



Investment transaction services and prices

Valid from 1 September 2018

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 10 to 11), part of the package price for the CONSULT top (page 4) and COMFORT (pages 6 to 8) investment packages, as well as precious metal accounts (page 14).

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

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Prices for CONSULT and DIRECT investment packages

Package price p.a.

Volume-based price on portfolio value, CHF equivalent	CONSULT basic	CONSULT plus	CONSULT top	DIRECT
up to 500 000	0.35 %	0.65 %	0.90 %	0.25 %
up to 1 000 000	0.35 %	0.60 %	0.85 %	0.25 %
up to 5 000 000	0.35 %	0.55 %	0.80 %	0.25 %
from 5 000 000	0.35 %	0.50 %	0.75 %	0.25 %
Minimum price	CHF 100	CHF 600	CHF 4000	CHF 100

Special rates

Special rate for SGKB registered share	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	CHF 30

¹ Switzerland, the Principality of Liechtenstein and SGKB and Swisscanto 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.

CONSULT investment packages are only available to clients domiciled in Switzerland, Germany, Austria or the Principality of Liechtenstein.

The monthly price calculation is based on the holding and the total value of the portfolio and takes place on the first banking day of the month 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 service account concerned.

If the investment package or portfolio is closed, the client will be required pay the entire package price due for that month (no pro rata calculation).

For portfolios with special provisions or additional costs (e.g. beneficiary account), a supplement of at least 0.04 % is charged. For domiciliary companies, a general supplement of 20 % is added to the package price. We reserve the right to charge special fees for financial instruments with particular administration and safekeeping expenses. If only SGKB registered shares and/or Swisscanto Insurance policies are deposited, the minimum package price will not apply.

Find out more about our investment packages: sgkb.ch/investment-packages

In a nutshell:

- CONSULT investment packages are offering you client advisor support.
- With COMFORT you delegate decisions to our investment specialists.
- The DIRECT investment package gives you the freedom to take your investment decisions independently, without using the bank's advisory services.

Investment portfolio services

Price per portfolio p.a.	CONSULT basic	CONSULT plus	CONSULT top	DIRECT
Asset statement with portfolio performance	Included	Included	Included	Included
Asset statement with portfolio performance/analysis and results of strategy monitoring	CHF 60	Included	Included	CHF 60
List of transactions	CHF 40	CHF 40	Included	CHF 40
Tax statement Switzerland ¹	CHF 5 per item (min. CHF 30/ max. CHF 380)	Included	Included	CHF 5 per item (min. CHF 30/ max. CHF 380)
Tax statement abroad	CHF 250	CHF 250	Included	CHF 250
Reclaiming of Swiss withholding tax ²	CHF 100 ³	CHF 100 ³	Included ⁴	CHF 100 ³
Reclaiming of tax at source ⁵	CHF 280	CHF 280	CHF 280	CHF 280
Account management / postage fees/agio/disagio/ payment transactions/ annual fees for four Maestro cards	Individual prices	Individual prices	Included	Individual prices
Transaction prices ⁶	SGKB standard rate	50 % off SGKB standard rate	24 transactions free of charge; 50 % off SGKB standard rate	50 % off SGKB standard rate for instructions sent via electronic channels

¹ Only for clients domiciled in Switzerland.

² For clients domiciled in countries that have a double taxation agreement with Switzerland.

³ Minimum reclaim amount CHF 150

⁴ Minimum reclaim amount CHF 10

⁵ Reclaiming for Germany, Austria, France, Finland, Sweden and selected domiciles.

Third party fees are charged to the client. Reclaiming will be executed, if the reclaiming value is higher than the price plus third party fees.

⁶ Simplified illustration; for details see transaction prices (pages 10 to 11).

Prices for COMFORT investment package

Package price p.a.

COMFORT strategy

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 100 000	–	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 900	CHF 900	CHF 900	–

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 300 000	–	1.45 %	1.60 %	1.70 %	1.75 %
from 1 000 000	–	1.35 %	1.50 %	1.60 %	1.65 %
from 2 000 000	–	1.25 %	1.40 %	1.50 %	1.55 %
from 5 000 000	–	1.15 %	1.30 %	1.40 %	1.45 %
Minimum price	–	CHF 4350	CHF 4800	CHF 5100	CHF 5250

COMFORT tail risk

Equivalent in CHF	0–50 % equity allocation Yield	0–100 % equity allocation Equity
from 300 000	1.55 %	1.55 %
from 500 000	1.50 %	1.50 %
from 1 000 000	1.45 %	1.45 %
from 2 000 000	1.40 %	1.40 %
Minimum price	CHF 4650	CHF 4650

COMFORT private

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 1 000 000	0.80 %	1.45 %	1.60 %	1.70 %	1.75 %
from 2 000 000	0.75 %	1.35 %	1.50 %	1.60 %	1.65 %
from 000 000	0.70 %	1.25 %	1.40 %	1.50 %	1.55 %
Minimum price	CHF 8000	CHF 14 500	CHF 16 000	CHF 17 000	CHF 17 500

The bank's charges are debited quarterly, based on time-weighted average assets over the calculation period (including fiduciary investments, time deposits and credit balances). Third-party fees and taxes (e.g. federal stamp duty, stock exchange charges) are not included in the package price and are invoiced separately.

