

# Your investments deserve transparency

CONDITIONS

VALID FROM 1 JANUARY 2021



The following conditions issued by our Bank are valid from 1 January 2021. They replace all previously published specifications. Rahn+Bodmer Co. reserves the right to amend these conditions unilaterally at any time.

Unless otherwise stated, the conditions cover our own expenses only. We charge third-party, commercial and stock-exchange fees, as well as withholding and value-added taxes, on a separate basis.

The fees indicated always apply for the entire order or the entire gross value. In securities trading, partial executions are regarded as separate orders.

If you have any questions, please contact your client advisor.

Rahn+Bodmer Co.

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# Account and custody account management

## Execution only mandate

### Our services

- › Technical management and safe custody of your assets
- › General information on individual investments or financial instruments
- › Trading and settlement of your orders for all common financial instruments, including shares, derivatives, foreign exchange and precious metals, as well as money market and fiduciary investments
- › Use of the e-Banking service of Rahn+Bodmer Co.

### Administration fee

This fee includes: account management fees, custody account fees, external custody account fees, commissions on bond redemptions, coupon and dividend payments ex custody account, commissions for splits and name changes.

Up to	1,000,000.00	0.35 %
Over	1,000,000.00	0.33 %
Over	2,000,000.00	0.31 %
Over	3,000,000.00	0.29 %
Over	5,000,000.00	0.26 %
Over	10,000,000.00	0.24 %

In CHF, p.a.

Minimum fee: CHF 250.00 per quarter

- › For physical positions (without valuation or valued at 0), we charge CHF 100.00 p.a.
- › For non-physical positions (without valuation or valued at 0 or pro memoria), we charge CHF 20.00 p.a.
- › Our tiered fee schedule already includes a fee reduction corresponding to the investment volume

- › Fees are charged at the end of the quarter based on the average value of the portfolio as at the first business day of each month

### **Other banking services**

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For the following special services, a surcharge of 20% is added to the administration fee (see page 7):

- › Special account management (e.g. numbered accounts)
- › Trusts and domiciliary companies
- › Usufruct
- › Dormant accounts
- › UK resident but non domiciled

To cover regulatory expenses for contractual relationships with a domicile outside Switzerland (exception: Principality of Liechtenstein), a surcharge of CHF 500.00 per year is applied (cross-border fee).



# Advisory

# Investment advisory mandate

## Our services

- › Execution only mandate for basic banking services
- › Individual advice exclusively on individual investments, without consideration of the composition of your portfolio
- › Assessments of the financial markets and individual investments by our team of analysts
- › Investment discussions with your personal client advisor as required

## Advisory fee

Up to	1,000,000.00	0.20 %
Over	1,000,000.00	0.16 %
Over	2,000,000.00	0.14 %
Over	3,000,000.00	0.12 %
Over	5,000,000.00	0.08 %
Over	10,000,000.00	0.06 %

In CHF, p.a.

Minimum fee: CHF 150.00 per quarter

- › The advisory fee is charged in addition to the administration fee (see page 7)
- › Our tiered fee schedule already includes a fee reduction corresponding to the investment volume
- › Fees are charged at the end of the quarter based on the average value of the portfolio as at the first business day of each month

## Portfolio advisory mandate

### Our services

- › Execution only mandate for basic banking services
- › Preparation of your personal risk profile according to objective and subjective considerations
- › Agreement on your personal investment strategy
- › Individual advice on individual investments, taking into account your existing portfolio and with a focus on the investment strategy agreed with us
- › Presentation of tailored investment proposals adapted to your investment strategy
- › Periodic review of your portfolio in terms of compliance with your investment strategy
- › Periodic reporting with review and outlook
- › Assessments of the financial markets and individual investments by our team of analysts
- › Periodic portfolio and strategy meetings with your personal client advisor

### Advisory fee

Up to	1,000,000.00	0.75 %
Over	1,000,000.00	0.64 %
Over	2,000,000.00	0.61 %
Over	3,000,000.00	0.54 %
Over	5,000,000.00	0.52 %
Over	10,000,000.00	0.50 %

In CHF, p.a.

