



The investment transaction services and prices.

Valid from 1 January 2025

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Note regarding value added tax

All services and prices in this brochure are subject to legal value added tax for clients domiciled in Switzerland or in the Principality of Liechtenstein. The following are exempt from value added tax: transaction prices (pages 9 to 10), part of the package price for the CONSULT top (page 3) and COMFORT (pages 5 to 7) investment packages, as well as precious metal accounts (page 15).

The bank reserves the right to amend its prices and services at any time, although clients will in all cases be notified in advance.

Prices for CONSULT and DIRECT investment packages

Package price p.a.

| Volume-based price on portfolio value, CHF equivalent | CONSULT basic | CONSULT plus | CONSULT top | DIRECT |
|---|---------------|--------------|-------------|---------|
| up to 500 000 | 0.35 % | 0.65 % | 0.90 % | 0.25 % |
| up to 1 000 000 | 0.35 % | 0.60 % | 0.85 % | 0.25 % |
| up to 5 000 000 | 0.35 % | 0.55 % | 0.80 % | 0.25 % |
| from 5 000 000 | 0.35 % | 0.50 % | 0.75 % | 0.25 % |
| Minimum price | CHF 100 | CHF 600 | CHF 4000 | CHF 100 |

Special rates

| | |
|---|----------------------------|
| Special rate for SGKB registered share | 0.00 % no minimum price |
| Special rate for Swisscanto Insurance policies | 0.00 % no minimum price |
| Supplement on securities with a foreign domicile ¹ | 0.10 % |
| Supplement on third-party funds ² | 0.20 % |
| Supplement for physically held metals | 0.10 % |
| Item price per security for mortgage notes, policies, documents, items in safekeeping (e.g. coins with no market value), security without value, items in liquidation | CHF 50 |

CONSULT basic, CONSULT plus and CONSULT top investment packages are only available to clients domiciled in Switzerland.

The monthly price calculation is based on the holding and the total value of the portfolio and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned. The total value of the portfolio is calculated on the basis of the shares, bonds, structured products, investment funds and options held in the portfolio. SGKB registered shares, futures and forward transactions (precious metals or foreign currencies) and short positions are not included in the total value.

The package price is calculated quarterly and charged to the corresponding service account.

If the investment package or portfolio is closed, the client will be required to pay the entire package price due for that month (no pro rata calculation).

We reserve the right to charge special fees for portfolios with special provisions or additional costs and for financial instruments with particular administration and safekeeping expenses. For domiciliary companies, a general supplement of 20 % is added to the package price. If only SGKB registered shares and/or Swisscanto Insurance policies are deposited, the minimum package price will not apply.

Find out more about our investment packages: sgkb.ch/investment-packages

In a nutshell:

- CONSULT investment packages are offering you client advisor support.
- With COMFORT you delegate decisions to our investment specialists.
- The DIRECT investment package gives you the freedom to take your investment decisions independently, without using the bank's advisory services.

¹ Switzerland, Liechtenstein and SGKB investment funds domiciled in Luxembourg are not deemed a foreign securities domicile.

² Investment funds, including exchange-traded funds, whose investment manager is not SGKB are deemed third-party funds.

Investment portfolio services

| Price per portfolio p.a. | CONSULT basic | CONSULT plus | CONSULT top | DIRECT |
|---|--|--|---|---|
| Asset statement with portfolio performance | Included | Included | Included | Included |
| Asset statement with portfolio performance/analysis and results of strategy monitoring | CHF 60 | Included | Included | CHF 60 |
| List of transactions | CHF 40 | CHF 40 | Included | CHF 40 ⁴ |
| E-tax statement Switzerland ¹ | Individual prices according to page 15 | Included | Included | Individual prices according to page 15 |
| Tax statement abroad | – | – | – | CHF 270 |
| Reclaiming of Swiss withholding tax ² | – | – | – | Individual prices according to page 15 |
| Reclaiming of tax at source | Individual prices according to page 15 | Individual prices according to page 15 | Individual prices according to page 15 | Individual prices according to page 15 |
| Account management/ postage fees/agio/disagio/ payment transactions/ annual fees for four Debit Mastercards | Individual prices | Individual prices | Included | Individual prices |
| Transaction prices ³ | SGKB standard rate | 50 % off SGKB standard rate | 24 transactions free of charge; 50 % off SGKB standard rate | 50 % off SGKB standard rate for instructions sent via electronic channels |

¹ Only for clients domiciled in Switzerland.

