

An Overview of the Service Packages

Requirement	DIY	Advice			Delegation	
Service Package	Easy Trading	Classic	Premium		Investment Solution	Asset Management Mandate
Description	You handle your investment business on your own initiative and responsibility and do not need advice? With Easy Trading you have access to key stock markets around the world. Via E-Banking or by phone, you can trade quickly and flexibly.	You make your investment decisions on your own initiative, but do not wish to forego the support and expertise of your advisor. With the Classic service package, you receive a compact basic offering at an attractive price.	You value an intensive exchange with your personal advisor, regular financial information, and concrete investment recommendations? With the Premium service package, you choose intensive advice, comprehensive service, and access to a broad spectrum of investment options.		You would like to take advantage of a classic strategic fund without missing out on the best-in-class funds? Investment Solution invests in fund shares and ETFs (index funds) that are selected by our experts based on the best-in-class approach. You benefit within the framework of your investment funds from the many advantages of an active asset management and BKB proven expertise in investing.	You don't want to worry about your finances day-to-day? You don't have the time or knowledge to keep up with investment issues? With the asset management mandate, you delegate these tasks to us. Together we define the investment strategy, and then take care of implementation and make all of the investment decisions for you.
Minimum investment amount	–	–	–		From 10,000 CHF	From 100,000 CHF
Personal Customer Support	–	✓	✓		✓	✓
Frequency of Support	No advice	✓ Annual	✓ Individual based on requirements		✓ Individual based on requirements	✓ Dependent on mandate
Access to Specialists	–	✓	✓		✓	✓
Custody Account Management	✓	✓	✓		✓	✓
Definition of Investment Strategy	–	✓	✓		✓	✓
Fund Selection according to Best-in-Class	–	✓	✓		✓	✓
Portfolio Monitoring	–	✓	✓		–	✓
Reporting	–	✓ Annual	✓ Monthly		✓ Quarterly	✓ Dependent on mandate
Price Goal Monitoring	–	–	✓		–	–
Market and Research Information	–	–	✓		–	–
Performance Statement	For a fee	For a fee	✓ Unit price rate per quarter	✓ Inclusive flat rate, unlimited	✓	✓
Tax Statement (CH, D, F)	For a fee	For a fee	✓		✓	✓
Forwarding of Third-Party Remunerations	✓	✓	✓		✓	✓
Price Model	Unit price rate	Unit price rate	Unit price rate	Inclusive flat rate	Unit price rate	Fixed fee, performance-dependent tariff or all-in-fee
Custody Fees	0.125% p.a. Up to 500,000 CHF Up to 1,000,000 CHF From 1,000,000 CHF	0.35% p.a. 0.30% p.a. 0.25% p.a.	0.35% p.a. 0.30% p.a. 0.25% p.a.	0.70–1.00% p.a. 0.60–0.90% p.a. (Yes, dependent on strategy)	–	Fees dependent on strategy, see www.bkb.ch
Premium Surcharge	–	–	0.15% p.a.	–	–	–
Minimum Fee*	25 CHF per quarter	30 CHF per quarter	30 CHF per quarter	250 CHF per quarter	–	–

* Exception only medium-term notes and/or BKB participation certificates.