

# MAIN FEES AND COMMISSIONS

## APPLICABLE AS OF 1 JANUARY 2026



**BNP PARIBAS**  
**WEALTH MANAGEMENT**

The bank  
for a changing  
world



# Preamble

## Main Fees and Commissions, Applicable as of January 2026

This document provides an overview of the fees for the main products and services offered by BNP Paribas Wealth Management in Switzerland ("the Bank").

In addition to these main fees and commissions, which are paid directly to the Bank, the Bank may also directly or indirectly receive or obtain payments such as fees, commissions, and rebates, as well as compensation, from third parties (including members of the BNP Paribas group). Such compensation is detailed in the "Information notice regarding compensation from third parties", available on the Bank's public website (<https://wealthmanagement.bnpparibas/ch/en/your-goals/protect-and-grow-your-wealth/design-your-portfolio/fees-and-commission.html>). For more information, please contact your Relationship Manager.

### Remarks:

- BNP Paribas Wealth Management reserves the right to charge for any transaction that generates a specific cost at the actual cost.
- All prices exclude taxes and are expressed in Swiss francs (CHF) or equivalent. They are exclusive of VAT, which shall be charged at the applicable statutory rate. Swiss and foreign taxes are not included in our rates. For example, Swiss stamp duty may be collected on transactions executed by a Swiss financial services provider. For foreign financial instruments, other local transaction taxes may apply.
- Banking transactions are carried out within a given number of valuation days, expressed as a number of business days in Switzerland from the date of execution.
- Unless otherwise agreed, BNP Paribas Wealth Management reserves the right to change its fee schedule at any time. Clients of BNP Paribas Wealth Management will receive advance notice of such changes, and this document will be revised accordingly and made available on the Bank's public website (<https://wealthmanagement.bnpparibas/en.html>).
- This document is intended for use by all BNP Paribas Wealth Management clients.
- For a full description of the products and services offered by BNP Paribas Wealth Management in Switzerland, please refer to the specific brochures, contracts and agreements, which are available upon request.
- Fee schedules for products and services not listed in this document, including those that are no longer offered but may still be held by a client, are available upon request.



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# Banking Packages

We offer our clients a choice between two banking packages, the details of which are detailed below. The corresponding fee is charged on a quarterly basis.

	PREMIUM	STANDARD
<b>Price (CHF per quarter)</b>	<b>700</b>	<b>500</b>
<b>Basic banking services:</b>		
CHF account maintenance <sup>1</sup>	✓	✓
Foreign currency account maintenance	✓	✓
Metals account maintenance	✓	✓
MyWealth app (consultation)	✓	✓
MyWealth app (trading)	✓	✓
MyWealth app (third party)	✓	✓
Access to enhanced data protection services <sup>2</sup>	X	X
<b>Account statements:</b>		
Quarterly account statements	✓	✓
Monthly account statements	✓	CHF 240 per year
Revenue report	✓	✓
Special postal instructions	✓	CHF 75 per quarter
Express postal delivery	✓	CHF 50 per letter
<b>Payments, cash and bank cards:</b>		
Transfers between accounts	✓	✓
Transfers via MyWealth app	✓	✓
Transfers in CHF/other currencies <sup>3</sup>	✓	CHF 15/40 per transfer
Card replacement <sup>4</sup>	✓	✓
<b>Miscellaneous:</b>		
Access to wealth planning	✓	✓
Tax reclaim <sup>5</sup>	✓	3% of the recoverable amount (min CHF 150 and max CHF 600)

✓ Service is included in the package

X = Service is not included in the standard package

CHF = Standard price charged at portfolio level

<sup>1</sup> A maintenance fee of CHF 150 per quarter is charged for accounts whose average monthly balance is less than CHF 100'000

<sup>2</sup> Subject to the Bank's approval in certain situations: numbered account = CHF 125 per quarter and hold mail service = CHF 125 per quarter

<sup>3</sup> Transfers in CHF limited to 200 transactions per year and transfers in other currencies limited to 40 transactions per year.

<sup>4</sup> For debit/credit cards.

<sup>5</sup> Service offered in certain countries, under specific conditions and for a tax reclaim above EUR 250.