² For clients domiciled in countries that have a double taxation agreement with Switzerland.

³ Simplified illustration; for details see transaction prices (pages 9 to 10).

⁴ For clients domiciled in the EU/EEA, a list of transactions may only be ordered in addition to individual stock exchange statements.

Prices for COMFORT investment package

Package price p.a.

COMFORT strategy

| Equivalent in CHF | Fixed income | Yield | Balanced | Growth | Equity |
|-------------------|--------------|---------|----------|---------|--------|
| from 50 000 | – | 0.90 % | 0.90 % | 0.90 % | – |
| from 500 000 | – | 0.85 % | 0.85 % | 0.85 % | – |
| from 750 000 | – | 0.80 % | 0.80 % | 0.80 % | – |
| Minimum price | – | CHF 450 | CHF 450 | CHF 450 | – |

COMFORT active

| Equivalent in CHF | Fixed income | Yield | Balanced | Growth | Equity |
|-------------------|--------------|----------|----------|----------|----------|
| from 100 000 | – | 1.25 % | 1.40 % | 1.50 % | 1.55 % |
| from 500 000 | – | 1.20 % | 1.35 % | 1.45 % | 1.50 % |
| from 1 000 000 | – | 1.15 % | 1.30 % | 1.40 % | 1.45 % |
| from 2 000 000 | – | 1.05 % | 1.20 % | 1.30 % | 1.35 % |
| Minimum price | – | CHF 1250 | CHF 1400 | CHF 1500 | CHF 1550 |

COMFORT premium/premium helvetia

| Equivalent in CHF | Fixed income | Yield | Balanced | Growth | Equity |
|-------------------|--------------|----------|----------|----------|----------|
| from 300 000 | 0.75 % | 1.35 % | 1.50 % | 1.60 % | 1.65 % |
| from 1 000 000 | 0.70 % | 1.25 % | 1.40 % | 1.50 % | 1.55 % |
| from 2 000 000 | 0.65 % | 1.15 % | 1.30 % | 1.40 % | 1.45 % |
| from 5 000 000 | 0.60 % | 1.05 % | 1.20 % | 1.30 % | 1.35 % |
| Minimum price | CHF 2250 | CHF 4050 | CHF 4500 | CHF 4800 | CHF 4950 |

COMFORT premium dividend

| Equivalent in CHF | Fixed income | Yield | Balanced | Growth | Equity |
|-------------------|--------------|----------|----------|----------|----------|
| from 300 000 | – | 1.35 % | 1.50 % | 1.60 % | 1.65 % |
| from 1 000 000 | – | 1.25 % | 1.40 % | 1.50 % | 1.55 % |
| from 2 000 000 | – | 1.15 % | 1.30 % | 1.40 % | 1.45 % |
| from 5 000 000 | – | 1.05 % | 1.20 % | 1.30 % | 1.35 % |
| Minimum price | – | CHF 4050 | CHF 4500 | CHF 4800 | CHF 4950 |

COMFORT premium eco

| Equivalent in CHF | Fixed income | Yield | Balanced | Growth | Equity |
|-------------------|--------------|----------|----------|----------|----------|
| from 300 000 | – | 1.45 % | 1.60 % | 1.70 % | 1.75 % |
| from 1 000 000 | – | 1.35 % | 1.50 % | 1.60 % | 1.65 % |
| from 2 000 000 | – | 1.25 % | 1.40 % | 1.50 % | 1.55 % |
| from 5 000 000 | – | 1.15 % | 1.30 % | 1.40 % | 1.45 % |
| Minimum price | – | CHF 4350 | CHF 4800 | CHF 5100 | CHF 5250 |

