

## Statement of costs investment package «DIRECT»

**Date** 28.09.2021  
**Client no.** 1234.5678  
**Client name** Max Musterkunde  
**Custody account no.** 1234.5678.1000

### I.) Order data

**Purchase** USD 10,620.00  
**Valor** Put Airbnb Rg-A OCC 15.10.21 USD 170 (100) Vers. 0 «86078667»  
**Debit account** CHF 10,030.46

### II.) Statement of costs

<b>Total Cost</b>	CHF	250.31	2.50 %
Costs related to business (purchase and sale)	CHF	250.31	2.50 %
Bank service costs	CHF	250.31	2.50 %
Costs from third parties/authorities	CHF	0.00	0.00 %
Product costs	CHF	0.00	0.00 %
FX costs	CHF	0.00	0.00 %
<b>Regular costs</b>	CHF	0.00	0.00 %
Bank service costs	CHF	0.00	0.00 %
Costs from third parties/authorities	CHF	0.00	0.00 %
Product costs	CHF	0.00	0.00 %
FX costs	CHF	0.00	0.00 %
Contributions from third parties	CHF	0.00	0.00 %
<b>Additional regular costs</b>	CHF	0.00	0.00 %
Further product costs	CHF	0.00	0.00 %
Deductions of contributions from third parties	CHF	0.00	0.00 %
FX costs	CHF	0.00	0.00 %

### III.) Cost summary for an assumed holding period of 5 years

The effects of the costs on the return	1st year		% p.a.		5 years cumulated	
Costs related to business (purchase and sale)	250.31	2.50	0.00	0.00	250.31	2.50
Regular costs	0.00	0.00	0.00	0.00	0.00	0.00
Additional regular costs	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total costs</b>	<b>250.31</b>	<b>2.50</b>	<b>0.00</b>	<b>0.00</b>	<b>250.31</b>	<b>2.50</b>

**Explanations of the cost blocks:**

The tables above show the cost of the current transaction and its impact on the return.

Bank service costs: regular costs levied by the bank such as brokerage fees (not relevant for investment package CONSULT international).

Costs from third parties / authorities: transaction costs, which are charged by third parties e.g. third-party brokerage fees or federal stamp duty.

Further product costs: regular product costs included in the price of the product (incl. trailer fee), such as Total Expense Ratio (TER).

Contributions from third parties: Contributions are part of the total expense ratio (TER; charged in fund). Under the position deduction of contributions from third parties the identical amount is deducted in the event of reimbursement of the contributions from the bank to the client. If the contributions from third parties are not reimbursed, this position is added back under the section regular costs contributions by third parties.

St. Galler Kantonalbank is dependent on the supply of data by product suppliers and information service providers for cost presentation; under certain circumstances, this may not involve complete presentation of the data. The cost information and effectively posted costs may diverge.

The following cost components are not available before the transaction and are not shown in the above presentation but are effectively charged.

- Issue and redemption commission
- Broker commission
- Broker commission options and futures
- Foreign currency costs (incurred for this transaction only if the settlement account is not in CHF)

The calculation is based on the assumption that the service is used for five years (purely for illustration). Actual costs may vary and thus may be different in the future. Price adjustments by SGKB remain reserved.

Please note that the actual costs, which we will inform you about in our annual ex-post cost statement, may differ from the exemplary costs.

The presentation is restricted to the effects of the costs and does not contain any statements on the amount of the return, as this cannot be forecast.

For general information about MiFID II, please visit [www.sgkb.ch/mifid](http://www.sgkb.ch/mifid).