## Administration Fees

Administration fees are calculated based on the total value of the portfolio (including cash) according to the following sliding scale:

Assets (in CHF)	Annual fees
< 2.5 million	0.30%
< 5 million	0.28%
< 10 million	0.26%
< 25 million	0.24%
Above 25 million	0.22%
Minimum fee	CHF 2,000

- Fees are charged quarterly based on average assets at the end of each month, one month ahead of the calendar quarter (first quarter calculated on the basis of assets at the end of December, January and February).
- Fees are calculated based on total portfolio assets (including cash).
- If negative interest rates come into force, the Bank may charge a quarterly deposit fee calculated on the basis of your cash balance. Please contact your Relationship Manager for the applicable terms and conditions.
- Surcharge for precious metals and alternative funds: 50%.
- There is a surcharge for sub-custodians' fees of 0.10% for foreign equities and bonds held through omnibus client segregation and 0.50% for foreign equities and bonds held through individual client segregation.

# Transaction Fees

- For every purchase or sale of a derivative or security (including but not limited to equities, bonds, ETFs and mutual funds), the Bank charges a brokerage fee. The term “security purchase” refers not only to a direct purchase, but also to any acquisition resulting from the conversion, assignment or exercise of a derivative or structured product.
- Stamp duty, taxes and fees charged by external brokers or exchanges are charged separately. For further information, please refer to the legal documentation of the relevant product or ask your Relationship Manager.
- The exercise and assignment of derivatives (including options) are subject to a brokerage fee on the corresponding underlying value. Brokerage fees are also applied to the underlying value when structured products are redeemed in the form of securities. However, no such fees apply to cash redemptions.
- The subscription to equity and bond issues (i.e. equity IPOs and new bond issues) is subject to a brokerage fee.
- Structured product issuance is typically subject to a subscription fee referred to as the “issue price”. The fees for issuing structured products vary, as they are often tailored to meet the needs of a limited number of clients and are executed over the counter (OTC), i.e. outside of regulated markets.
- A fiduciary deposit fee is charged when clients purchase a fiduciary deposit investment.

## 1. Equities, Bonds, ETFs, & similar instruments Brokerage Fee<sup>1</sup>

Transaction amount in CHF (non-cumulative)	Bonds	Equities & ETF
< 50,000	1.00%	1.60%
< 100,000	0.80%	1.40%
< 250,000	0.60%	1.20%
< 500,000	0.50%	1.00%
< 1 million	0.40%	0.90%
> 1 million	0.30%	0.80%
Minimum fee	CHF 200	CHF 200

## 2. Investment Funds Brokerage Fee

Transaction amount in CHF (non-cumulative)	Money market funds	Bonds Funds	Equity funds	Alternative & other funds
< 50,000	0.50%	1.10%	1.70%	1.90%
< 100,000	0.40%	0.90%	1.50%	1.70%
< 250,000	0.30%	0.70%	1.30%	1.50%
< 500,000	0.25%	0.60%	1.10%	1.30%
< 1 million	0.20%	0.50%	1.00%	1.20%
> 1 million	0.15%	0.40%	0.90%	1.10%
Minimum fee	CHF 200	CHF 200	CHF 200	CHF 200

- Additional subscription/redemption fees may be charged by third-party funds. For further information please refer to the legal documentation of the financial instrument or contact your BNP Paribas Relationship Manager.

<sup>1</sup> Warrants and rights, and any additional securities traded on a regulated exchange.

### 3. Structured Products Fees

Subscription (primary market) / operation	0% - 3.00%
Purchase (secondary market) / operation	Underlying brokerage fee (page 8)
Sale (secondary market) / operation	Underlying brokerage fee (page 8)

- In certain circumstances, recurring or other fees may also apply. For further information, please refer to the legal documentation of the relevant structured product.

### 4. Fiduciary Deposit\* Transaction Fees

Fiduciary deposit interest rate	Fiduciary deposit fee rate
0% - 0.25%	0.08%
0.26% - 0.50%	0.15%
0.51% - 1%	0.20%
1.01% - 3%	0.35%
3.01% - 5%	0.60%
> 5%	0.80%
Minimum fee	CHF 250

\*including Murabaha fiduciary deposits

### 5. Derivatives Fees

- A brokerage fee applies to the execution of listed derivatives (exchange-traded futures and options). The fee usually depends on the number of contracts being traded, subject to a minimum fee amount. For further information, please refer to the legal documentation of the relevant financial product.

