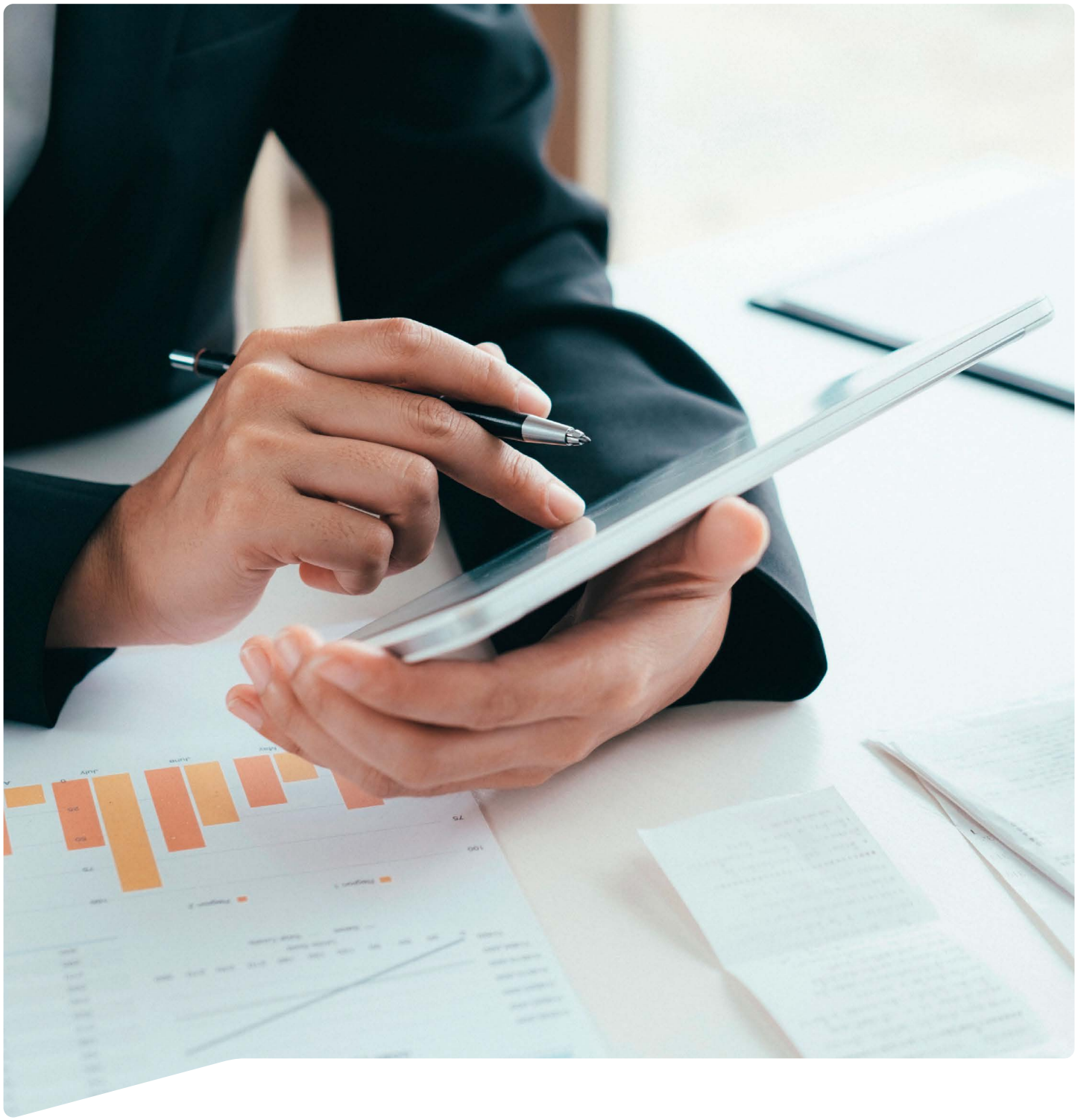

Investment transaction services and prices

External Asset Managers & Institutional Investors

Valid from 1 July 2026

My first bank. St.Galler Kantonalbank

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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. SGKB funds p. a.	0.15 % on portfolio value 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)
- Debitcard