COMFORT private

| Equivalent in CHF | Fixed income | Yield | Balanced | Growth | Equity |
|-------------------|--------------|------------|------------|------------|------------|
| from 1 000 000 | 0.80 % | 1.45 % | 1.60 % | 1.70 % | 1.75 % |
| from 2 000 000 | 0.75 % | 1.35 % | 1.50 % | 1.60 % | 1.65 % |
| from 5 000 000 | 0.70 % | 1.25 % | 1.40 % | 1.50 % | 1.55 % |
| Minimum price | CHF 8000 | CHF 14 500 | CHF 16 000 | CHF 17 000 | CHF 17 500 |

The monthly price calculation is based on the holding and the total value of the account and portfolio balances (including fiduciary investments and time deposits) and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned.

The package price is calculated quarterly and charged to the corresponding asset management account. If the investment package or portfolio is closed, the client will be required to pay the entire package price due for that month (no pro rata calculation).

Third-party fees and taxes (e.g. federal stamp duty, stock exchange charges) are not included in the package price and are invoiced separately.

Investment portfolio services

| Price per portfolio p.a. | COMFORT |
|--|--|
| Detailed asset statement with performance details and portfolio analysis | Included |
| List of transactions | Included |
| E-tax statement Switzerland ¹ | Included |
| Tax statement abroad | Included |
| Reclaiming of Swiss withholding tax ² | Included |
| Reclaiming of tax at source | Individual prices according to page 15 |
| Account management/postage fees/agio/disagio | Included |

¹ Only for clients domiciled in Switzerland.

² For clients domiciled in countries that have a double taxation agreement with Switzerland.
Minimum reclaim amount CHF 10

Performance-based price model

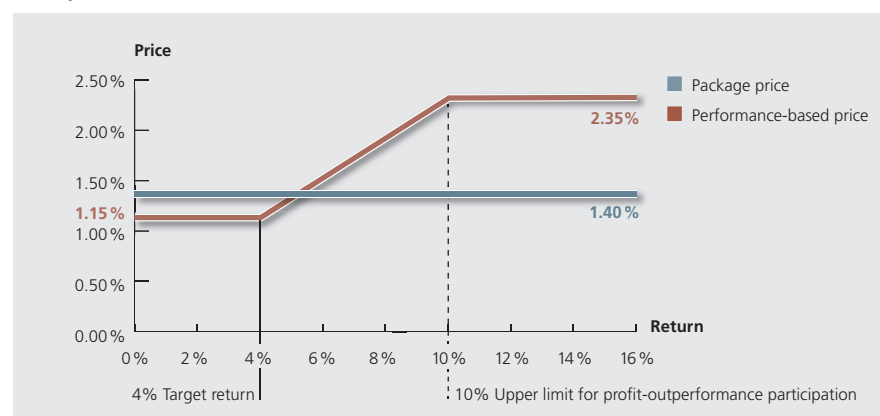
With the performance-based price model, only the basic costs specified in the basic price are payable until the target return has been achieved. This basic price is lower than the package price and includes the remuneration for asset management, portfolio management, brokerage fee and reporting.

An additional profit-outperformance participation is only payable by the client in the event of above-average performance, and is only levied on the proportion that exceeds the target return. Even then, there is an upper ceiling (cap) to this fee.

