

BKB-Easy Trading Terms

Terms of trades on the SIX Swiss Exchange

Exchange	Brokerage fee
Switzerland	SIX Swiss Exchange CHF 30.00 flat fee per order

Terms of trades on other exchanges and for EUREX and US options

Exchange	Brokerage fee
Europe	Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland excl. SIX, UK, OTC/ISMA
America	USA and Canada
Asia and Pacific	Australia, Hong Kong, Japan, Singapore
Africa	South Africa

0.5% of equivalent value
min. CHF 50.00
max. CHF 500.00

Other exchanges on request.

Terms for investment funds

Fund provider	Brokerage fee
Swisscanto proprietary funds	75% of BKB standard rate (www.bkb.ch/anlagekunden) max. CHF 500.00
External funds	0.5% of equivalent value min. CHF 50.00 max. CHF 500.00 Plus any external brokerage fees, commissions, other fees, charges, issue surcharges, etc.



Account management

	Euro + CHF accounts	Other foreign currency accounts
Interest rate (credit interest)	market rate	none
Withholding tax	35% on interest earnings	none
Default limits	none	none
Repayment	Entire amount without notice Agio/Disagio at Euro deposits/ disbursements	Entire amount without notice Agio/Disagio at deposits/ disbursements
Statements	monthly	monthly
Account management fee	CHF 0.50 per item (EUR equivalent)	CHF 0.50 per item (foreign currency equivalent)
Closure	annual	annual
Closing fee	CHF 20.00 per closure (EUR equivalent)	CHF 20.00 per closure (foreign currency equivalent)
Postage charges	will be debited (EUR equivalent)	will be debited (foreign currency equivalent)

Custody account management and administration

Custody account statement	annually at year-end, free of charge
Custody account flat fee	1‰ p.a.
Minimum fee Minimum fee per custody account	CHF 15.00 per quarter

Special conditions

The brokerage fees are flat rates; i.e., all internal and external commissions are included, with the exception of trades in US options. Any taxes and exchange fees are assessed separately. If the gross amount of a trade in Switzerland is less than CHF 300.00 or in countries outside Switzerland less than CHF 500.00, a brokerage fee of 10% will apply, with the exception of trades in Eurex and US options.

If a custody account is closed within a quarter year, the custody account fee will be debited pro rata, minimum CHF 15.00 per quarter. Fees are debited quarterly or when a final balance is drawn. Customers residing in Switzerland or Liechtenstein are also subject to value added tax.

Expenses for special administrative activities, commissions for collection of capital and earnings, and the completion of capital transactions are included in the custody account flat fee. Postage, special services such as preparation of a list of securities for tax returns, and other fees are not included.

These terms are subject to amendment at any time.
April 2011