The investment transaction services and prices.

For domiciles Germany, Austria and Liechtenstein

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 Liechtenstein. The following are exempt from value added tax: transaction prices (pages 12 to 13), part of the package price for the CONSULT international (page 5) and COMFORT (pages 6 to 8) investment packages, as well as precious metal accounts (page 15).

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

Prices for DIRECT investment package

Package price p.a.

CHF equivalent	DIRECT
Price on portfolio value	0.25 %
Minimum price	CHF 100

Special rates

Special rate for SGKB registered share	0.00 % no minimum price
Special rate for Swisscanto Insurance policies	0.00 % no minimum price
Supplement on securities with a foreign domicile [1]	0.10 %
Supplement on third-party funds [2]	0.20 %
Supplement for physically held metals	0.10 %
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

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 total value of the portfolio is calculated on the basis of the shares, bonds, structured products, investment funds and options held in the portfolio. SGKB registered shares, futures and forward transactions (precious metals or foreign currencies) and short positions are not included in the total value.

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

Third-party fees and taxes (e.g. federal stamp duty, stock exchange charges) are not included in the package price and are invoiced separately.

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. For domiciliary companies, a general supplement of 20 % is added to the package price. If only SGKB registered shares and/or Swisscanto Insurance policies are deposited, the minimum package price will not apply.

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

[2] Investment funds, including exchange-traded funds, whose investment manager is not SGKB are deemed third-party funds.

Prices for CONSULT international investment package

Package price p.a.

Volume-based price on portfolio value, CHF equivalent		CONSULT international
up to	500 000	1.30 %
up to	1 000 000	1.10 %
up to	3 000 000	1.00 %
up to	5 000 000	0.90 %
from	5 000 000	0.80 %
Minimum price		CHF 5500

Special rates

Special rate for SGKB registered share	0.00 %

The monthly price calculation is based on the holding and the total value of the account and portfolio balances (including fiduciary investments and time deposits) and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned.

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

Third-party fees and taxes (e.g. federal stamp duty, stock exchange charges) are not included in the package price and are invoiced separately.

Prices for COMFORT investment package

Package price p.a.

COMFORT strategy

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 50 000	–	0.90 %	0.90 %	0.90 %	–
from 500 000	–	0.85 %	0.85 %	0.85 %	–
from 750 000	–	0.80 %	0.80 %	0.80 %	–
Minimum price	–	CHF 450	CHF 450	CHF 450	–

COMFORT active

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 100 000	–	1.25 %	1.40 %	1.50 %	1.55 %
from 500 000	–	1.20 %	1.35 %	1.45 %	1.50 %
from 1 000 000	–	1.15 %	1.30 %	1.40 %	1.45 %
from 2 000 000	–	1.05 %	1.20 %	1.30 %	1.35 %
Minimum price	–	CHF 1250	CHF 1400	CHF 1500	CHF 1550

COMFORT premium/premium helvetia

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 300 000	0.75 %	1.35 %	1.50 %	1.60 %	1.65 %
from 1 000 000	0.70 %	1.25 %	1.40 %	1.50 %	1.55 %
from 2 000 000	0.65 %	1.15 %	1.30 %	1.40 %	1.45 %
from 5 000 000	0.60 %	1.05 %	1.20 %	1.30 %	1.35 %
Minimum price	CHF 2250	CHF 4050	CHF 4500	CHF 4800	CHF 4950

COMFORT premium dividend

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 300 000	–	1.35 %	1.50 %	1.60 %	1.65 %
from 1 000 000	–	1.25 %	1.40 %	1.50 %	1.55 %
from 2 000 000	–	1.15 %	1.30 %	1.40 %	1.45 %
from 5 000 000	–	1.05 %	1.20 %	1.30 %	1.35 %
Minimum price	–	CHF 4050	CHF 4500	CHF 4800	CHF 4950

COMFORT premium eco

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 300000	–	1.45 %	1.60 %	1.70 %	1.75 %
from 1000000	–	1.35 %	1.50 %	1.60 %	1.65 %
from 2000000	–	1.25 %	1.40 %	1.50 %	1.55 %
from 5000000	–	1.15 %	1.30 %	1.40 %	1.45 %
Minimum price	–	CHF 4350	CHF 4800	CHF 5100	CHF 5250

COMFORT private

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 1000000	0.80 %	1.45 %	1.60 %	1.70 %	1.75 %
from 2000000	0.75 %	1.35 %	1.50 %	1.60 %	1.65 %
from 5000000	0.70 %	1.25 %	1.40 %	1.50 %	1.55 %
Minimum price	CHF 8000	CHF 14500	CHF 16000	CHF 17000	CHF 17500

The monthly price calculation is based on the holding and the total value of the account and portfolio balances (including fiduciary investments and time deposits) and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned.