Minimum fee: CHF 300.00 per quarter

- › The advisory fee is charged in addition to the administration fee (see page 7)
- › Our tiered fee schedule already includes a fee reduction corresponding to the investment volume
- › Fees are charged at the end of the quarter based on the average value of the portfolio as at the first business day of each month

# Asset management

## Asset management mandate

### Our services

- › Execution only mandate for basic banking services
- › Preparation of your personal risk profile according to objective and subjective considerations
- › Agreement on your personal investment strategy
- › Systematic monitoring of your portfolio
- › Asset management that takes into account your investment strategy, resulting in prompt implementation of the investment decisions made by our experts
- › Periodic reporting with review and outlook
- › Periodic portfolio and strategy meetings with your personal client advisor

### Option A

#### **Asset management all-in fee**

This fee includes: administration fee, asset management fee, Bank commissions for stock-exchange, issue, money-market and precious-metals transactions and fees for preparation of the Swiss tax report. All commissions and fees not mentioned above are excluded, in particular the foreign exchange margin as well as third-party commissions, third-party fees and taxes (for fees, see page 14).

## Asset management all-in fee

### Fixed income

Up to	1,000,000.00	1.00 %
Over	1,000,000.00	0.95 %
Over	2,000,000.00	0.90 %
Over	3,000,000.00	0.85 %
Over	5,000,000.00	0.75 %
Over	10,000,000.00	0.60 %

In CHF, p.a.

### Income

Up to	1,000,000.00	1.20 %
Over	1,000,000.00	1.15 %
Over	2,000,000.00	1.09 %
Over	3,000,000.00	1.03 %
Over	5,000,000.00	0.91 %
Over	10,000,000.00	0.75 %

In CHF, p.a.

### Balanced

Up to	1,000,000.00	1.35 %
Over	1,000,000.00	1.29 %
Over	2,000,000.00	1.23 %
Over	3,000,000.00	1.13 %
Over	5,000,000.00	0.99 %
Over	10,000,000.00	0.81 %

In CHF, p.a.

### Growth

Up to	1,000,000.00	1.50 %
Over	1,000,000.00	1.44 %
Over	2,000,000.00	1.38 %
Over	3,000,000.00	1.25 %
Over	5,000,000.00	1.07 %
Over	10,000,000.00	0.87 %

In CHF, p.a.

### Equities

Up to	1,000,000.00	1.60 %
Over	1,000,000.00	1.54 %
Over	2,000,000.00	1.47 %
Over	3,000,000.00	1.33 %
Over	5,000,000.00	1.13 %
Over	10,000,000.00	0.92 %

In CHF, p.a.

Minimum fee: CHF 1,000.00 per quarter

- › Our tiered fee schedule already includes a fee reduction corresponding to the investment volume
- › Fees are charged at the end of the quarter based on the average value of the portfolio as at the first business day of each month

## Option B

### Asset management fee

From	1,000,000.00	0.64 %
Over	2,000,000.00	0.61 %
Over	3,000,000.00	0.54 %
Over	5,000,000.00	0.52 %
Over	10,000,000.00	0.50 %

In CHF, p.a.

Minimum fee: CHF 300.00 per quarter

- › The asset management fee is charged in addition to the administration fee (see page 7)
- › Our tiered fee schedule already includes a fee reduction corresponding to the investment volume
- › Fees are charged at the end of the quarter based on the average value of the portfolio as at the first business day of each month
- › The asset management fee is available for assets totalling CHF 1,000,000.00 or more

Transactions



If transactions cannot be executed in a standard manner, the Bank is entitled to bill the additional outlay separately and to collect a surcharge of up to 100% on the respective fees. This applies in particular if special contracts, subscription forms or other documents are necessary for execution.

The fees indicated always apply for the entire order or the entire gross value. In securities trading, partial executions are regarded as separate orders.

## Securities trading

### Bonds – transactions worldwide

#### Order size

Up to	50,000.00	0.55 %
Over	50,000.00	0.48 %
Over	100,000.00	0.42 %
Over	150,000.00	0.35 %
Over	200,000.00	0.30 %
Over	250,000.00	0.23 %
Over	350,000.00	0.19 %
Over	500,000.00	0.15 %

In CHF

Minimum fee: CHF 80.00 per transaction

### Equities – transactions in Switzerland

(as well as similar securities, listed collective investment schemes, warrants, option certificates and structured products)

#### Order size

Up to	50,000.00	0.75 %
Over	50,000.00	0.70 %
Over	100,000.00	0.60 %
Over	150,000.00	0.53 %
Over	200,000.00	0.46 %
Over	250,000.00	0.38 %
Over	350,000.00	0.32 %
Over	500,000.00	0.28 %

In CHF

Minimum fee: CHF 80.00 per transaction

### Equities – transactions outside Switzerland

(as well as similar securities, listed  
collective investment schemes, warrants  
and option certificates)

#### Europe/North America\*

Order size

Up to	50,000.00	1.20 %
Over	50,000.00	1.15 %
Over	100,000.00	1.05 %
Over	150,000.00	0.98 %
Over	200,000.00	0.91 %
Over	250,000.00	0.83 %
Over	350,000.00	0.75 %
Over	500,000.00	0.70 %