- Futures

S&P E-MINI	CHF 20 per contract	BOND	CHF 40 per contract
NIKKEI (US)		DOW	
ESX		NDX 100	
SMI		OIL	
CAC 40		DAX	
FTSE		MIB 30	
METALS	CHF 50 per contract	S&P 500	
COMMODITIES		Other	to be negotiated

- Minimum CHF 200, plus external brokerage fees.

- Listed Options

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**Brokerage fee equals 1.50% of the premium, subject to the following minimum and maximum:**

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Minimum CHF 200

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Maximum 10% of the premium

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- Vanilla OTC Equity Options

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**Markup equals up to 1.50% of the notional, subject to the following minimum and maximum:**

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Minimum CHF 200

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Maximum 10% of the premium

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- Complex OTC Derivatives (Equity Accumulators / Decumulators)

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**Markup equals up to 1.50% of the non-boosted notional:**

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Minimum CHF 2,000 (CHF/EUR/USD) for each (market) trade

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## 6. Foreign Exchange and Precious Metal OTC Transaction Fee

Foreign exchange and precious metal OTC transactions ("FX transactions") may result in a markup ("rate") being applied by the Bank to the execution price received from the OTC FX counterparty. Such a markup is calculated on the corresponding notional amount (for spots, forwards and swaps) or on the premium (for options). The absolute minimum on a particular transaction may surpass the indicated maximum rate.

Amount in CHF (non-cumulative)	Spots, forwards & swaps	Vanilla options		Complex derivatives
	Maximum rate (% notional)	Maximum rate (% premium)	Minimum fee (USD)	Maximum rate (% notional)
< 25,000	1.50%	-	-	Up to 1.5% of the notional, min. USD 5,000
< 100,000	1.30%	35%	250	
< 250,000	0.90%			
< 500,000	0.50%	35%	400	
< 1 million	0.30%	30%	750	
< 2.5 million	0.20%	25%	1,500	
< 5 million	0.15%			
> 5 million	0.10%	20%	2,000	

### Example 1

A client would like to sell spot CHF 1,000,000 against EUR. The spot rate from the FX counterparty is 1.1100 and the spot markup charged is up to 0.20% according to the table (in the 1 to 2.5 million range). The maximum client exchange rate is calculated as the FX counterparty rate of 1.1100 plus the spot markup of 0.0022 (0.20% of 1.1100), i.e. 1.1122.

The client would sell CHF 1,000,000 in exchange for EUR 899,118.

### Example 2

A client requests a quote to sell a vanilla put for a notional of USD 500,000. The gross option premium quoted by the FX counterparty is 2.00% of the USD notional (= USD 10,000). The maximum bank markup will be 35% of the gross premium (= USD 3,500), with a minimum of USD 400 according to the table (notional < CHF 500,000).

The net premium received by the client will be between USD 6,500 (= 10,000 - 3,500) and USD 9,600 (= 10,000 - 400).

- For a derivatives strategy including several options (multi-leg options strategies), the markup is applied to the notional of the option (leg) with the highest notional amount (i.e. notionals for all legs are not aggregated).
- For digital options (also known as binary options), the markup amounts to a maximum of 3% of the conditional pay-out, subject to a minimum of USD 1,000.

Physical precious metal transactions	Metals	Weight / Notional (CHF equivalent)	Fee
Ingots	Gold	1 kg	1% (of transaction value), min. CHF 500 (price per ingot)
		Below 1 kg	1% (of transaction value), min. CHF 250 (price per ingot)
Standard Bars	Gold	+/- 12.5 kg (400 ounces)	Price per kilo: 0.80% (of transaction value), min. CHF 400
Ingots	Other metals	-	Depends on the specifics of the transactions. Please ask your BNPP representative for more information.
Coins*	All precious metals	Below 250,000	0.50% (of transaction value), min CHF 200 per transaction)
		Between 250,000 and 1 million	0.25% (of transaction value), min CHF 200 per transaction)
		Above 1 million	0.10% (of transaction value), min CHF 200 per transaction)

\* This coin pricing applies to bullion (KRU, MAP, EAG, SOV, PAN and other equivalents). Smaller denominations are typically subject to a minimum fee of CHF 100.

Requests to convert scriptural gold into physical gold bars or ingots are subject to a fee of CHF 100 per kilogram. Prices for similar conversions of other precious metals is available upon request.