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	50000	1.10 %	1.75 %	0.80 %	0.90 %
up to	100000	1.00 %	1.70 %	0.70 %	0.80 %
up to	150000	0.90 %	1.60 %	0.55 %	0.65 %
up to	250000	0.70 %	1.35 %	0.45 %	0.55 %
up to	500000	0.50 %	0.90 %	0.30 %	0.35 %
up to	1000000	0.35 %	0.60 %	0.20 %	0.25 %
up to	2000000	0.25 %	0.50 %	0.15 %	0.15 %
from	2000000	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 Swiss-canto funds	Third-party funds	Own funds Swiss-canto funds	Third-party funds	Own funds Swiss-canto funds	Third-party funds	Own funds Swiss-canto funds	Third-party funds
up to	100000	0.40 %	0.90 %	1.00 %	1.50 %	1.25 %	1.75 %	1.75 %	2.25 %
up to	250000	0.30 %	0.80 %	0.90 %	1.40 %	1.15 %	1.65 %	1.50 %	2.00 %
up to	500000	0.25 %	0.75 %	0.75 %	1.25 %	1.00 %	1.50 %	1.15 %	1.65 %
up to	1000000	0.20 %	0.70 %	0.55 %	1.05 %	0.80 %	1.30 %	0.85 %	1.35 %
from	1000000	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 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**		
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.

Money market

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

Money market investments	Volume	Fee
Long term deposit[2]	from CHF 1000 to CHF 1 000 000	Free of charge
Fiduciary investments[3]	from CHF 100 000 to CHF 500 000 or equivalent	0.5 % p. a.[4] 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 termination may be effected by either the customer or the bank, subject to a notice period of 48 hours.

[2] Only for clients domiciled in Switzerland.

[3] Fiduciary change CHF 50

[4] 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:

Collective investment schemes		
Fund type	**Bandwidth of third-party payment per year[1]**	**Average third-party payment in 2025**
Money market funds	0.02 % – 0.23 %	0.14 %
Bond funds	0.02 % – 0.85 %	0.44 %
Convertible bond funds	0.21 % – 0.85 %	0.65 %
Equity funds	0.05 % – 1.62 %	0.73 %
Strategy funds	0.16 % – 0.79 %	0.49 %
Real estate funds	0.14 % – 0.92 %	0.35 %
Index funds	0.04 % – 0.66 %	0.27 %
Hedge funds	0.71 % – 1.41 %	1.18 %
Structured products		
Type of structured product	**Volume[2]**	**Amount of third-party payments (one-time)[3]**
Subscripted products		1.25 %
Tailor-made-products	from CHF 50 000 to 499 000	1.30 %
	from CHF 500 000 to 999 000	0.90 %
	from CHF 1 000 000	0.50 %

More information including calculation examples can be found in the fact sheet «Third-party payments in investment business» at «www.sgkb.ch/drittverguetungen-anlagegeschaeft-en».

[1] The published bandwidths correspond to the actual bandwidth of the products held at SGKB in the previous year (2025) and are updated annually. The overview only includes collective investment schemes in which third-party payments were incurred. Third-party payments are not mandatory for collective investment schemes.

[2] The amount is based on the total issued amount of the respective structured product. The minimum volume is CHF 50 000.

[3] The calculation of the third-party fee is based on the subscription amount, see also the calculation examples in point 6.2.

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 ▪ Calculation of any pension gaps ▪ Proposals for covering pension gaps	CHF 300[1]
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 ▪ Division of an estate on behalf of heirs/heiresses	Basic charge CHF 2500, additional price per hour CHF 250

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 SGKB.