COMFORT performance-based price models

| | Yield | Balanced | Growth | Equity |
|---|---|------------|------------|------------|
| Basic price | Discount of 0.25 % on the package price | | | |
| Profit-outperformance participation | 20.00 % | | | |
| Target return | 2.00 % | 4.00 % | 5.00 % | 6.00 % |
| Upper limit for profit-out-performance participation (cap) | 8.00 % | 10.00 % | 11.00 % | 12.00 % |
| Minimum price "active" | CHF 1000 | CHF 1150 | CHF 1250 | CHF 1300 |
| Minimum price "premium"/ "premium helvetia"/ "premium dividend" | CHF 3300 | CHF 3750 | CHF 4050 | CHF 4200 |
| Minimum price "premium eco" | CHF 3600 | CHF 4050 | CHF 4350 | CHF 4500 |
| Minimum price "private" | CHF 12 000 | CHF 13 500 | CHF 14 500 | CHF 15 000 |

Example: COMFORT active Balanced from CHF 100 000



The monthly price calculation of the basic price is based on the holding and the total value of the account and portfolio balances (including fiduciary investments and time deposits) and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned.

The basic price is calculated quarterly and charged to the corresponding asset management account. If the investment package or portfolio is closed, the client will be required to pay the entire basic price due for that month (no pro rata calculation). Third-party fees and taxes (e.g. federal stamp duty, stock exchange charges) are not included in the basic price and are invoiced separately.

In addition to the basic price, the profit-outperformance participation is based on the annual performance in the reference currency of the previous year and is charged once a year in the first quarter. If the performance-based price model is closed, the profit-outperformance participation of the chosen investment strategy, is settled pro rata.

Third-party payments

SGKB may receive sales remuneration or other monetary benefits from third-party or group companies of SGKB for the distribution of investment products such as collective investments or structured products (third-party payments). This remuneration is for ensuring that the organizational requirements for sales (e.g. product research, ongoing monitoring of products and compliance with regulatory requirements) are met. The table below shows the bandwidths of third-party payments that SGKB receives in return for the costs it has incurred:

| Product class | Product category | Sales remuneration p.a. | One-off at time of issue |
|-------------------------------|------------------------|-------------------------|--------------------------|
| Collective investment schemes | Money market funds | 0 to 0.40 % | – |
| | Bond funds | 0 to 1.40 % | – |
| | Real estate funds | 0 to 0.50 % | – |
| | Other investment funds | 0 to 1.50 % | – |
| Structured products | | | 0 to 2.00 % |

The monthly calculation of the refund is based on the holding of investment funds subject to sales remuneration and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned. The refund price is calculated quarterly and credited to the corresponding service account. If the investment package or portfolio is closed, the client receives the sales remuneration accrued until such time (no pro rata calculation).

CONSULT investment packages

Sales remuneration on collective investments is refunded to the client for each portfolio. Third-party payments on structured products are not refunded to the client.

COMFORT investment package

Sales remuneration on collective investments is refunded to the client for each portfolio. SGKB uses only structured products without third-party payments.

DIRECT investment package

Third-party payments are not refunded to the client.

Investment Fund Savings Plan

Third-party payments are not refunded to the client. SGKB receives sales remuneration in the bandwidth from 0 to 0.50 % p.a. for the collective investments in the Investment Fund Savings Plan. The client can find the sales remuneration rate on the asset statement.

Transaction prices

SGKB standard rate

| Transaction value in CHF | Bonds Money market and bond funds (excl. ETF) | Equities (Swiss) Structured products All other funds ² | Equities (foreign) Structured products All other funds ² |
|--|---|---|---|
| up to 25 000 | 1.00 % | 1.20 % | 1.60 % |
| up to 100 000 | 0.80 % | 1.00 % | 1.40 % |
| up to 1 000 000 | 0.60 % | 0.80 % | 1.20 % |
| from 1 000 000 | 0.40 % | 0.50 % | 1.00 % |
| Minimum if instruction given to client advisor/ Client Advisory Center | CHF 80 | CHF 80 | CHF 120 |
| Minimum if instruction sent via electronic channels ¹ | CHF 40 | CHF 40 | CHF 60 |

The transaction price is calculated based on the total transaction value (sliding scale) and applies to purchase/subscription and sale/redemption. Statutory and stock market-related charges as well as fees charged by third parties on the purchase or sale of securities are passed on to the client.

