee
- Quarterly or monthly account statement and portfolio statement and, as requested, generic tax statement (annually)

¹ The volume for the calculation of the basic fee consists of all assets (e.g. cash, financial instruments, any time deposits and call money, etc....) held at the Bank. To allocate the volume in the above mentioned pricing tiers, the Bank calculates the effective volume at a specific date towards the end of each month. The quarterly basic fee payable consists of the three effective volumes in such quarter.

² Money market investments (fiduciary call-money and time deposit), derivative, foreign exchange and precious metal investments are not covered by these brokerage fees.

Package "Trading"

In the Package "Trading", the Package Fee consists of the regulatory base fee, the basic fee and any ticket fees.

Regulatory base fee CHF 100 / quarter

Basic fee³

The pricing tiers are based on the value of assets held at the Bank (in CHF or equivalent)

min. 1.0 million	0.80%
up to 2.5 million	0.76%
up to 5.0 million	0.72%
up to 10.0 million	0.68%
up to 15.0 million	0.64%
from 15.0 million	0.60%

Minimum CHF 2'000 / quarter

Ticket Fee⁴ CHF 150 / transaction

Services included in the basic fee

- Account fee (all currencies incl. CPC-metal accounts)
- Custody account fee
- Quarterly or monthly account statement and portfolio statement and, as requested, generic tax statement (annually)

³ The volume for the calculation of the basic fee consists of all assets (e.g. cash, financial instruments, any time deposits and call money, etc....) held at the Bank. To allocate the volume in the above mentioned pricing tiers, the Bank calculates the effective volumes at a specific date towards the end of each month. The quarterly basic fee payable consists of the three effective volume in such quarter.

⁴ The ticket fee is due for each transaction but transactions in money market investments (fiduciary call-money and time deposit), derivative, foreign exchange and precious metal instruments.

Package "SMARTization"

In the Package "SMARTization", the Package Fee consists of the regulatory base fee and the basic fee. The basic fee is measured according to the chosen risk profile on the one hand and to the managed assets on the other hand (cf. the following list).

Regulatory base fee

CHF 100 / quarter

Basic fee⁵

	Risk profile			
	Fixed income	Yield	Balanced	Growth
up to 2.5 million	1.25%	1.45%	1.55%	1.65%
up to 5.0 million	1.15%	1.35%	1.45%	1.55%
up to 10.0 million	1.05%	1.25%	1.35%	1.45%
up to 20.0 million	0.95%	1.15%	1.25%	1.35%
from 20.0 million	see separate agreement			

Minimum

CHF 2'000 / quarter

Agreed deviations (e.g. restrictions) from the chosen risk profile effectuate a price increase of 0.25% on the percentage mentioned above, if not otherwise agreed in writing between the Client and the Bank.

In case Client and Bank agree on a different risk profile than the ones mentioned above, the respective remuneration shall be agreed between the parties separately and in writing.

Services included in the management fee

- Account fee (all currencies incl. CPC-metal accounts)
- Custody account fee
- Turnover commissions
- Money market investments
- Derivatives
- Quarterly or monthly account statement and portfolio statement (quarterly) and, as requested, generic tax statement (annually)

⁵ Hedging transactions are not included in this basic fee.

Package "Sustainability"

In the Package "Sustainability", the Package Fee consists of the regulatory base fee and the basic fee. The basic fee is measured according to the chosen risk profile on the one hand and to the managed assets on the other hand (cf. the following list).

Regulatory base fee

CHF 100 / quarter

Basic fee⁶

			Risk profile	
	Fixed income	Yield	Balanced	Growth
up to 2.5 million	1.25%	1.45%	1.55%	1.65%
up to 5.0 million	1.15%	1.35%	1.45%	1.55%
up to 10.0 million	1.05%	1.25%	1.35%	1.45%
up to 20.0 million	0.95%	1.15%	1.25%	1.35%
from 20.0 million	see separate agreement			

Minimum

CHF 2'000 / quarter

Agreed deviations (e.g. restrictions) from the chosen risk profile effectuate a price increase of 0.25% on the percentage mentioned above, if not otherwise agreed in writing between the Client and the Bank.

In case Client and Bank agree on a different risk profile than the ones mentioned above, the respective remuneration shall be agreed between the parties separately and in writing.