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]

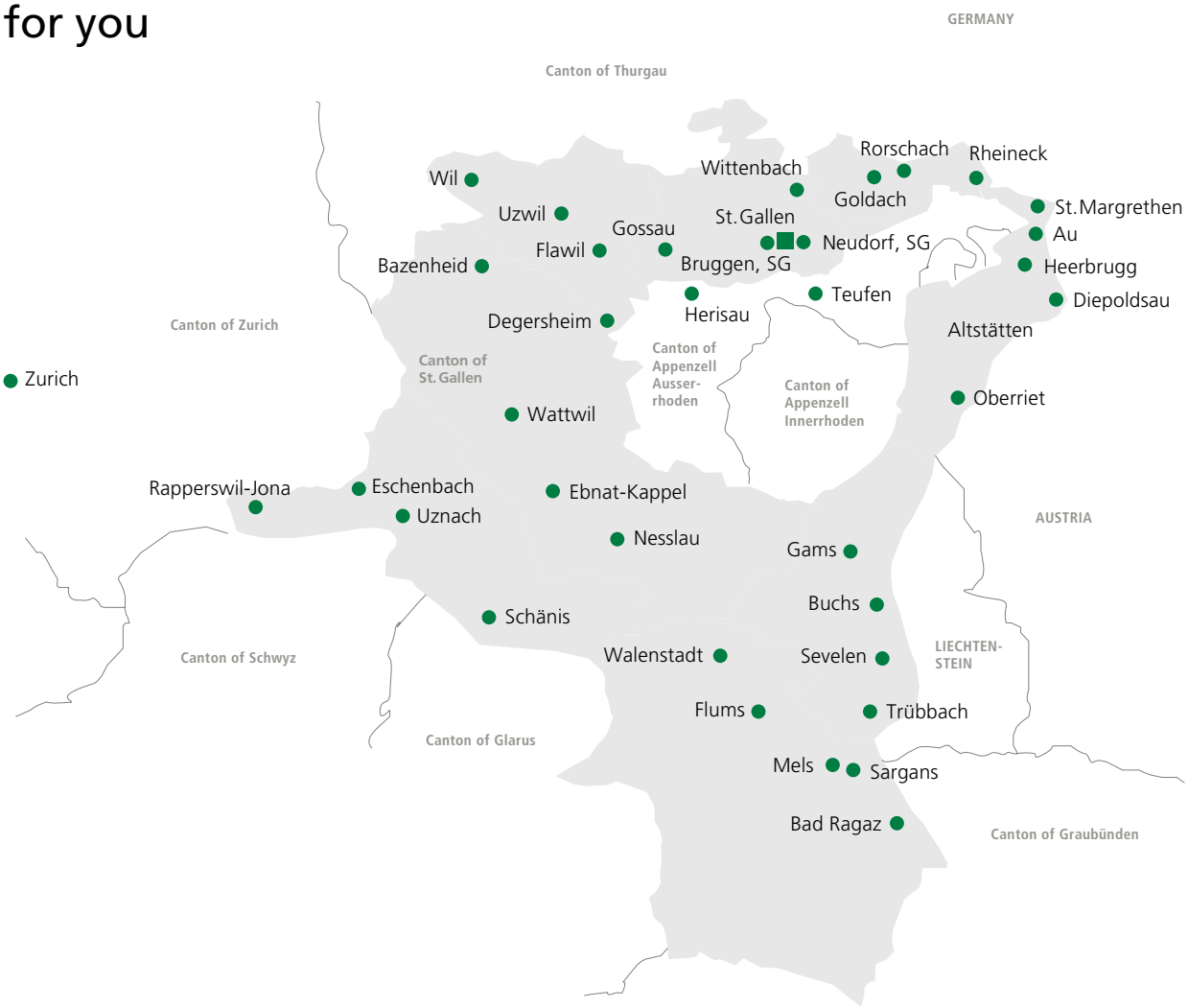
Precious metal accounts	
Gold, platinum, palladium The price is calculated based on the equivalent value on the cut-off date. (The cut-off date for the calculation is the first day of the month [excluded Saturday, Sunday and January 1st] concerned).	0.3 % p. a.
Silver The price is calculated based on 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.
Information about the purchase data per container	CHF 300

[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.

Available locally for you



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