Exceptions: A minimal tariff of 10 % applies in the case of rights and warrants (only for sale at maturity) of less than CHF 800.

Standardised derivatives

| Options | Commission | |
|---------------------|--------------|------------------|
| | EUREX option | Non-EUREX option |
| Premium volume | 0.50 % | 1.00 % |
| Basic brokerage fee | CHF 150 | CHF 150 |

| Futures | Commission per contract in CHF | | |
|----------------------------|--------------------------------|---------------------|-------------------|
| Number of contracts traded | Eurex futures | | Non-EUREX futures |
| | In CHF | In foreign currency | |
| Up to 50 contracts | CHF 20 | CHF 30 | CHF 80 |
| 51 or more contracts | CHF 15 | CHF 20 | CHF 40 |
| Minimum | CHF 150 | CHF 150 | CHF 150 |

In addition, the European Exchange (Eurex) charges fees on a per-contract basis. Depending on the underlying, these amount to between CHF 0.30 and CHF 2 (or the equivalent in the case of foreign currency). In the case of single-stock futures, the Eurex commission for options shall apply.

¹ E-Banking, Mobile Banking

² For subscriptions and redemptions of investment funds, the SGKB standard rate „Equities (Swiss)“ is applied.

Special rate for investment packages

| Investment package | CONSULT basic | CONSULT plus | CONSULT top | COMFORT | DIRECT |
|--|---------------|----------------------|------------------------------------|-----------|---------|
| Free transactions | none | none | first 24 transactions ¹ | unlimited | none |
| Discount on SGKB standard rate if instruction given to client advisor/ Client Advisory Center | 0.00 % | 50.00 % ² | 50.00 % ² | | 0.00 % |
| Discount on SGKB standard rate if instruction sent via electronic channels | 20.00 % | 60.00 % | 60.00 % | | 50.00 % |

Money market

| Money market investments | Volume | Conditions |
|--------------------------|--------------------------------|------------------------------|
| Time deposits | from CHF 100 000 or equivalent | 1–12 month term |
| Call money | from CHF 100 000 or equivalent | Notice period: 2 value dates |

| Money market investments | Volume | Fee |
|------------------------------------|--|--|
| Long term deposit ³ | from CHF 1000 to CHF 1 000 000 | Free of charge |
| Fiduciary investments ⁴ | from CHF 100 000 to CHF 500 000 or equivalent | 0.5 % p.a. ⁵ Minimum CHF 200 |
| | from CHF 500 000 or equivalent | 0.375 % p.a. |

Taxes

| Swiss federal stamp duty | |
|--------------------------|---------|
| For Swiss securities | 0.075 % |
| For foreign securities | 0.15 % |

Third-party fees, foreign fees (such as ADR fees) and taxes are also passed on to the client.

¹ The first 24 transactions per year are free of charge. If the investment package or portfolio is opened during the year, 24 free transactions are available regardless of the date of opening (no pro rata calculation). If the investment package or portfolio is closed during the year, the entitlement to free transactions is not retroactively reduced.

² Discount applies in addition to the minimum SGKB standard rate and standardised derivatives (basic brokerage fee, price calculates on premium volume or number of contract).

³ Only for clients domiciled in Switzerland.

⁴ Fiduciary change CHF 50

⁵ With a trustcall, the commission is due quarterly with each interest payment and upon repayment.

