



Investment transaction services and prices

External Asset Managers & Institutional Investors

Valid from 1 January 2025

Contents

Portfolio prices

page 4

Administration fees

page 4

Transaction prices

page 5

Third-party payments

page 8

Securities management

page 9

Pensions and financial planning

page 10

Other services and prices

page 11

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 5 to 7), part of the administration fees (page 4), as well as precious metal accounts (page 11).

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

Portfolio prices

| Portfolio price p. a. | |
|--|---------------------------|
| Basis | 0.25 % on portfolio value |
| Supplement on securities with a foreign domicile ¹ | 0.1 % on portfolio value |
| Supplement for physically held metals | 0.1 % on portfolio value |
| 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 |
| Minimum price per portfolio | CHF 50 |

| Exceptions | |
|-------------------------------|------------------------------------|
| SGKB registered shares | Free of charge no minimum price |
| Swisscanto Insurance policies | Free of charge no minimum price |
| SGKB medium-term notes p. a. | 0.15 % on portfolio value |
| SGKB funds p. a. | 0.15 % on portfolio value |

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. If only SGKB registered shares and/or Swisscanto Insurance policies are deposited, the minimum of CHF 50 p. a. will not apply.

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

Administration fees

| Administration fee p. a. | |
|--------------------------|---------|
| up to CHF 500 000 | 0.50 % |
| up to CHF 1 Mio. | 0.45 % |
| up to CHF 5 Mio. | 0.40 % |
| up to CHF 10 Mio. | 0.34 % |
| from to CHF 10 Mio. | 0.28 % |
| Minimum price | CHF 500 |

The following additional basic services are included in the administration fee:

- Account management expenses
- Metal account expenses
- Postage fees
- Payment transactions (own expenses)
- Debit Mastercard/Maestro card (basic fee)

For domiciliary companies, a general supplement of 20 % is added to the administration fee.

The monthly price calculation is based on the holding and the total value of the account and portfolio balances (excluding fiduciary investments and time deposits) and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned. The administration fee is calculated quarterly and charged to the corresponding service account. If the portfolio is closed, the client will be required to pay the entire administration fee due for that month (no pro rata calculation).

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

Transaction prices

Exchange-traded securities

| Transaction value in CHF | Equities, warrants, rights, structured products and exchange-traded funds | | Bonds | |
|--------------------------|---|----------------|--------|--------------------|
| | Switzerland | Abroad and OTC | CHF | Foreign currencies |
| up to 50 000 | 1.10 % | 1.75 % | 0.80 % | 0.90 % |
| up to 100 000 | 1.00 % | 1.70 % | 0.70 % | 0.80 % |
| up to 150 000 | 0.90 % | 1.60 % | 0.55 % | 0.65 % |
| up to 250 000 | 0.70 % | 1.35 % | 0.45 % | 0.55 % |
| up to 500 000 | 0.50 % | 0.90 % | 0.30 % | 0.35 % |
| up to 1 000 000 | 0.35 % | 0.60 % | 0.20 % | 0.25 % |
| up to 2 000 000 | 0.25 % | 0.50 % | 0.15 % | 0.15 % |
| from 2 000 000 | 0.20 % | 0.40 % | 0.10 % | 0.10 % |
| Minimum | CHF 80 | CHF 120 | CHF 80 | CHF 120 |

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

The following minimum rates apply to foreign financial centers

Country group 1: Germany, United States of America, Canada, Great Britain, Ireland, France, Italy, Spain, Portugal, Austria, Luxembourg, Netherlands, Belgium, Denmark, Sweden, Finland, Norway, Poland, Greece, Cyprus, Australia, New Zealand, Hong Kong, Singapore, Japan, South Africa 0.20 %

Country group 2: Hungary, Israel, Latvia, Ukraine, Russia, Mexico, Brazil, Thailand, South Korea, Serbia, Czech Republic, Slovakia, Slovenia, Romania, Egypt, Indonesia, Philippines, Malaysia, Sri Lanka, China Shenzhen 0.60 %