# Stamp Duty, External Fees & Product Costs

In addition to fees and commissions applied by the Bank, additional costs may be levied or charged by third parties. An overview of these costs is provided below.

## Swiss Stamp Duty

The following table contains fee ranges for Swiss stamp duty on security trades. Federal stamp duty is a tax levied on secondary-market transactions, meaning that it is charged when securities change hands through a Swiss bank or Swiss securities dealer. Swiss stamp duty may be affected by various factors, including transaction value, asset class and tax residency.

Equity	Stamp Duty
Primary market	-
Secondary market	0.075 - 0.15%
<b>Bonds</b>	
Primary market	-
Secondary market	0.00 - 0.15%
<b>Funds</b>	
Primary market	0.00 - 0.15%
Secondary market <sup>1</sup>	0.075 - 0.15%
<b>Structured Product</b>	
Primary market <sup>2</sup>	0.00 - 0.15%
Secondary market <sup>3</sup>	0.00 - 0.15%
<b>Exchange Traded Derivatives</b>	
Secondary market <sup>4</sup>	0.00 - 0.15%

Please note:

- Certain clients may be exempt
- Applicable rates depends on issuer domiciliation

For foreign financial instruments, other local transaction taxes may apply. For further information, please contact your Relationship Manager

<sup>1</sup> Mainly applies to exchange-traded funds (ETFs)

<sup>2</sup> Stamp duty may apply to structured products classed as funds like

<sup>3</sup> Stamp duty may apply to structured products classed as bonds or funds like

<sup>4</sup> Stamp duty applies at physical delivery of taxable assets

## External Fees & Product Costs

### External Fees

A broker fee applies when the Bank uses a broker to channel orders for listed securities to trading venues.

For listed securities, broker fees depend on the broker used, the venue accessed and how the broker processes the order.

On the largest and most liquid European regulated markets, broker fees can be as low as 0.015% of the order size; on major US regulated markets, minimum broker fees are 0.02% of the stock price (for US securities costing under USD 25 per share) or USD 0.005 per share (for those worth over USD 25).

Minimum broker fees for orders on listed derivatives are USD / EUR 0.125 per lot, but most often hover at around USD / EUR 0.5 per lot. A range of factors may affect the broker fee level, including the type of derivatives involved.

Minimum broker fees per order may apply as well. For further details about broker fees, please consult your Relationship Manager.

### Product Costs

In relation to the provision of financial services, costs and fees may be incurred by both the Bank and third parties.

The following table shows estimated typical ranges of ongoing costs charged to funds by third parties.

Funds' ongoing product costs usually include ongoing charges (e.g. management fees, custody fees, legal fees and marketing fees) and transaction costs within the fund. These costs are deducted from the returns of the financial instrument, rather than being charged to your account directly.

For further information, please refer to the legal documentation of the relevant financial product.

		in % p.a.
<b>Regulated Funds<sup>1</sup></b>	Ongoing charges	up to 2.80
	Portfolio transaction costs	up to 2.00
<b>Alternative and Other Funds<sup>2</sup></b>	Ongoing charges	up to 4.50
	Portfolio transaction costs	up to 3.00
	Other costs	up to 3.00
<b>Exchange Traded Funds</b>	Ongoing charges	up to 1.00
	Portfolio transaction costs	up to 0.80

<sup>1</sup> The term "regulated fund" refers to funds that are regulated within the European or Swiss framework. Funds charging a performance fee are not included.

<sup>2</sup> This term refers to funds pursuing alternative strategies, funds not covered by Swiss or European regulations, and funds charging performance fees.

## Advisory Agreements

The minimum asset threshold for advisory agreements is EUR/USD/CHF 1 million.

Assets (in CHF)	MyAdvisory - Essential	MyAdvisory - Partner
	Annual fees	Annual fees
< 2.5 million	0.30%	0.50%
< 5 million	0.25%	0.45%
< 10 million	0.20%	0.40%
< 25 million	0.15%	0.35%
> 25 million	0.10%	0.30%
Minimum fee	CHF 1,000	CHF 5,000

- Fees are charged quarterly based on average assets at the end of each month, one month ahead of the calendar quarter (first quarter calculated on the basis of assets at the end of December, January and February).
- Fees are calculated based on total portfolio assets (including cash).
- Administration fees are billed separately and not deducted.
- Essential : 10% off transaction fees on securities and investment funds.
- Partner : 20% off transaction fees on securities and investment funds.