In CHF

#### Rest of the world\*

Order size

Up to	50,000.00	1.50 %
Over	50,000.00	1.45 %
Over	100,000.00	1.35 %
Over	150,000.00	1.28 %
Over	200,000.00	1.21 %
Over	250,000.00	1.13 %
Over	350,000.00	1.05 %
Over	500,000.00	1.00 %

In CHF

### Net transactions

Order size

Up to	50,000.00	0.75 %
Over	50,000.00	0.70 %
Over	100,000.00	0.60 %
Over	150,000.00	0.53 %
Over	200,000.00	0.46 %
Over	250,000.00	0.38 %
Over	350,000.00	0.32 %
Over	500,000.00	0.28 %

In CHF

- › Minimum fee: CHF 120.00 for gross transactions, per transaction
- › Minimum fee: CHF 80.00 for net transactions, per transaction

\* Foreign, third-party commissions are already included

### **Collective investment schemes (unlisted) and private placements, venture capital, partnerships**

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Order size

Up to	100,000.00	1.25 %
Over	100,000.00	1.20 %
Over	150,000.00	1.15 %
Over	200,000.00	1.10 %
Over	250,000.00	1.05 %
Over	350,000.00	1.025 %
Over	500,000.00	1.00 %

In CHF

We generally charge 0.20 % for money market funds.

Minimum fee: CHF 120.00

### **Small transactions**

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For transactions with a gross value below CHF 800.00, the commission is a maximum of 10 % of the gross value.

### **Commission for the exercise of warrants and traded options**

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For the exercise of warrants and traded options, the approaches used for transactions in Switzerland are applied on the equities side. The fee applies to Swiss and foreign equities.

## Derivatives

### Traded options

#### Transactions on the Eurex

Generally 1.00% of the premium value

Minimum fee: CHF 100.00

#### Transactions on other stock exchanges

Generally 1.50% of the premium value

Minimum fee: CHF 150.00

### Financial futures

All stock exchanges	Round-turn commission (commission is charged at opening)
Up to 10 contracts	CHF 50.00 per contract
11 to 25 contracts	CHF 40.00 per contract
26 or more contracts	CHF 30.00 per contract

Minimum fee: CHF 150.00

## Securities transfers

For outgoing securities transfers, we charge a flat fee per security, which includes our own and third-party commissions:

Switzerland (clearable)	CHF 100.00
Europe/North America (clearable)	CHF 150.00
Other countries (clearable)	CHF 200.00
Non-clearable securities	CHF 200.00

- › For physical incoming and outgoing transfers in Switzerland, we charge an additional CHF 100.00 per security
- › For physical incoming and outgoing transfers outside Switzerland, we charge an additional CHF 250.00 per security
- › We process clearable incoming transfers free of charge

## Money market

### Money market book claims

#### Purchase

Without asset management 0.50 % p.a.  
Minimum fee: CHF 200.00

With asset management 0.25 % p.a.  
Minimum fee: CHF 100.00

#### Sale

For each transaction: CHF 100.00

### Fiduciary investments

Placement of time deposits CHF 50.00  
Placement, increase and  
reduction of call money CHF 50.00

## Foreign exchange margins

### Main currencies

(CAD, EUR, GBP, JPY and USD)

Equivalent value in CHF	Margin
Up to CHF 50,000.00	1.30 %

For larger transaction volumes, we charge a reduced margin.

### All other currencies

Equivalent value in CHF	Margin
Up to CHF 50,000.00	1.40 %

For larger transaction volumes, we charge a reduced margin.

- › For swap transactions: 0.20 %
- › OTC currency options:
  - minimum CHF 150.00 or 2 % premium
- › Our tiered fee schedule already includes a fee reduction corresponding to the investment volume

# Taxes

## Swiss tax return

We charge CHF 280.00 per hour for preparing tax returns.

## Swiss tax advising

For tax advising, we charge CHF 320.00 per hour.