Services included in the management fee

- Account fee (all currencies incl. CPC-metal accounts)
- Custody account fee
- Turnover commissions
- Money market investments
- Derivatives
- Quarterly or monthly account statement and portfolio statement (quarterly) and, as requested, generic tax statement (annually)
- ESG-Report

⁶ Hedging transactions are not included in this basic fee.

Package "OptiMINdex"

In the Package "OptiMINdex", the Package Fee consists of the regulatory base fee and the basic fee. The basic fee is measured according to the chosen risk profile on the one hand and to the managed assets on the other hand (cf. the following list).

Regulatory base fee

CHF 100 / quarter

Basic fee⁷

	Yield	Risk profile	
		Balanced	Growth
up to 2.5 million	1.25%	1.35%	1.45%
up to 5.0 million	1.15%	1.25%	1.35%
up to 10.0 million	1.05%	1.15%	1.25%
up to 20.0 million	0.95%	1.05%	1.15%

Minimum

CHF 1'000 / quarter

Services included in the management fee

- Account fee (all currencies incl. CPC-metal accounts)
- Custody account fee
- Turnover commissions
- Money market investments
- Derivatives
- Quarterly or monthly account statement and portfolio statement and, as requested, generic tax statement (annually)

⁷ Hedging transactions are not included in this basic fee.

Package "Advisory"

In the Package "Advisory" the Package Fee consists of the regulatory base fee, the basic fee and any ticket fees.

Regulatory base fee

CHF 100 / quarter

Basic fee

The pricing tiers are based on the average value of assets held at the Bank each quarter (in CHF or equivalent)

up to 1.0 million	1.00%
up to 2.5 million	0.96%
up to 5.0 million	0.92%
up to 10.0 million	0.88%
up to 15.0 million	0.84%
from 15.0 million	0.80%

Minimum

CHF 1'500 / quarter

Ticket Fee⁸

CHF 150 / transaction

Services included in the basic fee

- Account fee (all currencies incl. CPC-metal accounts)
- Custody Account fee
- Quarterly or monthly account statement and portfolio statement and, as requested, generic tax statement (annually)

⁸ The ticket fee is due for each transaction but transactions in money market investments (fiduciary call-money and time deposit), derivative, foreign exchange and precious metal instruments.

Additional event/service driven fees

For account, custody and investment-related services

Account statements

- | | |
|------------------------------------|------------------|
| • Quarterly and monthly statements | no charge |
| • Weekly statements | CHF 15 / quarter |
| • Daily statements | CHF 20 / quarter |

Turnover commission

- | | |
|--|-------------------------|
| • debit transactions | 0.10% / transaction |
| • Maximum commission | CHF 4'000 / transaction |
| • Sale of securities, foreign exchange and precious metals | no commission |

Money market investments

Nostro call-money⁹ and time deposit¹⁰

- | | |
|-----------------------------------|------------|
| • In CHF/EUR/USD/GBP | no charge |
| • Other currency | on request |
| • Traded money market instruments | on request |

Fiduciary call-money and time deposit¹¹

- | | |
|--|----------------------------------|
| • up to CHF 500'000 or equivalent | 0.500% |
| • up to CHF 1'000'000 or equivalent | 0.375% |
| • from CHF 1'000'000 or equivalent | 0.250% |
| Minimum fiduciary time deposit | CHF 200 / investment |
| Minimum fiduciary call-money | CHF 200 / investment per quarter |
| In- and decreasing orders fiduciary call-money | CHF 75 / investment |

Digital Assets or tokens

- | | |
|--|--------------------------|
| • Custody Fee | 0.30%, min. CHF 100 p.a. |
| ○ additional Custody Fee for NFTs (ERC-721): | +0.30% p.a. |
| • Trading Fee | 0.60%, min. CHF 100 |
| • Transfers in | At cost and by agreement |
| • Transfers out | CHF 250 |

Derivatives

EUREX traded options

- | | |
|-------------------------------------|-----------------------|
| • first CHF 10'000 (contract value) | 1.10% |
| • next CHF 15'000 | 0.80% |
| • next CHF 25'000 | 0.50% |
| • from CHF 50'000 | 0.30% |
| Minimum | CHF 100 / transaction |

⁹ The minimum amount is CHF 250'000 or its equivalent; Increase possible in steps at 1'000.

¹⁰ Maturity <30 days: The minimum amount is CHF 250'000 or its equivalent; Increase possible in steps at 1'000.
Maturity ≥ 30 days: The minimum amount is CHF 100'000 or its equivalent; Increase possible in steps at 1'000.