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

Third-party fees and taxes (e.g. federal stamp duty, stock exchange charges) are not included in the package price and are invoiced separately.

Performance-based price model

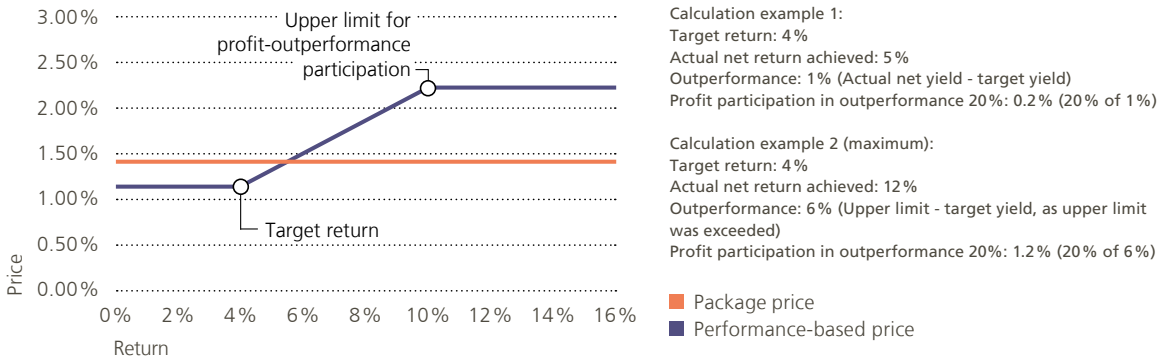
With the performance-based price model, only the basic costs specified in the basic price are payable until the target return has been achieved. This basic price is lower than the package price and includes the remuneration for asset management, portfolio management, brokerage fee and reporting.

An additional profit-outperformance participation is only payable by the client in the event of above-average performance, and is only levied on the proportion that exceeds the target return. Even then, there is an upper ceiling (cap) to this fee.

COMFORT performance-based price models

	Yield	Balanced	Growth	Equity
Basic price	Discount of 0.25 % on the package price			
Profit-outperformance participation	20.00 %			
Target return	2.00 %	4.00 %	5.00 %	6.00 %
Upper limit for profit-out-performance participation (cap)	8.00 %	10.00 %	11.00 %	12.00 %
Minimum price “active”	CHF 1000	CHF 1150	CHF 1250	CHF 1300
Minimum price “premium”/ “premium helvetia”/ “premium dividend”	CHF 3300	CHF 3750	CHF 4050	CHF 4200
Minimum price “premium eco”	CHF 3600	CHF 4050	CHF 4350	CHF 4500
Minimum price “private”	CHF 12 000	CHF 13 500	CHF 14 500	CHF 15 000

Example: COMFORT active Balanced from CHF 100 000



Calculation example 1:
Target return: 4 %
Actual net return achieved: 5 %
Outperformance: 1 % (Actual net yield - target yield)
Profit participation in outperformance 20 %: 0.2 % (20 % of 1 %)

Calculation example 2 (maximum):
Target return: 4 %
Actual net return achieved: 12 %
Outperformance: 6 % (Upper limit - target yield, as upper limit was exceeded)
Profit participation in outperformance 20 %: 1.2 % (20 % of 6 %)

The monthly price calculation of the basic price is based on the holding and the total value of the account and portfolio balances (including fiduciary investments and time deposits) and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned.

The basic price is calculated quarterly and charged to the corresponding asset management account. If the investment package or portfolio is closed, the client will be required to pay the entire basic price due for that month (no pro rata calculation). Third-party fees and taxes (e.g. federal stamp duty, stock exchange charges) are not included in the basic price and are invoiced separately.