Securities management

Deposits and deliveries

| | |
|---|----------------------|
| Deposits | |
| Physical/electronic deposits | Free of charge |
| Deliveries (per item) | |
| Non-physical/electronic deliveries | |
| Portfolio transfers within SGKB | Free of charge |
| Portfolio transfers to banks in Switzerland | CHF 100 |
| Portfolio transfers to banks abroad | CHF 150 |
| Portfolio transfers of items in liquidation | Based on actual cost |
| Physical deliveries | |
| Individually and collectively held assets to clients | CHF 100 * |
| Individually and collectively held assets to banks in Switzerland | CHF 100 * |

Services for general meetings

| | |
|---|---|
| General meetings in Switzerland and Liechtenstein | |
| Registration of registered shares | Free of charge |
| Ordering of general meeting documents in the case of bearer shares | Free of charge |
| Standing order for ordinary general meetings in the case of bearer shares | Free of charge |
| General meetings abroad | |
| Ordering of admission tickets and general meeting documents for companies domiciled in the EU/EEA | CHF 200 |
| Standing order for ordinary general meetings for companies domiciled in Germany and Austria (cost of CHF 200 – plus VAT – for ordering General Meeting documents is nevertheless charged) | Free of charge |
| Ordering of admission tickets and documents for companies domiciled in other countries | Based on actual cost Minimum CHF 300 |
| Confirmation of portfolio holding | CHF 20 |
| Order to vote at general meetings of companies domiciled in the EU/EEA | CHF 150 |

* Plus third-party costs, postage and insurance.

Investment Fund Savings Plan and pension

Investment Fund Savings Plan

| Investment Fund Savings Plan | |
|---|------------------|
| Portfolio price p.a. | |
| Up to 25th birthday and for the type "gift" of the Investment Fund Savings Plan | Free of charge |
| From 25th birthday | 0.20 % |
| | No minimum price |
| <p>The monthly price calculation is based on the holding and the value of the Investment Fund Savings Plan portfolio and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned. The portfolio price is calculated quarterly and charged to the Fund Savings Account. If the Investment Fund Savings Plan portfolio is closed, the client will be required to pay the entire portfolio price due for that month (no pro rata calculation).</p> | |
| Transaction prices | |
| Transaction in the Investment Fund Savings Plan portfolio | Free of charge |
| E-tax statement Switzerland | |
| E-tax statement Switzerland for the Investment Fund Savings Plan | Free of charge |

Securities saving with pension funds (pillar 3a)

| Pension portfolio | |
|---|----------------------|
| Portfolio price p.a. | |
| SGKB pension funds | Free of charge |
| | No minimum price |
| Third-party financial instruments | 0.40 % |
| | Minimum price CHF 50 |
| <p>The monthly price calculation is based on the holdings and value of the financial instruments in the pension portfolio and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned. The portfolio price is calculated quarterly and charged to the pension account concerned. If the pension account has a negative balance due to the debit, SGKB may even out this balance without prior consent from the client. Financial instruments may be liquidated in the corresponding amount to settle such balances. If the pension portfolio is closed, the client will be required to pay the entire portfolio price due for that month (no pro rata calculation).</p> | |
| Transaction prices | |
| Transactions in the pension portfolio | Free of charge |
| Exchange on retirement | |
| <p>Upon retirement, SGKB pension funds can be exchanged and held in a private investment portfolio. The sale of the SGKB pension fund in the pension portfolio and the purchase of the corresponding SGKB strategy fund in the investment portfolio are free of charge.</p> | |

Securities saving with vested benefits (pillar 2)

The vested benefits accounts and portfolio are held with the Swisscanto Vested Benefits Foundation of the Cantonal Banks.

Pension portfolio

Portfolio price p.a.

SGKB pension funds

Free of charge¹
No minimum price

Third-party financial instruments

0.45 %¹
No minimum price

The Swisscanto Vested Benefits Foundation charges the listed prices per year, based on the value of the portfolio. The value of the portfolio is derived from the average redemption price of the financial instruments as at the last banking day of each month. The portfolio price falls due on 30 November or on the leaving date and is debited to the vested benefits account.

Further details on the prices can be found in the cost regulations and in the appendix to the cost regulations of the Swisscanto Vested Benefits Foundation of the Cantonal Banks (www.swisscanto-fzs.ch).

Transaction prices

Transactions in the pension portfolio

Free of charge

1e pension solution (pillar 2)

The pension portfolio is held by Liberty 1e Flex Foundation.