Funds

| Transaction value in CHF | Money market funds | | Bond funds | | Equity funds | | Strategy funds | |
|--------------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | Own funds | Third-party funds | Own funds | Third-party funds | Own funds | Third-party funds | Own funds | Third-party funds |
| | Swiss-canto funds | | Swiss-canto funds | | Swiss-canto funds | | Swiss-canto funds | |
| up to 100 000 | 0.40 % | 0.90 % | 1.00 % | 1.50 % | 1.25 % | 1.75 % | 1.75 % | 2.25 % |
| up to 250 000 | 0.30 % | 0.80 % | 0.90 % | 1.40 % | 1.15 % | 1.65 % | 1.50 % | 2.00 % |
| up to 500 000 | 0.25 % | 0.75 % | 0.75 % | 1.25 % | 1.00 % | 1.50 % | 1.15 % | 1.65 % |
| up to 1 000 000 | 0.20 % | 0.70 % | 0.55 % | 1.05 % | 0.80 % | 1.30 % | 0.85 % | 1.35 % |
| from 1 000 000 | 0.15 % | 0.65 % | 0.40 % | 0.90 % | 0.60 % | 1.10 % | 0.65 % | 1.15 % |
| Minimum | CHF 40 | CHF 80 | CHF 40 | CHF 80 | CHF 40 | CHF 80 | CHF 40 | CHF 80 |

Net redemption. External commissions are charged on.

No subscription fees will be charged for switches within the money market fund category. For the remaining categories, only half the subscription fees will be charged for a change within the same category.

E-banking rates

| | |
|---|---|
| Transaction price for e-banking transactions | 60 % discount from normal rate (see exchange-traded securities and funds) |
|---|---|

| Minimum prices for exchange-traded securities | |
|--|--------|
| Equities, warrants, rights, structured products and exchange-traded funds | |
| Switzerland | CHF 40 |
| Abroad | CHF 60 |
| Bonds | |
| In CHF | CHF 40 |
| In foreign currency | CHF 60 |
| Minimum fund prices | |
| Own funds and Swisssanto funds | CHF 40 |
| Third-party funds | CHF 60 |

| The following minimum rates apply to foreign financial centers | |
|---|--------|
| Country group 1: Germany, United States of America, Canada, Great Britain, Ireland, France, Italy, Spain, Portugal, Austria, Luxembourg, Netherlands, Belgium, Denmark, Sweden, Finland, Norway, Poland, Greece, Cyprus, Australia, New Zealand, Hong Kong, Singapore, Japan, South Africa | 0.20 % |
| Country group 2: Hungary, Israel, Latvia, Ukraine, Russia, Mexico, Brazil, Thailand, South Korea, Serbia, Czech Republic, Slovakia, Slovenia, Romania, Egypt, Indonesia, Philippines, Malaysia, Sri Lanka, China Shenzhen | 0.60 % |

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 | | |
|----------------------------|---------------------------------------|----------------------------|--------------------------|
| | EUREX futures | | Non-EUREX futures |
| | In CHF | In foreign currency | |
| Number of contracts traded | | | |
| 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.

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 ¹ | from CHF 1000 to CHF 1 000 000 | Free of charge |
| Fiduciary investments ² | from CHF 100 000 to CHF 500 000 or equivalent | 0.5 % p. a. ³ 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 Only for clients domiciled in Switzerland.

² Fiduciary change CHF 50

³ With a trustcall, the commission is due quarterly with each interest payment and upon repayment.

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 % |

Securities management

Deposits and deliveries

| Deposits | |
|---|----------------------|
| Physical/electronic deposits | Free of charge |
| Deliveries (per item) | |
| Non-physical /Non-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 * |
| Deliveries versus payment (DVP) | |
| Inward deliveries versus payment | CHF 150 |
| Outward deliveries versus payment | CHF 150 |

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.

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 and prices

| Reporting | |
|---|---|
| Asset statement with portfolio performance | Free of charge |
| Asset statement with portfolio performance/analysis and results of strategy monitoring | CHF 60 |
| List of transactions | CHF 40 |
| E-tax statement Switzerland per customer relationship (Client number) (For clients domiciled in Switzerland) | CHF 5 per item (Minimum CHF 30 Maximum CHF 380) |
| Tax statement abroad | CHF 270 |
| Reclaiming of federal withholding (per Client number) (For clients domiciled in countries that have a double taxation agreement with Switzerland) | CHF 100 (Minimum reclaim amount CHF 150) |
| Reclaiming of tax at source (per Client number) | CHF 370 ¹ |
| 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 |
| Safe deposit boxes | |
| Depends on size of safe deposit box | From CHF 60 |
| Special services | |
| Retained Mail | CHF 500 p. a. |

¹ 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

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071 993 26 26

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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

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081 735 16 22

9630 Wattwil
071 988 42 42

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Published by:

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