Investment portfolio services

Price per portfolio p.a.	COMFORT
Detailed asset statement with performance details and portfolio analysis	Included
List of transactions	Included
Tax statement Switzerland ¹	Included
Tax statement abroad	Included
Reclaiming of Swiss withholding tax ²	Included
Reclaiming of tax at source ³	CHF 280
Account management/postage fees/agio/disagio	Included

¹ Only for clients domiciled in Switzerland.

² For clients domiciled in countries that have a double taxation agreement with Switzerland.
Minimum reclaim amount CHF 10

³ Reclaiming for Germany, Austria, France, Finland, Sweden and selected domiciles.
Third party fees are charged to the client. Reclaiming will be executed, if the reclaiming value is higher than the price plus third party fees.

Success-based pricing model

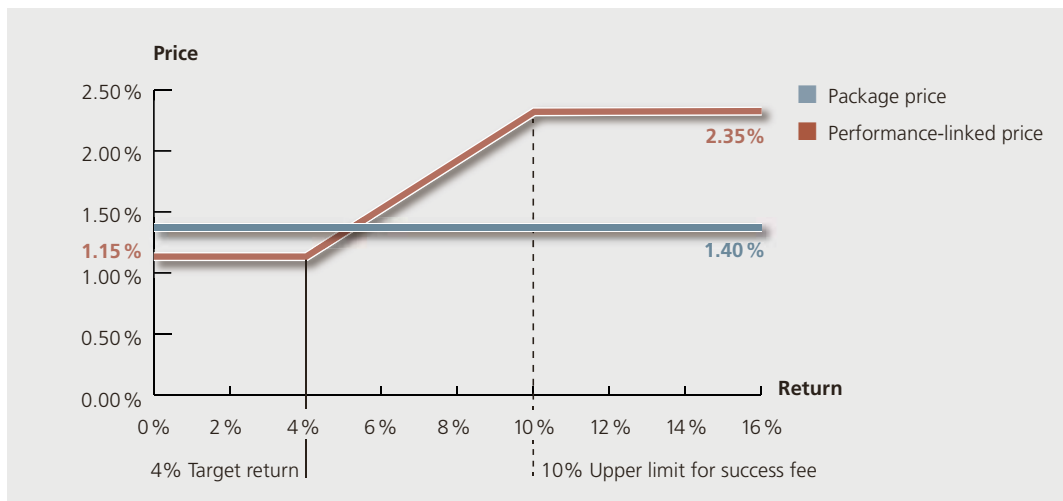
With the success-based pricing model, only the basic costs specified in the basic price are payable until the target return has been achieved. This basic price is lower than the package price and includes the remuneration for asset management, portfolio management, brokerage fee and reporting.

An additional success fee 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 Success-based pricing models

	Yield	Balanced	Growth	Equity
Basic price	Discount of 0.25 % on the package price			
Success fee payable on outperformance	20.00 %			
Target return	2.00 %	4.00 %	5.00 %	6.00 %
Upper limit for success fee (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 "tail risk"	CHF 3900 (0–50 % equities)	CHF 3900 (0–100 % equities)		
Minimum price "private"	CHF 12 000	CHF 13 500	CHF 14 500	CHF 15 000

Example: COMFORT active Balanced from CHF 100 000



The bank's charges are debited quarterly, based on time-weighted average assets over the calculation period (including fiduciary investments, time deposits and credit balances). Fees and taxes (e.g. federal stamp duty, stock exchange charges, third-party fees) are not included in the package price and are invoiced separately.

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 %

CONSULT and COMFORT investment packages

Sales remuneration on collective investments is refunded to the client for each portfolio.
Third-party payments on structured products are not refunded to the client.

The monthly calculation of the refund is based on the holding of investment funds subject to sales remuneration and takes place on the first banking day of the month concerned. The refund price is calculated quarterly and credited to the service account concerned. If the investment package or portfolio is closed, the client receives the sales remuneration accrued until such time (no pro rata calculation).

DIRECT investment package

Third-party payments are not refunded to the client.

Transaction prices

SGKB standard rate

Transaction value in CHF	Bonds Money market and bond funds (excl. ETF)	Equities (Swiss)		Equities (foreign)
		Structured products All other funds	Structured products All other funds	Structured products All other funds
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	

¹ E-Banking, Mobile Banking

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		
	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.

