



Investment transaction services and prices

External Asset Managers & Institutional Investors

Valid from 1 January 2024

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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 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)
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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 Swisscanto 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
Number of contracts traded	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.

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	
<ul style="list-style-type: none">▪ Evaluation of risks benefit in event of incapacity and death▪ Calculation of any pension gaps▪ Proposals for covering pension gaps	CHF 300 ¹
Retirement services	
<ul style="list-style-type: none">▪ 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	
<ul style="list-style-type: none">– Retirement check	CHF 900
<ul style="list-style-type: none">– Retirement consulting	CHF 1500
<ul style="list-style-type: none">– Retirement planning	CHF 2500
<ul style="list-style-type: none">– Retirement planning for entrepreneurs	CHF 3000
<ul style="list-style-type: none">– Follow-up advice	50 % discount from normal rate
Inheritance matters	
Inheritance advice	
<ul style="list-style-type: none">▪ Initial meeting▪ Detailed personal consultation▪ Tailor-made estate planning solutions▪ Production of the following documents:	Free of charge
<ul style="list-style-type: none">– Marriage contract	Price per hour CHF 250 Minimum price CHF 1200 *
<ul style="list-style-type: none">– Inheritance contract	Minimum price CHF 1200 *
<ul style="list-style-type: none">– Notarized will	Minimum price CHF 1000 *
<ul style="list-style-type: none">– Advance care directive (individuals)	Minimum price CHF 450 *
<ul style="list-style-type: none">– Advance care directives (spouses/cohabiting couples)	Minimum price CHF 700 *
<ul style="list-style-type: none">– Holographic will (individuals)	Minimum price CHF 350
<ul style="list-style-type: none">– 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	
<ul style="list-style-type: none">▪ Acting as executor of an estate▪ Division of an estate on behalf of heirs/ heiresses	Basic charge CHF 2500, additional price per hour CHF 250
Tax matters	
<ul style="list-style-type: none">▪ Tax return check▪ Tax return▪ Tax return to property gain tax▪ Assisting the client with supplementary tax, penalty proceedings and self-denunciation▪ General advice on tax matters	CHF 200 Minimum price CHF 380 Price per hour CHF 200 Price per hour CHF 200 Price per hour CHF 200

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

Other services and prices

Reclaiming of federal withholding tax and of tax at source	
Reclaiming of federal withholding (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	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.
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 no.) (For clients domiciled in Switzerland)	CHF 5 per item (Minimum CHF 30 Maximum CHF 380)
Tax statement abroad	CHF 270

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 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 domicile ES the price of CHF 370 per ISIN applies. For securities domiciles CA/DK a supplement of CHF 70 will be charged.
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

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071 755 01 26

9434 Au
071 747 15 15

9478 Azmoos
081 783 10 11

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

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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

8730 Uznach
055 285 93 41

9240 Uzwil
071 955 49 49

8880 Walenstadt
081 735 16 22

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071 988 42 42

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071 913 62 06

9300 Wittenbach
071 298 45 45

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AVIA Shop (Oberstrasse)
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Kantonsspital
Multergasse
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- Trübbach
- Valens: Klinik
- Widnau: Cashbox
- Wil: Railcenter

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