



**GAZPROMBANK**  
(SWITZERLAND) LTD

# **FEE SCHEDULE FOR PRIVATE CLIENTS**

Valid as of April 01, 2021



**I. CLIENT OPENING & CLOSING / ACCOUNT MAINTENANCE & CASH WITHDRAWAL**

<b>Banking Service</b>	<b>Fee in CHF or equivalent</b>
Opening of the current (basic) account	Included*
Additional charges for enhanced due diligence related to account opening, depending on complexity or scope of proposed business relationship	Fee is applicable depending on complexity of on-boarding
Opening of additional currency accounts	Included
Account maintenance fee, charged per Client	CHF 250 per quarter
Periodic account/ portfolio statements send by e-mail	Included
Periodic account/ portfolio statements send by post	CHF 20 per statement
Extra (on request) debit / credit advice, account statements	CHF 50
EUR account balances	
Account balance up to 1 mio EUR	No negative interest rate
Account balance exceeding 1 mio EUR	Currently applicable rates of the European CB
CHF account balances	
Account balance up to 1 mio CHF	No negative interest rate
Account balance exceeding 1 mio CHF	Currently applicable rates of the Swiss National Bank
Interest rate on negative balance, caused by unsettled commissions and charges (overdraft)	5 % p.a.
Cash withdrawal	1%, min CHF 100
Additional costs incurred for making inquiries in connection with re-establishing of Client contact	Fee depending on direct costs
Closing of the account	Free of charge

\* Included in the account maintenance fee



## II. PAYMENTS

<b>Banking Service</b>	<b>Fee in CHF or equivalent</b>
Incoming payments	No charge
Outgoing payments (e-banking platform)	CHF 20
Outgoing payments (paper order via e-mail)	CHF 60
Cancellation/amendment of submitted orders; Clarifications for missing information (IBAN, VO code, BIC); providing SWIFT copies by e-mail	CHF 50

## III. E-BANKING ACCESS

<b>Banking Service</b>	<b>Fee in CHF or equivalent</b>
Provision of one Token per Client for an access of E-banking platform	Included
Provision of additional Token(s) for Client for access of E-banking platform	CHF 75 for token quarterly
Replacement of Token in case of a technical defect (the malfunctioning Token should be returned to the Bank)	Free of charge
Replacement of Token if damaged, lost or stolen	CHF 100



#### IV. CUSTODY AND BROKERAGE SERVICES

Banking Service	Fee in CHF or equivalent			
<b>Custody services</b>				
<ul style="list-style-type: none"> <li>The calculated fee is based on a cumulative approach and applies to the entire portfolio value with a currency reference CHF**</li> <li>The Fee is charged quarterly</li> </ul>				
Up to CHF 5 mio	0.35% p.a.			
CHF 5 – 20 mio	0.3% p.a.			
Over 20 mio CHF	0.25% p.a.			
Min charge	CHF 300			
<b>Brokerage services</b>				
<ul style="list-style-type: none"> <li>The calculated fee is based on a cumulative approach with a transaction reference value in CHF</li> <li>The fee is charged per transaction</li> </ul>				
Receipt of security	CHF 50			
Delivery of security	CHF 100			
Trading of securities				
	Swiss Market	European and International main markets***	Other Markets	Fixed Income Products
Below CHF 250 000	0.7%	1.3%	1.7%	0.5%
CHF 250 000 – 1 mio	0.5%	1.1%	1.6%	0.4%
Over CHF 1 mio	0.3%	0.8%	1.5%	0.3%
Min. charge (without foreign brokerage)	CHF 80	CHF 100	CHF 300	CHF 80

\*\* Custody fee service includes in-house and external safekeeping and administration services: account maintenance, securities administration, corporate actions (interest, dividend or coupon collection)

\*\*\* Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Luxembourg, Netherlands, New Zealand, Norway, Portugal, Russia, Singapore, South Africa, Spain, Sweden, UK, US.



**Remarks:**

**Cash withdrawal conditions:**

- Maximum cash withdrawal limit per day is CHF 25,000. -- or equivalent.
- Cash amount should be ordered 2 days in advance, otherwise subject to availability.

**Fee schedule excludes:**

- Additional services: banking services which are not listed in the Fee Schedule are negotiated on individual basis.
- Duties, fees and any other charges levied by third parties.
- The bank may apply a surcharge of 25% on the custody fees for non-marketable securities.
- The bank reserves the right to apply additional charges on sophisticated and labor-intensive transactions.

**Application of value-added tax (VAT) :**

- For clients domiciled in Switzerland or the Principality of Liechtenstein, the service fees are subject to value-added tax. This is to be stated and debited separately. For clients domiciled abroad (excluding the Principality of Liechtenstein), all services included in the fee schedule are not subject to value-added tax.
- Brokerage fees are exempt from value-added tax.

**Notes:**

- Swiss Stamp Duty & foreign brokerage commission are charged separately, if applicable.
- The Bank reserves the right to change the Fee Schedule for Private Clients without negotiation with the Client.
- For the reasons of clarity, only the most important fees are given here. Your Client Relationship Manager will be pleased to supply details of services as well as fees not mentioned here upon your request.