



SIGMA BANK

your sustainable partner.

Fees and Charges

Fees and charges relating to our accounts, cards and payment transactions

I. Accounts

Product			Monthly charges
Salary account / loan offset account	Closing	CHF	50.00
	Account maintenance	CHF	10.00
Corporate / Private Banking account	Closing	CHF	50.00
/ Foreign currency current account	Account maintenance	CHF	10.00
Savings account	Closing	CHF	50.00
	Account maintenance	CHF	free

Forwarding rules for accounts

Client group					
Salary account / loan offset account	Sent by post	CHF	monthly fee	5.00	
	Sent by e-mail	CHF	monthly fee	5.00	
	E-Banking	CHF		free	
	Retained by bank	CHF		free	
	Dispatch of retained post	CHF		15.00	
Corporate / Private Banking account	Sent by post	CHF	monthly fee	15.00	
/ Foreign currency current account	Sent by e-mail	CHF	monthly fee	5.00	
	E-Banking	CHF		free	
	Retained by bank	CHF	per quarter	60.00	
	Dispatch of retained post	CHF		15.00	



II. Safe

a) Safes

Product	Size	Annual rental charge	
Size A	6 x 24,5 x 37 cm	CHF	200.00
Size B	9 x 24,5 x 37 cm	CHF	300.00
Size C	15 x 26,4 x 42,2 cm	CHF	400.00
Size D	21 x 26,4 x 42,2 cm	CHF	600.00

b) Key

Product	Annual fee	
Key escrow	CHF	200.00

Key and safe fee generally incl. 8.1 % VAT.

III. Cards

Card type	Annual fees and charges		
Debit Mastercard	Annual charge card blocking	CHF CHF	100.00 100.00
Credit Card Classic	Annual charge Secondary card Partner card	CHF CHF CHF	100.00 100.00 100.00
Credit Card Gold	Annual charge Secondary card Partner card	CHF CHF CHF	200.00 200.00 200.00
Credit Card Platinum	Annual charge Secondary card Partner card	CHF CHF CHF	500.00 500.00 500.00
Travel Cash Card	Annual charge per year	CHF	200.00
Card due diligence	Per requirement	CHF	100.00
Credit Card guarantee		CHF	1% p.a. of the guarantee amount



IV. Payment transactions

Product			Fees and charges
Posting line	per transaction	CHF	0.80
Domestic remittance* (CHF only)	per transaction	CHF	free
Domestic remittance* (EUR only)	per transaction	CHF	10.00
EEA-countries remittance (CHF/EUR)	per transaction	CHF	10.00
Additional fee for payment orders by email and post	per transaction	CHF	20.00
Other remittances - Foreign currency commission	per transaction		0.75% min. CHF 100.00 max. CHF 2'000.00
Remittance with special regulations / recovery / compliance issues / express payment order	per transaction	CHF	additional min. 100.00
Incoming and outgoing payments for high-risk countries	per transaction		0.20 % min. 100.00
Money pass-through transaction	per transaction		max. 1.00 % min. 100.00
SWIFT-confirmation		CHF	25.00
Internal transfers same account holder			free
Standing orders, debit notes	opening	CHF	5.00
	manipulation	CHF	25.00
	changing	CHF	5.00
	closing	CHF	5.00
Cheque transaction	plus passing on of third party costs	CHF	min. 250.00
Agio (cash transactions)	CHF up to 10'000		0.25% min. 5.00 CHF
	CHF from 10'000		min. 0.50%
	other currencies		min. 1.00%