In addition to the basic price, the profit-outperformance participation is based on the annual performance in the reference currency of the previous year and is charged once a year in the first quarter. If the performance-based price model is closed, the profit-outperformance participation of the chosen investment strategy, is settled pro rata.

Investment package services

Price per portfolio p.a.	DIRECT	CONSULT international	COMFORT
Asset statement with portfolio performance	Included	–	–
Asset statement with portfolio performance/analysis and results of strategy monitoring	CHF 60	Included	–
Detailed asset statement with performance details and portfolio analysis	–	–	Included
List of transactions	CHF 40 [1]	Included [1]	Included
e-tax statement Switzerland [2]	Individual prices according to page 15	Included	Included
Tax statement abroad	CHF 270	Included	Included
Reclaiming of Swiss withholding tax	Individual prices according to page 15	Included [3]	Included [3]
Reclaiming of tax at source	Individual prices according to page 15	Individual prices according to page 15	Individual prices according to page 15
Account management / postage fees/agio/disagio	Individual prices	Included	Included
payment transactions/ annual fees for Debitcards	Individual prices	Included	–
Precious metal accounts	Individual prices according to page 15	Included	–
Transaction prices	Individual prices according to page 12 and 13	Included	Included

[1] The list of transactions may only be ordered in addition to individual stock exchange statements.

[2] Only available on request for clients domiciled in Liechtenstein.

[3] Minimum reclaim amount CHF 10

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 %

The monthly calculation of the refund is based on the holding of investment funds subject to sales remuneration and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned.

The refund price is calculated quarterly and credited to the corresponding service account. If the investment package or portfolio is closed, the client receives the sales remuneration accrued until such time (no pro rata calculation).

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.

DIRECT investment package

Third-party payments are not refunded to the client.

CONSULT international investment package

Sales remuneration on collective investments is refunded to the client for each portfolio.

COMFORT investment package

Sales remuneration on collective investments is refunded to the client for each portfolio.
SGKB uses only structured products without third-party payments.

Transaction prices

SGKB standard rate

Transaction value in CHF		**Bonds** Money market and bond funds (excl. ETF)	**Equities (Swiss)** Structured products All other funds [2]	**Equities (foreign)** Structured products All other funds [2]
up to	25 000	1.00 %	1.20 %	1.60 %
up to	100 000	0.80 %	1.00 %	1.40 %
up to	1 000 000	0.60 %	0.80 %	1.20 %
from	1 000 000	0.40 %	0.50 %	1.00 %
Minimum if instruction given to client advisor/ Client Advisory Center		CHF 80	CHF 80	CHF 120
Minimum if instruction sent via electronic channels [1]		CHF 40	CHF 40	CHF 60
Discount if instruction sent via electronic channels		50.00 %	50.00 %	50.00 %

The transaction price is calculated based on the total transaction value (sliding scale) and applies to purchase/ subscription and sale/redemption. Statutory and stock market-related charges as well as fees charged by third parties on the purchase or sale of securities are passed on to the client.

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

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.

[1] E-Banking, Mobile Banking

[2] For subscriptions and redemptions of investment funds, the SGKB standard rate „Equities (Swiss)" is applied.

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
Fiduciary investments [2]	from CHF 100 000 to CHF 500 000 or equivalent	0.5 % p.a. [2 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] The termination may be effected by either the customer or the bank, subject to a notice period of 48 hours.

[2] Fiduciary change CHF 50

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

Securities management

Deposits and deliveries

Deposits	
Physical/electronic deposits	Free of charge
Deliveries (per item)	
Non-physical/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 *

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.

Other services

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

E-tax statement Switzerland	
Price per customer relationship (Client number)	
Only DIRECT	CHF 5 per item (min. CHF 30 max. CHF 380)
Only or additionally CONSULT international or COMFORT	Free of charge

Reclaiming of Swiss withholding tax	
Price per customer relationship (Client number)	
Only DIRECT	CHF 100[1]
Only or additionally CONSULT international or COMFORT	Free of charge[2]

Reclaiming of tax at source[3]	
Price per customer relationship (Client number)	CHF 370

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

Special efforts	
Price per hour	CHF 150

[1] Minimum reclaim amount CHF 150

[2] Minimum reclaim amount CHF 10

[3] 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.

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