¹¹ The minimum amount is CHF 250'000 or its equivalent; Increase possible in steps at 1'000.

Non-EUREX traded options

• < 10 contracts	CHF 30 / contract
• 11-19 contracts	CHF 25 / contract
• > 20 contracts	CHF 20 / contract
Minimum	CHF 100 / transaction

Financial futures

on request

Foreign exchange and precious metal investments

spread

• up to CHF 100'000 or equivalent	1.00%
• up to CHF 250'000 or equivalent	0.50%
• up to CHF 500'000 or equivalent	0.40%
• up to CHF 1'000'000 or equivalent	0.30%
• up to CHF 3'000'000 or equivalent	0.10%
• more than CHF 3'000'000 or equivalent	0.05%

Payment-related services

Payments

• Incoming	no charge
• Outgoing in CHF/EUR (excl. third-party costs)	no charge*
• Outgoing in USD	CHF 40 / payment**
• Outgoing in other currencies	CHF 40 / payment**
• Fee for assuming 3 rd party fees	CHF 10 / payment
• SWIFT	CHF 25 / confirmation
• Express execution	CHF 30 / execution

* This only applies to electronic payment orders via e-banking. Orders transmitted in any other way (e.g. by letter, e-mail, fax, telephone, oral presentation, etc...) will be charged at CHF 35 / payment.

** This only applies to electronic payment orders via e-banking. Orders transmitted in any other way (e.g. by letter, e-mail, fax, telephone, oral presentation, etc...) will be charged at CHF 90 / payment.

Checks

• Collection (subject to receipt of payment)	CHF 200
• Issuing	CHF 200
• Blocking	CHF 50

Cash transactions (agio / disagio)

• CHF	0.1%
• EUR	0.25%
• Other currencies	0.50%

For securities-related services

Securities deliveries

- | | |
|--|--------------------|
| • External deliveries (inbound) | no charge |
| • Internal deliveries (inbound) | no charge |
| • External deliveries (outbound) | CHF 150 / position |
| • Internal deliveries (outbound) | no charge |
| • Physical/precious metals deliveries (inbound) | CHF 150 / position |
| • Physical/precious metals deliveries (outbound) | CHF 150 / position |

Other securities-related services

- | | |
|---|-------------------|
| • Management of a segregated account for LP-instruments | CHF 250 / year |
| • Management of a segregated account at a CSD | CHF 10'000 / year |
| • Research | CHF 500 / hour |

Services relating to tax reports

Tax-related documents

- | | |
|---|------------------------|
| • Tax confirmation FL/AT | CHF 100 / confirmation |
| • German tax confirmation (tax reclaim) | CHF 100 / confirmation |
| • Swiss tax report | CHF 250 / report |
| • German tax report (individual person) | CHF 250 / report |
| • German tax report (legal entity) | CHF 500 / report |
| • Income and capital gain statement (USA) | CHF 750 / report |
| • Transaction overview (UK) | CHF 250 / report |

Other services

Guarantees

- | | |
|------------------------|-----------------|
| • Guarantee commission | 0.25% / quarter |
| • Minimum | CHF 150 / year |

Credit card

see Guarantees (above)

Bank confirmations

- | | |
|---------------------|---------|
| • Bank confirmation | CHF 100 |
| • Bank reference | CHF 100 |
| • Proof of capital | CHF 150 |

Special transmission instructions

- | | |
|---------------------------------------|---|
| • Singularly (or)
Lump-sum | CHF 25 / transmission
CHF 500 / year |
| • Delivery of retained correspondence | CHF 100 / transmission |

Dormant assets

- | | |
|-----------------|----------------|
| • Handling time | CHF 150 / hour |
| • Minimum | CHF 450 / year |

Safe deposit box

- Rent

type	dimension (height x width x depth; in cm)	rent / year
1	7.5 x 30 x 43.5	CHF 70
2	15 x 30 x 43.5	CHF 140
3	30 x 30 x 43.5	CHF 220
4	30 x 60 x 43.5	CHF 450
5	40 x 30 x 43.5	CHF 350
6	40 x 60 x 43.5	CHF 500
7	60 x 60 x 43.5	CHF 800

- Custodianship of safe deposit box keys CHF 50 / year

Other services and actions

- Handling time CHF 150 / hour
- Minimum fee CHF 150 / event