*Note: domestic = Liechtenstein & Switzerland



V. Miscellaneous

Product			Fees and charges
E-Banking initialisation		CHF	70.00
E-Banking annual fee	p.a.	CHF	80.00
General manipulation fee		CHF	50.00
Portfolio closing fee			max. 1% from total assets
Issuance bank reference		CHF	250.00
Business with increased effort	based on complexity	CHF	min. per quarter 625.00
Settlement of estate / inheritance		CHF	based on complexity min. 250.00
Investigation		CHF	based on complexity min. 100.00
Request correspondent bank (incoming and outgoing payments)		CHF	min. 100.00
Customer prints (payment forms)	max. 200 units per order	CHF	25.00
Tax reporting	p.a.		based on complexity / min. CHF 250.00
Dormant assets	p.a.	CHF	500.00
Execution of ongoing withholding taxes (tax agreements)	p.a.	CHF	250.00
FX-Spread (Standard)			1.30%
Cross Border Relations	p.a.	CHF	min. 500.00
Active NFE due diligence	per quarter	CHF	250.00
E-Money Accounts	p.a.	CHF	min. 10'000.00
Account opening fees (increased due diligence requirements)		CHF	5'000.00
Capital deposit account for companies from FL			1.00%
Capital deposit account for non-domestic companies	min.	CHF	1'000.00
Assessment fee for third-party securities	per security p.a.		CHF 100.00

V. Miscellaneous

Product		Fees and charges
Flat rate for low client volume below CHF 250'000,00	per quarter	CHF 250.00
below CHF 150'000,00		375.00
below CHF 50'000,00		500.00
Commitment fee for terminated business relations- hips in arrears <6 months	According to effort and assets	Max. 0.35%p.a.*
Commitment fee for terminated business relations- hips in arrears >6 months	According to effort and assets	Max. 2%p.a.* Minimum Fee CHF 750
OFAC SDN sanctions administration fee	According to effort and assets	Max. 2%p.a.* Minimum Fee CHF 750
		Per quarter

The valuation basis is calculated monthly and charged at the end of the quarter.

*Plus 8.1% VAT for customers domiciled in the Principality of Liechtenstein and Switzerland.



VI. Expenses and fees - finance and loans

Overdraft	currency-specific base rate plus 9.00% p.a.	
Processing fee	subject to agreement	
Guarantees	processing fee plus at least 1% p.a. of the guarantee amount	CHF 100.00 CHF 200.00
Third-party cost, cash expenses associated with the settlement of loan transactions or the furnishing of securities (legalisation costs, registration fees)	Reimbursement of cash expenses	
Cost of Land register enquiry	CHF 50.00	
Cost of Public Register / commercial regis- ter enquiry	CHF 50.00	
Deletion of liens	Passing on of cash expenses	
Cost of restricted transferability / pledging / assignment	CHF 50.00	
Cost of information and enquiries	per enquiry	CHF 50.00
Contractual penalties for fixed interest loans	Premature termination clause in	
Balance confirmation for tax advisor	per enquiry	CHF 100.00
Dunning process	payment extension 1st overdue notice / reminder letter 2nd overdue notice 3rd overdue notice imposition of maturity	CHF 100.00 CHF 0.00 CHF 50.00 CHF 80.00 CHF 100.00
Exchange of redemption instruments	per redemption instrument, max. p.a.	CHF 100.00 CHF 300.00
Assessment free for third-party redemption instruments	per exchange	CHF 250.00
Review of third-party repayment vehicles	per exchange transaction	CHF 250.00
Review of third-party collateral	per security per year	CHF 100.00

Investment and securities transactions

I. Management of securities

a) Costs

Custody account fees	min. CHF 45.00 per quarter	0.4% p.a.*
Custody account closing fee		CHF 200.00

b) Securities management services

Delivery of securities from other banks	free	
Delivery of securities to other banks	per position	CHF 150.00**
Corporate Actions (split, fusion etc.)	free	
Encashment of interest, dividends, repayment	free	
Encashment for physical stocks		
Coupon with sheets	1% from market value	
Coupon without sheets	1% of interest amount	

The prices are calculated monthly and charges are imposed at the end of each quarter.

* Plus 8.1 % VAT for clients domiciled in the Principality of Liechtenstein and in Switzerland.

External custody account fees will be passed on. The third party fees for the custody are included.

** For management services incurring exceptional costs (e.g. physical transactions) or external expenses SIGMA Bank AG retains the right to pass on these charges.