Pension portfolio

Liberty 1e Flex Foundation fee and asset management price SGKB

1.40 % p.a.
maximum price CHF 7500

Contract price

at conclusion of contract
regularly p.a.

CHF 100.–
CHF 100.–

¹ In addition to the portfolio price, a securities administration fee of 0.15 % p.a. is charged by the foundation.

Pension and financial planning

| Financial planning | |
|--|--|
| Pension analysis | |
| ▪ Evaluation of risks benefit in event of incapacity and death | CHF 300 ¹ |
| ▪ Calculation of any pension gaps | |
| ▪ Proposals for covering pension gaps | |
| Retirement services | |
| ▪ Full overview and analysis of current and future financial development | |
| ▪ Development of solutions and proposals in accordance with scope of services of the corresponding service variant | |
| – Retirement check | CHF 900 |
| – Retirement consulting | CHF 1500 |
| – Retirement planning | CHF 2500 |
| – Retirement planning for entrepreneurs | CHF 3000 |
| – Follow-up advice | 50 % discount from normal rate |
| | |
| Inheritance matters | |
| Inheritance advice | |
| ▪ Initial meeting | Free of charge |
| ▪ Detailed personal consultation | |
| ▪ Tailor-made estate planning solutions | |
| ▪ Production of the following documents: | Price per hour CHF 250 |
| – Marriage contract | Minimum price CHF 1200 * |
| – Inheritance contract | Minimum price CHF 1200 * |
| – Marriage and Inheritance contract | Minimum price CHF 1200 * |
| – Notarized will | Minimum price CHF 1000 * |
| – Advance care directive (individuals) | Minimum price CHF 450 * |
| – Advance care directives (spouses/cohabiting couples) | Minimum price CHF 700 * |
| – Holographic will (individuals) | Minimum price CHF 350 |
| – Holographic wills (spouses/cohabiting couples) | Minimum price CHF 500 |
| | (*Costs are inclusive of notarization) |
| Inheritance check | |
| Review of existing arrangement | CHF 250 |
| Estate distribution and execution of wills | |
| ▪ Acting as executor of an estate | Basic charge CHF 2500, additional price per hour CHF 250 |
| ▪ Division of an estate on behalf of heirs/heiresses | |
| | |
| Tax matters | |
| ▪ Tax return check | CHF 200 |
| ▪ Tax return | Minimum price CHF 380 |
| ▪ Tax return to property gain tax | Price per hour CHF 200 |
| ▪ Assisting the client with supplementary tax and self-denunciation | Price per hour CHF 200 |
| ▪ General advice on tax matters | Price per hour CHF 200 |

¹ Free of charge in combination with a mortgage with SGK.

Other services

| | |
|---|--|
| Precious metal accounts | |
| Gold, platinum, palladium | |
| The price is calculated based on the equivalent value on the cut-off date. (The cut-off date for the calculation is the first day of the month [excluded Saturday, Sunday and January 1st] concerned) | 0.3 % p.a. |
| Silver | |
| The price is calculated based on the equivalent value on the cut-off date. (The cut-off date for the calculation is the first day of the month [excluded Saturday, Sunday and January 1st] concerned) | 0.5 % p.a. |
| Minimum price p.a. | |
| Where the precious metal account is opened or closed during a year, the price is calculated on a pro rata basis (monthly). | CHF 50 |
| Refining price (fabrication premiums) in the case of physical acceptance | From CHF 50 |
| Delivery fees per delivery | From CHF 30 |
| Plus duties, postage and insurance | Based on actual cost |
| E-tax statement Switzerland | |
| Price per customer relationship (Client number) | |
| Only CONSULT basic and/or DIRECT | CHF 5 per item (min. CHF 30 max. CHF 380) |
| Only or additionally CONSULT plus, CONSULT top, COMFORT or Investment Fund Savings Plan | Free of charge |
| Reclaiming of Swiss withholding tax | |
| Price per customer relationship (Client number) | |
| Only DIRECT | CHF 100 ¹ |
| Only or additionally COMFORT | Free of charge ² |
| Reclaiming of tax at source³ | |
| Price per customer relationship (Client number) | CHF 370 |
| Safe deposit boxes | |
| Depends on size of safe deposit box | From CHF 60 |
| Special services | |
| Retained Mail | CHF 500 p.a. |
| Special efforts | |
| Price per hour | CHF 150 |

