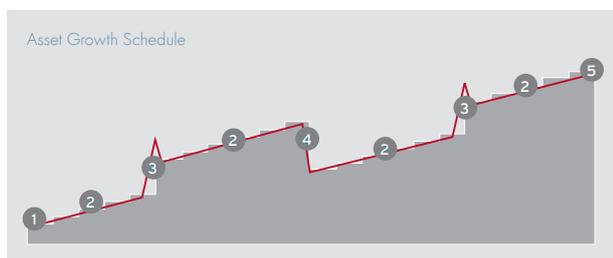


# BKB Fund Savings Account

With a BKB Fund Savings Account, private investors have the flexibility to build up their assets or to withdraw money regularly from their balance. Regular deposits – the best is with a standing order – and special deposits, such as dividends, for example, are invested in funds. The account balance is invested completely every day (based on an account balance of min. 50.– in the appropriate account currency), so that even fractional fund shares are purchased and every Swiss franc is invested. Investments are based on an individual strategy selected by the investor.

## Asset Growth

If the same amount is invested regularly, depending on stock market prices a greater or smaller number of shares in the fund is purchased. This increases the opportunities for a more favourable average acquisition price. The Fund Savings Account offers maximum flexibility – the investor can determine periodicity and the amount of the deposits individually.

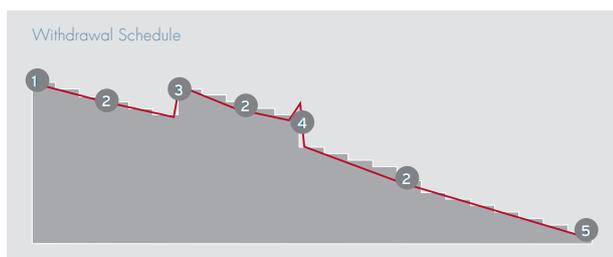


Non-binding example based on positive market development

- 1 Initial deposit
- 2 Periodic deposits (standing order)
- 3 Special deposit
- 4 Withdrawal
- 5 Withdrawal or conversion into asset withdrawal

## Asset Withdrawal

With the Fund Savings Account, regular payments from one of the assets invested in the fund are possible. The payment modalities can be defined according to the investor's requirements.



- 1 Initial deposit
- 2 Periodic payments
- 3 Special deposit
- 4 Special payment
- 5 Final payment

## Available Currencies

BKB Fund Savings Accounts are offered in three different currencies: Swiss francs (CHF), euros (EUR), and US dollars (USD).

## Accessibility

- Withdrawals are possible at any time through the sale of fund shares.
- The asset growth variation may be converted at any time to the asset withdrawal variation.

## Fund Selection

A best-in-class approach is used in the selection of funds.

## Investment/Divestment

Fund shares are typically purchased or sold daily in accordance with the selected investment strategy.

## Reporting

Statement at the end of each calendar year.

## Conditions

- Flat fee: 0.75% p.a. (inclusive of account management, custody fees, brokerage, and capital events and strategy change costs)
- Minimum fee: nil
- Account opening/closing: free
- Account management: free
- List of securities: CHF 20.00 per annum
- Interest rate: the Fund Savings Account is noninterest-bearing
- Account statements: free – annually as at December 31; additional statements CHF 1.00
- Fund Savings Account reporting: free – annually as at December 31; additional statements CHF 10.00
- Postage fees: annual statement free; additional statements according to postal rates
- Costs charged to the Fund Savings Account are settled through the sale of fund shares and fractional investment funds.