II. Market commission (brokerage fees)

a) National transactions (LI/CH) - minimum brokerage fee CHF 120.00*

Shares and similar securities		Sum	Brokerage fee
up to	CHF	50'000.00	1.00%
for the next	CHF	50'000.00	0.80%
for the next	CHF	200'000.00	0.60%
for the next	CHF	200'000.00	0.40%
for the next	CHF	200'000.00	0.20%
for the next	CHF	300'000.00	0.10%
above	CHF	1'000'000.00	on request

Bonds and similar paper		Sum	Brokerage fee
up to	CHF	50'000.00	0.80%
for the next	CHF	50'000.00	0.70%
for the next	CHF	200'000.00	0.50%
for the next	CHF	200'000.00	0.30%
for the next	CHF	500'000.00	0.10%
for the next	CHF	1'000'000.00	on request

*exclusive third-party brokerage fees, delivery expenses, issue commissions, exchange fees and any product costs.

b) International transactions - minimum brokerage fee CHF 120.00*

Shares and similar securities		Sum	Brokerage fee
up to	CHF	50'000.00	1.70%
for the next	CHF	50'000.00	1.40%
for the next	CHF	200'000.00	1.00%
for the next	CHF	200'000.00	0.80%
for the next	CHF	200'000.00	0.50%
for the next	CHF	300'000.00	0.20%
above	CHF	1'000'000.00	on request

Bonds and similar securities		Sum	Brokerage fee
up to	CHF	50'000.00	1.20%
for the next	CHF	50'000.00	1.00%
for the next	CHF	200'000.00	0.80%
for the next	CHF	200'000.00	0.60%
for the next	CHF	250'000.00	0.40%
for the next	CHF	250'000.00	0.20%
for the next	CHF	1'000'000.00	on request

*exclusive third-party brokerage fees, delivery expenses, issue commissions, exchange fees and any product costs.

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c) Traded Options EUREX - minimum brokerage fee CHF 120.00

		Volume	Brokerage fee
up to	CHF	10'000.00	1.20%
for the next	CHF	15'000.00	0.90%
for the next	CHF	25'000.00	0.60%
for the next	CHF	50'000.00	0.30%

Plus EUREX-charges per contract

SMI-Option Size 10	1.50 CHF
CHF stock option	0.40 CHF
DAX-Option	0.75 EUR
Stock option	0.20 EUR
Traded options on international markets	on request

*exclusive third-party brokerage fees, delivery expenses, issue commissions, exchange fees and any product costs.

d) Funds

	Brokerage fee
Funds with asset-based fees	Asset based fees
Funds without asset based fees	1.75%

e) Physical noble metal

purchase / sale of physical noble metal	max. 2.50%
plus any VAT	

f) Metal account

purchase / sale of physical noble metal (CPC)	1.00%
plus any VAT	

g) Delivery of physical noble metal

delivery of physical noble metal	1.50%
plus any VAT	

h) Fiduciary deposits

	Volume	Commission p.a
up to	CHF 1'000'000.00	0.375%
from	CHF 1'000'000.00	0.250%
from	CHF 10'000'000.00	0.100%
minimum fee (except for trust call money)		200.00 CHF

III. Asset management for Funds (exceeding CHF 250'000.00)

All-in-fee model

IV. Asset management individual (exceeding CHF 1'000'000.00)

between 1.25% p.a. and 1.75% p.a.

Bank retention and postal charges incl. 8.1 % VAT for domestic accountholders (CH, LI).

V. Other charges

Swiss Federal Stamp Duty (sales tax on share transactions) for securities from Liechtenstein and Switzerland	0.075%
Swiss Federal Stamp Duty (sales tax on share transactions) for non-domestic securities	0.15%
SWX-charge Sales charge for share transactions on the Swiss Stock Exchange	0.10%
Additional fee for special orders (pre-market, special trading venue, advance payment)	CHF 75.-

Bank retention and postal charges incl. 8.1 % VAT for domestic accountholders (CH, LI).

Chances of charges reserved, 06/2024

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