

Terms and Conditions of BKB EasyTrading

Natural persons

Terms and Conditions for Trading on the SIX Swiss Stock Exchange

Stock exchange		Brokerage fee in BKB E-Banking	Brokerage fee by telephone
Switzerland	SIX Swiss Exchange	CHF 30.00 flat fee per order	CHF 90.00 flat fee per order

Terms and Conditions for Trading on other stock exchanges and for EUREX and US options

Stock exchange		Brokerage fee in BKB E-Banking	Brokerage fee by telephone
Europe	Austria, Belgium, Denmark, Finland, France, Germany, Great Britain, Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland excluding SIX, OTC/ISMA	0.5% of counter-value min. CHF 50.00 max. CHF 500.00	0.5% of counter-value min. CHF 90.00 max. CHF 500.00
America	USA and Canada		
Asia and Pacific	Australia, Hong Kong, Japan, Singapore		
Africa	South Africa		

Other stock exchanges on request. Eurex and US options by telephone only.
If the gross value of a transaction in E-Banking on the Swiss Stock Exchange is less than CHF 300.00 or for non-Swiss transactions less than CHF 500.00, or per phone less than CHF 900.00, with the exception of those in Eurex and US options, a brokerage fee of 10% will be charged.

Terms and Conditions for Investment Funds

50% of BKB standard rate. Brokerage fee at acquisition and return.

Fund category	Brokerage fee in BKB E-Banking	Brokerage fee by telephone
Money market funds	0.25% of countervalue, min. CHF 40.00	0.25% of countervalue, min. CHF 60.00
Bond funds, real estate funds	0.65% of countervalue, min. CHF 40.00	0.65% of countervalue, min. CHF 60.00
Share funds	0.75% of countervalue, min. CHF 40.00	0.75% of countervalue, min. CHF 60.00
Strategy funds, other funds	0.85% of countervalue, min. CHF 40.00	0.85% of countervalue, min. CHF 60.00

Plus any third-party brokerage fees, commissions, charges, expenses, issue surcharges, etc.

Special terms and conditions

The brokerage rates are deemed to be all-inclusive rates, i.e. all our own and third-party commissions, with the exception of transactions in US options and in respect of investment funds, are included. Any taxes and stock exchange fees will be charged additionally.

Custody Account Management and Administration

The custody fee in Easy-Trading is reduced as against the BKB standard fee rate, with a minimum of CHF 25.00 per quarter:

All-inclusive custody fees	0.125% p.a.
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For securities with a non-Swiss securities domicile, a surcharge of 0.05% p.a. will be raised for lodgment in a custody account outside Switzerland. The all-inclusive custody fee is determined by the value of the holding and includes the following services: safekeeping of securities, collection of interest, dividends and repayments, performing administrative tasks, such as capital increases, stock splits, asset statements.

Exceptions

BKB participation certificates	Free of fees
BKB medium-term notes (of nominal value)	0.0625% p.a.
Precious metals, coins (physical) on the market value	0.15% p.a.
Registered shares (Swiss domiciled)	Same as custody fee (all-inclusive); but min. CHF 7.50 p.a. per position.

Minimum fees

Minimum fee per custody account	CHF 25.00 per quarter
Custody account, excluding with our bank's medium-term notes	CHF 12.50 per quarter
Custody account, excluding with our bank's participation certificates	Free of fees

Account management

	EUR + CHF account	Other currency accounts
Interest rate (credit interest)	In line with the market	None
Withholding tax	35% on interest earned	None
Default limit	None	None
Repayment	Whole amount without termination	Whole amount without termination
Statements	Monthly: free of charge; exceptionally: weekly and daily as well as all statements to third parties: CHF 1.00 per statement. Daily postal charges and third-party expenses will be charged.	Monthly: free of charge; exceptionally: weekly and daily as well as all statements to third parties: CHF 1.00 per statement. Daily postal charges and third-party expenses will be charged.
Expenses for account management	CHF 5.00 per month or CHF 1.00 per month (as for BKB Private Account)*	CHF 5.00 per month or CHF 1.00 per month (as for BKB Private Account)*
Account closing	CHF 20.00	CHF 20.00
Closing	Annually, free of charge	Annually, free of charge
Postage	in the account currency	in the account currency

* Should you have assets over and above CHF 10,000.00, hold a BKB mortgage or are under 25 years of age, the account management fee will be CHF 12.00 p.a. only.

Account transactions

	EUR + CHF account	Other currency accounts
Cash withdrawals in EUR/ Other currency	Agio/disagio for deposits/withdrawals on EUR account	Agio/disagio for deposits/withdrawals
Payment Order plus	CHF 2.00 per collective order	CHF 2.00 per collective order
Standing order per con- version	CHF 2.00 per (excluding BKB E-Banking)	CHF 2.00 per (excluding BKB E- Banking)

Special terms and conditions

The computation is based on the account balances on several closing dates.

- The custody fees are charged quarterly or at balancing the custody account.
- Expenses associated with particular expenditure are not included in the above-listed prices and will be calculated separately (e.g. securities statements for taxes, transfer of securities). This applies equally to postage and other third-party costs.
- For customers domiciled in Switzerland or the Principality of Liechtenstein, custody fees are subject to Value Added Tax.
- This price list is not exhaustive. If you need more information, please contact us.

These terms and conditions are subject to amendment at any time. Rates as at November 1, 2015