*In certain circumstances, the Bank and the client may agree on a bespoke, all-inclusive price covering administration, management and brokerage fees. Please contact your Relationship Manager for further information.*

# Discretionary Management

## "Classic" Mandate Management Fees<sup>1</sup>

The minimum asset threshold for the "Classic" mandate is EUR/USD/CHF/GBP<sup>2</sup> 1 million.

"Classic" mandates			1 - 2.5 million	< 5 million	< 10 million	< 25 million	> 25 million	Minimum fee per year
<b>ALTERNATIVE</b>								
	Alti Select	all-in	1.30%	1.25%	1.20%	1.15%	1.10%	CHF 13.000
<b>PROFILED MANDATES</b>								
<b>Profiled: funds</b>								
	Bonds	all-in	0.90%	0.80%	0.70%	0.60%	0.50%	CHF 9.000
	Conservative	all-in	1.35%	1.30%		SMART FEES P16		CHF 13.500
	Balanced	all-in	1.55%	1.50%		SMART FEES P16		CHF 15.500
	Dynamic	all-in	1.75%	1.70%		SMART FEES P16		CHF 17.500
	Equity	all-in	1.85%	1.80%	1.70%	1.60%	1.40%	CHF 18.500
<b>Profiled: SRI funds</b>								
	Conservative	all-in	1.35%	1.30%		SMART FEES P16		CHF 13.500
	Balanced	all-in	1.55%	1.50%		SMART FEES P16		CHF 15.500
	Dynamic	all-in	1.75%	1.70%		SMART FEES P16		CHF 17.500
<b>Profiled: direct lines</b>								
	Bonds	all-in	0.90%	0.80%	0.70%	0.60%	0.50%	CHF 9.000
	Conservative	all-in	1.35%	1.30%		SMART FEES P16		CHF 13.500
	Balanced	all-in	1.55%	1.50%		SMART FEES P16		CHF 15.500
	Dynamic	all-in	1.75%	1.70%		SMART FEES P16		CHF 17.500
	Equity Premium	all-in	1.85%	1.80%	1.75%	1.70%	1.65%	CHF 18.500
<b>FLEXIBLE MANDATES</b>								
	Flex 30	all-in	1.60%	1.55%	1.50%	1.45%	1.25%	CHF 16.000
	Flex 60	all-in	1.70%	1.65%	1.55%	1.40%	1.25%	CHF 17.000
	Flex 100	all-in	1.80%	1.75%	1.65%	1.50%	1.30%	CHF 18.000

- Fees are charged quarterly based on average assets at the end of each month, one month ahead of the calendar quarter (first quarter calculated on the basis of assets at the end of December, January and February).
- Fees are calculated based on total portfolio assets (including cash).
- Administration and brokerage fees are included.
- Additional charge of 0.10% to implement investment restrictions/limits.

<sup>1</sup>The available discretionary management mandates are described in the relevant marketing brochures, available on request from your Relationship Manager.

<sup>2</sup>Only profiled mandates are available in GBP.

# Discretionary Management

## "SMART" Mandate Management Fees<sup>1</sup>

The minimum asset threshold for the "Smart" mandate is EUR/USD/CHF/GBP<sup>2</sup> 5 million.