Special rate for investment packages

Investment package	CONSULT basic	CONSULT plus	CONSULT top	COMFORT	DIRECT
Free transactions	none	none	first 24 transactions ¹	unlimited	none
Discount on SGKB standard rate if instruction given to client advisor / Client Advisory Center	0.00 %	50.00 % ²	50.00 % ²		0.00 %
Discount on SGKB standard rate if instruction sent via electronic channels	20.00 %	60.00 %	60.00 %		50.00 %

¹ The first 24 transactions per year are free of charge. If the investment package or portfolio is opened during the year, 24 free transactions are available regardless of the date of opening (no pro rata calculation). If the investment package or portfolio is closed during the year, the entitlement to free transactions is not retroactively reduced.

² Discount applies in addition to the minimum SGKB standard rate and standardised derivatives (basic brokerage fee, price calculates on premium volume or number of contract).

Money market

Money market investments	Volume	Conditions
Time deposits	from CHF 100 000 or equivalent	1–12 month term
Call money	from CHF 250 000 or equivalent	Notice period: 2 value dates

Money market investments	Volume	Fee
Fiduciary investments	from CHF 100 000 to CHF 500 000 or equivalent	0.5 % p.a. 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.

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
Physical deliveries	
Individually and collectively held assets to clients	CHF 100 *
Individually and collectively held assets to banks in Switzerland	CHF 100 *

* Plus third-party costs, postage and insurance.

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 entrance cards and general meeting documents for companies domiciled in Germany and Austria	CHF 150
Standing order for ordinary general meetings for companies domiciled in Germany and Austria (cost of CHF 150 – plus VAT – for ordering General Meeting documents is nevertheless charged)	Free of charge
Ordering of entrance cards and documents for companies domiciled in other countries	Based on actual cost Minimum CHF 300
Confirmation of portfolio holding for individual ordering of documents	CHF 20

Pensions and financial planning

Financial planning

Pension analysis

- Evaluation of risk benefit in event of incapacity and death CHF 300
- Calculation of any pension shortfalls
- Proposals for covering pension shortfalls

Financial planning (up to 4 plan types)

- Preliminary meeting Free of charge
- Pension planning via a comprehensive analysis with full overview of current and future financial situation Price per hour CHF 200 max. CHF 2500
- Development of solutions and proposals for optimizing retirement situation Business owners and owners of rented property max. CHF 3500 Additional plan types CHF 500 each

Inheritance matters

Inheritance advice

- Preliminary meeting Free of charge
 - Detailed personal consultation
 - Tailor-made estate planning solutions
 - Production of the following documents:
 - Marriage contract Price per hour CHF 250 Minimum price CHF 1200 *
 - Inheritance contract Minimum price CHF 1200 *
 - Notarized will Minimum price CHF 1000 *
 - Advance directive (individuals) Minimum price CHF 450 *
 - Advance directives (spouses/cohabiting couples) Minimum price CHF 700 *
 - Holographic will (individuals) Minimum price CHF 300
 - Holographic wills (spouses/cohabiting couples) Minimum price CHF 400
- (*Costs are inclusive of notarization)

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

Tax matters

Tax returns

- Completing relevant tax forms CHF 380
- Checking tax assessments

Tax advice

- General review of tax situation with a view to optimization opportunities
- Assisting the client with supplementary tax and penalty proceedings Price per hour CHF 200
- Advice on inheritance and gift tax
- Advice on matters relating to property gains tax and other special taxes

Other services and prices

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 banking day of the month 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 banking day of the month 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	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.
Password relationship (Price for "Retained Mail" is included)	CHF 1500 p.a.

Personalized advice for private and business clients

9450 Altstätten
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

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

8730 Uznach
055 285 93 41

9240 Uzwil
071 955 49 49

8880 Walenstadt
081 735 16 22

9630 Wattwil
071 988 42 42

9500 Wil
071 913 62 06

9300 Wittenbach
071 298 45 45

All our branches have at least one ATM. Cash can also be withdrawn at the following locations:

- Abtwil
- Bad Ragaz: Casino
- Buchs-Räfis: Churerstrasse 63
- Jonschwil
- Niederuzwil
- Rapperswil-Jona: Molkereistrasse; Fischmarktplatz 1
- St. Gallen:
AVIA Shop (Oberstrasse)
Casino (Hotel Radisson)
Kantonsspital
Multergasse
OLMA: Cashbox
- Trübbach
- Valens: Klinik
- Widnau: Cashbox
- Wil: Railcenter

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Client Advisory Center:

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Advice on products and services,
information on account manage-
ment and payment transactions

Personal advice: private banking

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055 222 53 00

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071 227 96 00

9430 St. Margrethen
071 747 13 00

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your cantonal bank

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