



## DIRECT investment package

Compact offer for clients who make their own investments

### Your requirements

You make your investment decisions wholly by yourself, and execute securities transactions through our user-friendly and reliable e-banking offering.

### Your advantages

- You can make and execute your investment decisions independently
- Thanks to our modern e-banking solution you can trade whenever and wherever you like
- You benefit from a low-cost package price
- 50 % rebate on transaction prices for orders executed via e-banking or mobile banking
- e-tax statement for an additional charge

### Advice and support

No advice

### Portfolio and risk monitor

No portfolio or risk monitoring

### Portfolio management

No investment recommendations

### Research and financial analysis

Market analyses under [↗ sgkb.ch/enews](https://www.sgkb.ch/enews)

### Securities portfolio services

- Administration of your securities
- Asset statement with portfolio performance
- Modern and secure e-banking
- Interactive asset statement in the SGKB App

# DIRECT price overview

Package price dep. on portfolio value (CHF equivalent)	0.25 % p. a. of portfolio value Minimum CHF 100 p. a.		
<b>Special rates</b>	<ul style="list-style-type: none"> <li>– Special rate for SGKB registered share</li> <li>– Supplement on securities with a foreign domicile</li> <li>– Supplement on third-party funds</li> <li>– Supplement for physically held metals</li> </ul>	<ul style="list-style-type: none"> <li>free of charge</li> <li>0.10 %</li> <li>0.20 %</li> <li>0.10 %</li> </ul>	
<b>Transaction prices for orders via e-banking or mobile banking</b> (transaction value in CHF)	<b>Bonds</b> Money market & bond funds (excl. ETF)	<b>Equities (Swiss)</b> Structured products All other funds	<b>Equities (foreign)</b> Structured products All other funds
up to CHF 25,000	0.50 %	0.60 %	0.80 %
up to CHF 100,000	0.40 %	0.50 %	0.70 %
up to CHF 1,000,000	0.30 %	0.40 %	0.60 %
from CHF 1,000,000	0.20 %	0.25 %	0.50 %
Minimum e-banking	CHF 40	CHF 40	CHF 60
Transaction prices doubled for orders submitted via client advisor or advisory centre			
<b>Securities portfolio services</b>	<ul style="list-style-type: none"> <li>– Asset statement with portfolio performance</li> <li>– Asset statement with portfolio performance/analysis</li> <li>– List of transactions<sup>4</sup></li> <li>– e-tax statement<sup>1</sup></li> <li>– Tax statement abroad</li> <li>– Reclaiming of tax at source<sup>2</sup></li> <li>– Reclaiming of Swiss withholding tax<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>Included</li> <li>CHF 60</li> <li>CHF 40</li> <li>CHF 5 per position (min. CHF 30 max. CHF 380)</li> <li>CHF 270</li> <li>CHF 370</li> <li>CHF 100</li> </ul>	
<b>Other services</b>	– Account management / postage charges / premium / discount / payment transactions	Individual prices	
<b>Third-party payments</b>	– Sales remuneration for investment funds	No reimbursement	
<b>Pensions and financial planning</b>	<ul style="list-style-type: none"> <li>– Pension analysis</li> <li>– Financial planning</li> <li>– Inheritance advice</li> <li>– Estate distribution and execution of wills</li> <li>– Tax returns</li> <li>– Tax advice</li> </ul>	See price table p. 14	

<sup>1</sup> Only for clients domiciled in Switzerland. In combination with CONSULT plus, CONSULT top or COMFORT inclusive.

<sup>2</sup> 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.

<sup>3</sup> For clients domiciled in countries that have a double taxation agreement with Switzerland. Minimum reclaim amount CHF 150.

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

The complete price table Services and prices for investment transactions can be found at [sgkb.ch](https://sgkb.ch).

## Do you have any questions?

We'll be happy to help:

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