SMART mandates		5 - 10 million	< 25 million	> 25 million	Minimum Fee per year
<b>SMART GLOBAL INCOME</b>					
SMART GI 1	all-in	1.30%	1.15%	0.95%	CHF 13,500
SMART GI 2	all-in	1.50%	1.35%	1.15%	CHF 15,500
SMART GI 3	all-in	1.70%	1.55%	1.35%	CHF 17,500
SMART GI 4	all-in	1.70%	1.55%	1.35%	CHF 17,500
<b>SMART FIXED INCOME</b>					
SMART FI CORE	all-in	0.80%	0.70%	0.55%	CHF 11,500
SMART FI HIGHER INCOME	all-in	0.85%	0.75%	0.60%	CHF 11,500
SMART FI HIGH YIELD	all-in	0.90%	0.80%	0.65%	CHF 11,500
<b>SMART VOL</b>					
SMART VOL 5 (25% EQUITIES)	all-in	1.30%	1.15%	0.95%	CHF 13,500
SMART VOL 10 (60% EQUITIES)	all-in	1.70%	1.55%	1.35%	CHF 17,500
<b>SMART ASSET ALLOCATION</b>					
SMART AA 10	all-in	1.30%	1.15%	0.95%	CHF 13,500
SMART AA 20	all-in	1.30%	1.15%	0.95%	CHF 13,500
SMART AA 30	all-in	1.30%	1.15%	0.95%	CHF 13,500
SMART AA 50	all-in	1.50%	1.35%	1.15%	CHF 15,500
SMART AA 65	all-in	1.70%	1.55%	1.35%	CHF 17,500
SMART AA 80	all-in	1.70%	1.55%	1.35%	CHF 17,500
<b>SMART FIXED MATURITY PLAN</b>					
SMART FMP 5	all-in	0,70%	0,60%	0,45%	CHF 9,500
SMART FMP 20	all-in	0,70%	0,60%	0,45%	CHF 9,500
SMART FMP 30	all-in	0,70%	0,60%	0,45%	CHF 9,500

- Fees are charged quarterly based on average assets at the end of each month, one month ahead of the calendar quarter (first quarter calculated on the basis of assets at the end of December, January and February).
- Fees are calculated based on total portfolio assets (including cash).
- Administration and brokerage fees are included.

<sup>1</sup> The available discretionary management mandates are described in the relevant marketing brochures, available on request from your Relationship Manager.

<sup>2</sup> Only profiled mandates are available in GBP.

# Discretionary Management

## "Crystal" Mandate Management Fees<sup>1</sup>

The "Crystal" mandate provides you with access to discretionary management services through a custom selection of one or more sub-funds of the PMS (Portfolio Management Solutions) fund<sup>2</sup> available in EUR, USD and/or CHF with a minimum asset threshold of EUR/USD/CHF 50,000. The management fee is paid to the PMS sub-fund(s) and the Bank receives a commission from PMS for its investment advisory services.

Crystal mandates	Annual PMS management fee <sup>2</sup>
<b>Single Asset Class</b>	
<b>CASH &amp; FIXED INCOME</b>	
Short Term Invest USD	0.30%
Bonds EUR	0.75%
Bonds USD	0.85%
Yield Opportunity EUR	0.95%
<b>ALTERNATIVE &amp; EQUITY</b>	
Alti Select EUR	1.35%
Alti Select USD	1.35%
Equity Premium EUR	2.10%
Equity Premium USD	2.10%
<b>Asset Allocation</b>	
<b>FUNDAMENTAL ANALYSIS</b>	
<b>PROFILED: FUNDS</b>	
Conservative USD	1.55%
Conservative EUR	1.55%
Conservative CHF	1.55%
Balanced USD	1.75%
Balanced EUR	1.75%
Dynamic EUR	1.95%
<b>PROFILED: SRI FUNDS</b>	
Conservative SRI EUR	0.80%
Balanced SRI EUR	1.00%
<b>SYSTEMATIC ANALYSIS</b>	
FLEX 30 EUR	1.70%
FLEX 60 EUR	1.80%
FLEX 100 EUR	1.90%

- Other costs associated with the operation and distribution of the PMS fund are charged directly to the sub fund(s) held. For more information on these fees, please consult the fund prospectus and the Key Investor Information Document (KIID), which are available from your Relationship Manager.

<sup>1</sup> The available discretionary management mandates are described in the relevant marketing brochures, available on request from your Relationship Manager.

<sup>2</sup> Portfolio Management Solutions (PMS) is a Luxembourg SICAV incorporated under Luxembourg law and compliant with Directive 2009/65/EC. The fund's prospectus, key investor information documents (KIIDs), articles of association and annual and semi-annual reports can be obtained free of charge from the PMS representative in Switzerland, BNP PARIBAS, Paris, Lancy/Geneva and Zurich branches, Esplanade de Pont-Rouge 9A, 1211 Geneva 26; the payment service in Switzerland is BNP Paribas Securities Services, Paris, succursale de Zurich, 16, Selnaustrasse, 8002 Zurich.

# Financing Solutions

## Overdrafts

Interest on overdrafts in the client's account shall be charged at the base rate applied by the Bank for the relevant currency in which the overdraft is denominated plus a margin of 350 basis point for the main currencies, 400 basis points for the others.