## Tax breakdowns

### Swiss tax report

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Per position with valuation and/or income	CHF 10.00
Minimum fee	CHF 80.00

### Tax breakdown for Germany, the UK, Austria and Spain

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Per position with income and/or sales result	CHF 35.00
Minimum fee	CHF 250.00
Maximum fee	CHF 750.00

### Income statement (not country-specific)

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Per position with income	CHF 10.00
Minimum fee	CHF 80.00

### Statement of capital gains and losses (not country-specific)

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(FIFO, LIFO or average method)	
Per sales result	CHF 20.00
Transaction list	CHF 100.00
	(flat fee)



## Withholding tax reimbursement

### Reimbursement of withholding tax for clients domiciled in Switzerland (legal entities only)

Basic rate	2 % of the reimbursement amount
Plus per security/account/year	CHF 7.50
Minimum fee	CHF 60.00
Maximum fee	CHF 675.00
Additionally per form 21 (payments on account)	CHF 60.00

### Reimbursement of withholding tax for clients domiciled outside Switzerland

Basic rate	8 % of the reimbursement amount
Plus per security/account/year	CHF 7.50
Minimum fee per year	CHF 60.00
Maximum fee	CHF 675.00

### Swiss tax report, section A (summary statement for self-submitters)

Per valued position	CHF 10.00
Minimum fee	CHF 80.00

### Reimbursement of foreign withholding taxes (Germany, France, Ireland, other countries on request)

Basic rate	15 % of the reimbursement amount
Plus per position/year	CHF 10.00
Minimum fee	CHF 100.00
Maximum fee	CHF 750.00

External costs are charged for reimbursement or tax certificates.

### Issue of tax certificates (Germany, Ireland)

Bank's own fees	CHF 100.00
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External costs are charged for tax certificates.

# Miscellaneous

## Payment transactions

### Individual payments and standing orders

Order size for payments in a foreign currency		
Up to	1,000.00	10.00
Over	1,000.00	25.00
Over	10,000.00	50.00

In CHF

- › For payments in Swiss francs to countries outside Switzerland, we apply the above rate
- › We process payments in Swiss francs in Switzerland free of charge

### Issue of cheques

Cheque from Rahn+Bodmer Co.	
(only CHF)	CHF 30.00
Cheque drawn on our	
correspondent banks	CHF 30.00
Cheque cancellation	CHF 50.00
Express order surcharge	CHF 50.00

### Cheque collection

Cheques in CHF and foreign currency		
Up to	500.00	50.00
Over	500.00	100.00
In CHF		

Travelers Cheques in CHF	free of charge
Travelers Cheques	0.50 % of
in foreign currency	the total

## Cash transactions in foreign currencies (premium)

Order size		
Up to	30,000.00	1.00 %
Over	30,000.00	0.50 %
Over	100,000.00	0.25 %

In CHF

## Precious metals

### Metal account transactions

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Order size		
Up to	100,000.00	0.50 %
Over	100,000.00	0.375 %
Over	500,000.00	0.25 %

In CHF

Minimum fee: CHF 150.00

### Physical transactions

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For precious metals transactions in physical form, the fees for metal account transactions apply with a surcharge of 25%.

### Precious metals transfers

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Incoming transfers	CHF 100.00 per position
Outgoing transfers	CHF 200.00 per position + third-party transport costs

## Cards

### Maestro

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Card fee	CHF 20.00
Card block	CHF 50.00
Replacement card	CHF 20.00

We process ATM withdrawals in Switzerland free of charge. For ATM withdrawals outside Switzerland, we charge CHF 7.00 per withdrawal.

### Travel Cash

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The commission is 1.50% of the amount loaded (Bank's commission: 0.75%; third-party commission: 0.75%).

### Credit cards

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The annual fee and any transaction-related fees and costs are billed directly by the respective credit card company.

## Surety activities (bank guarantees and sureties)

### Performed by the Bank

Up to	50,000.00	1.00 %
Over	50,000.00	0.90 %
Over	250,000.00	0.80 %
Over	500,000.00	0.70 %
Over	750,000.00	0.60 %
Over	1,000,000.00	0.50 %

In CHF, p.a.

### Performed by a third-party bank

Up to	50,000.00	1.80 %
Over	50,000.00	1.70 %
Over	250,000.00	1.60 %
Over	500,000.00	1.50 %
Over	750,000.00	1.40 %
Over	1,000,000.00	1.30 %

In CHF, p.a.

Minimum fee: CHF 200.00

## Promises of payment

Promises of payment made in connection with financing by Rahn+Bodmer Co. (e.g. granting of a mortgage) are issued free of charge. For all other promises of payment, we charge a flat fee of CHF 250.00 per promise of payment.

## Closure fee

We charge a flat fee of CHF 75.00 for closing out the overall relationship. Securities transfers are charged on a separate basis (see page 21).

# Activities and advising at cost

**Administrative activities**

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Per hour ..... CHF 150.00

**Specialist activities**

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Per hour ..... CHF 280.00

(e.g. tax declarations, annual accounts,  
special services)

**Advisory**

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Per hour ..... CHF 320.00

(e.g. asset succession, execution of wills,  
division of estates, pension advice,  
financial planning, legal advice)

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