¹ Minimum reclaim amount CHF 150

² Minimum reclaim amount CHF 10

³ Reclaiming for securities domiciles FI/FR/NO/SE. For securities domiciles DE/IE a supplement of CHF 30 and for securities domiciles AT/NL a supplement of CHF 70 will be charged. For the securities domiciles BE/IT/ES the price of CHF 370 per event (distribution) applies, for the securities domicile PT a supplement of CHF 30 will be charged. For the securities domiciles CA/DK the price of CHF 440 per ISIN applies.
Third party fees are charged to the client. Reclaiming will be executed, if the reclaiming value of CHF 600 is reached and this value is higher than the price plus third party fees.

Personalized advice for private and business clients

9450 Altstätten
071 755 01 26

9434 Au
071 747 15 15

7310 Bad Ragaz
081 303 42 00

9602 Bazenheid
071 931 24 24

9471 Buchs
081 756 36 66

9113 Degersheim
071 371 14 22

9444 Diepoldsau-Schmitter
071 733 77 11

9642 Ebnat-Kappel
071 993 26 26

8733 Eschenbach
055 282 20 01

9230 Flawil
071 393 15 25

8890 Flums
081 733 22 23

9473 Gams
081 771 11 41

9403 Goldach
071 844 28 28

9201 Gossau
071 385 20 20

9435 Heerbrugg
071 722 55 55

9102 Herisau
071 354 85 11

8887 Mels
081 723 01 81

9650 Nesslau
071 994 14 22

9463 Oberriet
071 761 24 24

8640 Rapperswil-Jona
055 222 74 11

9424 Rheineck
071 888 52 88

9401 Rorschach
071 844 27 27

7320 Sargans
081 723 11 43

8718 Schänis
055 619 67 67

9475 Sevelen
081 783 10 11

9001 St. Gallen
071 231 31 31

9014 St. Gallen-Bruggen
071 231 34 00

9016 St. Gallen-Neudorf
071 288 01 88

9430 St. Margrethen
071 747 29 29

9053 Teufen
071 335 09 90

9477 Trübbach
081 783 10 11

8730 Uznach
055 285 93 41

9240 Uzwil
071 955 49 49

8880 Walenstadt
081 735 16 22

9630 Wattwil
071 988 42 42

9500 Wil
071 913 62 06

9300 Wittenbach
071 298 45 45

All our branches have at least one ATM. Cash can also be withdrawn at the following locations:

- Abtwil
- Bad Ragaz: Casino
- Buchs-Räfis: Churerstrasse 63
- Jonschwil
- Niederuzwil
- Rapperswil-Jona: Molkereistrasse; Fischmarktplatz 1
- St. Gallen:
AVIA Shop (Oberstrasse)
Casino (Hotel Radisson)
Kantonsspital
Multergasse
OLMA: Cashbox
- Valens: Klinik
- Widnau: Cashbox
- Wil: Railcenter

Internet: www.sgkb.ch

Email: info@sgkb.ch

Client Advisory Center:

0844 811 811

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information on account manage-
ment and payment transactions

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Personal advice: private banking

7310 Bad Ragaz
081 303 43 00

8640 Rapperswil-Jona
055 222 53 00

9001 St. Gallen
071 227 96 00

9430 St. Margrethen
071 747 13 00

9500 Wil
071 913 71 00

8021 Zürich
044 214 31 11

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St. Galler Kantonalbank AG
St. Leonhardstrasse 25
9001 St. Gallen