\* The resulting rate applied for overdraft situations within a period will be indicated in the statement of account.

## Lombard Loan<sup>1</sup>

Annual processing fee	CHF 500
Reference rate + margin	TBC (depending on your project)

## Mortgage<sup>1</sup>

	New contract	Addendum
Application fees	Minimum 0.20%	CHF 1,000
Minimum	CHF 5,000	CHF 1,000
Contract translation	CHF 1,500 – CHF 3,000	CHF 500 – CHF 1,000

## Provision of collateral<sup>1</sup>

	Credit card and rental guarantee < CHF 50,000	Credit card and rental guarantee > CHF 50,000	BNP Paribas financial guarantee
Fee	CHF 750 p.a.	1.5% p.a.	1.5% p.a.
Minimum	–	–	CHF 750/quarter

## Credit margin

The margin applied to financing operations depends on the nature of the operation, the amount, the term and the quality of the securities provided as collateral.

<sup>1</sup>All financing is subject to the prior approval of by the Bank's credit committee.

Any applicable consultancy fees, notary fees and collateral acceptance fees are payable by the client.

## Other Fees

### Payments

Document search and issuance fee	CHF 50 / document, min.CHF 500
Confirmation of business relation	CHF 250
Account closure fee	CHF 500
Account holder confirmation for closed account fee	CHF 150 / account

### Transfers

#### THIRD-PARTY FEE

Express postage fee	CHF 50
Value date correction	

#### FUND TRANSFERS

CHF transfers in Switzerland	CHF 15 per transaction
CHF transfers abroad	CHF 40 per transaction
Transfers in foreign currencies	
Written SWIFT confirmation	CHF 25 per operation

## Bank cards

### Debit card- CornerCard

Only available to holders of personal accounts denominated in CHF and in EUR.

Maximum withdrawal amount per month	CHF 10,000
Annual fee in CHF	CHF 50
Annual fee in EUR	EUR 50

Cards can be used anywhere in the world for withdrawals and payments. Fees are paid to the issuer rather than BNP Paribas.

#### WITHDRAWALS AND PAYMENTS IN SWITZERLAND

Fees for ATM withdrawals in CHF	CHF 2
Fees for ATM withdrawals in EUR	EUR 2
Payments	Free

#### WITHDRAWALS AND PAYMENTS ABROAD

Fees for ATM withdrawals in CHF	CHF 5
Fees for ATM withdrawals in EUR	EUR 5
Payments point of sales or online (CH or EUR)	Free
DCC (Dynamic Currency Conversion)	2%
Exchange rate	2%

### Credit Card

#### CORNERCARD SERVICE CARD

Fees are charged in the card currency	<b>SILVER/CLASSIC</b>	<b>GOLD</b>	<b>PLATINUM</b>	<b>PREPAID</b>
Fee per year	100	200	500	150
Partner card	50	100	Free	Not applicable
Card replacement	20	20	Free	20

# Delivery of securities and metals

## Transfer of securities

Outgoing securities	CHF 200 per holding
Incoming securities	No fees
Internal transfers	
Transfers of physical securities	CHF 400 per holding
Transfers of physical metals : coins	0.10% of CHF equivalent value, min CHF 400
Transfers of physical metals : ingots	0.10% of CHF equivalent value, min CHF 1'000
Correspondent fees	Dependent on third-party charges

## Delivery against payment

Outgoing securities	CHF 200 per holding
Incoming securities	
Correspondent fees	Dependent on third-party charges

# Safe deposit box rental

Safe deposit box rental payments are made in advance for a full year. No fees will be repaid if the rental is terminated during the year.

## GENEVA

Volume <sup>1</sup>	Annual fees
05x26x41	CHF 250
10x26x41	CHF 250
15x26x41	CHF 250
25x26x41	CHF 500
45x26x41	CHF 1000
50x26x41	CHF 1000

## ZURICH

Volume <sup>1</sup>	Annual fees
06x30x48	CHF 250
9x30x48	CHF 250
15x30x48	CHF 250
21x30x48	CHF 500

## LUGANO

Volume <sup>1</sup>	Annual fees
06x30x50	CHF 250
12x30x50	CHF 250
19x30x50	CHF 500
31x30x50	CHF 500

<sup>1</sup>Volume: height x width x depth in cm

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