



Investment transaction services and prices

Valid from 1 September 2020

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 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.

Contents

Prices for CONSULT and DIRECT investment packages	4
Prices for COMFORT investment package	6
Third-party payments	9
Transaction prices	10
Securities management	12
Private pension	13
Pensions and financial planning	14
Investment Fund Savings Plan and other services	15

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 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).

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 Debit Mastercards and/or 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 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 tail risk

Equivalent in CHF	0–50 % equity allocation Balanced	0–100 % equity allocation Equity
from 300000	1.55 %	1.55 %
from 500000	1.50 %	1.50 %
from 1000000	1.45 %	1.45 %
from 2000000	1.40 %	1.40 %
Minimum price	CHF 4650	CHF 4650

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 0000000	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.

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

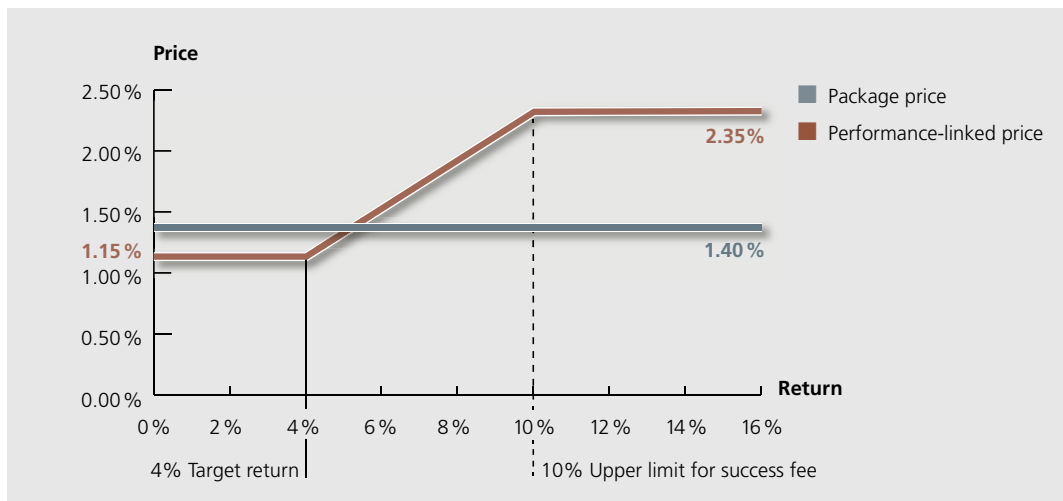
With the success-based pricing model, only the basic costs specified in the basic price are payable until the target return has been achieved. This basic price is lower than the package price and includes the remuneration for asset management, portfolio management, brokerage fee and reporting.

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 12000	CHF 13500	CHF 14500	CHF 15000

Example: COMFORT active Balanced from CHF 100000



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.

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 %

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).

CONSULT 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.

COMFORT investment packages

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

DIRECT investment package

Third-party payments are not refunded to the client.

Investment Fund Savings Plan

Third-party payments are not refunded to the client. SGKB receives sales remuneration in the bandwidth from 0 to 0.50 % p.a. for the collective investments in the Investment Fund Savings Plan. The client can find the sales remuneration rate on the asset statement.

Transaction prices

SGKB standard rate

Transaction value in CHF	Bonds	Equities (Swiss)	Equities (foreign)
	Money market and bond funds (excl. ETF)	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 admission tickets and general meeting documents for companies domiciled in the European Union (EU)	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 European Union (EU)	CHF 150

Pension

Securities saving with pension funds (pillar 3a)

Pension portfolio

Portfolio price p.a.

SGKB pension funds	Free of charge No minimum price
Third-party financial instruments	0.40 % Minimum price CHF 50

The monthly price calculation is based on the holdings and value of the financial instruments in the pension 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 pension account concerned. If the pension account has a negative balance due to the debit, SGKB may even out this balance without prior consent from the client. Financial instruments may be liquidated in the corresponding amount to settle such balances. If the pension portfolio is closed, the client will be required to pay the entire portfolio price due for that month (no pro rata calculation).

Transaction prices

Transactions in the pension portfolio	Free of charge
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Exchange on retirement

Upon retirement, SGKB pension funds can be exchanged and held in a private investment portfolio. The sale of the SGKB pension fund in the pension portfolio and the purchase of the corresponding SGKB strategy fund in the investment portfolio are free of charge.

Securities saving with vested benefits (pillar 2)

The vested benefits accounts and portfolio are held with the Swisscanto Vested Benefits Foundation of the Cantonal Banks.

Pension portfolio

Portfolio price p.a.

All financial instruments	0.60 % No minimum price
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The Swisscanto Vested Benefits Foundation charges a portfolio price of 0.6% per year, based on the value of the portfolio. This includes the costs for both the administration of the portfolio (0.15%) and for the services which are provided by SGKB (0.45%). The value of the portfolio is derived from the average redemption price of the entitlements as at the last banking day of each month. The portfolio price falls due on 30 November and is debited to the vested benefits account.

Further details can be found in the «Appendix to the Regulations of the Swisscanto Vested Benefits Foundation».

Transaction prices

Transactions in the pension portfolio	Free of charge
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Pensions and financial planning

Financial planning	
Pension analysis	
<ul style="list-style-type: none"> ▪ Evaluation of risk benefit in event of incapacity and death ▪ Calculation of any pension shortfalls ▪ Proposals for covering pension shortfalls 	CHF 300 ¹
Financial planning (up to 4 plan types)	
<ul style="list-style-type: none"> ▪ Preliminary meeting ▪ Pension planning via a comprehensive analysis with full overview of current and future financial situation ▪ Development of solutions and proposals for optimizing retirement situation 	Free of charge Price per hour CHF 200 max. CHF 2500 Business owners and owners of rented property max. CHF 3500 Additional plan types CHF 500 each
¹ Free of charge in combination with a mortgage with SGK.	
Inheritance matters	
Inheritance advice	
<ul style="list-style-type: none"> ▪ Preliminary meeting ▪ Detailed personal consultation ▪ Tailor-made estate planning solutions ▪ Production of the following documents: <ul style="list-style-type: none"> – Marriage contract – Inheritance contract – Notarized will – Advance directive (individuals) – Advance directives (spouses/cohabiting couples) – Holographic will (individuals) – Holographic wills (spouses/cohabiting couples) 	Free of charge Price per hour CHF 250 Minimum price CHF 1200 * Minimum price CHF 1200 * Minimum price CHF 1000 * Minimum price CHF 450 * Minimum price CHF 700 * Minimum price CHF 300 Minimum price CHF 400 (*Costs are inclusive of notarization)
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 	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

Investment Fund Savings Plan and other services

Investment Fund Savings Plan

Portfolio price p.a.

Up to 25th birthday and for the type "gift" of the Investment Fund Savings Plan	Free of charge
From 25th birthday	0.20 %
	No minimum price

The monthly price calculation is based on the holding and the value of the Investment Fund Savings Plan 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 Fund Savings Account. If the Investment Fund Savings Plan portfolio is closed, the client will be required to pay the entire portfolio price due for that month (no pro rata calculation).

Transaction prices

Transaction in the Investment Fund Savings Plan portfolio	Free of charge
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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.
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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.
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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
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Special services

Retained Mail	CHF 500 p.a.
Password relationship (Price for "Retained Mail" is included)	CHF 1500 p.a.

Special efforts

Price per hour	CHF 150
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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 2001

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

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- 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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Published by:

St.Galler Kantonalbank AG
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