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Egerkingen	062 956 65 74	Thun-Bahnhofstrasse	033 227 11 11
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Grenchen	032 653 44 70	Thun-Süd, MMM-Zentrum	033 227 11 11
Grindelwald	033 854 13 31	Tramelan	032 486 88 10
Grosshöchstetten	031 711 24 25	Unterseen	033 823 71 60
Gstaad	033 748 74 44	Utzenstorf	032 665 46 44
Gunten	033 251 03 10	Wabern	031 964 46 30
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Härkingen	062 956 65 74	Wangen bei Olten	062 956 65 74
Hasliberg Wasserwendi	033 971 33 45	Wattenwil	033 356 16 55
Herzogenbuchsee	062 956 65 11	Wengen	033 855 12 18
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Huttwil	062 959 92 50	Wimmis	033 657 26 26
Ins	032 313 77 20	Worb	031 832 46 40
Interlaken	033 826 61 31	Zollbrück	034 496 81 08
Ittigen	031 918 45 60	Zollkofen	031 914 46 50

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Biel-Mett, Poststrasse 17
Ittigen, motorway service area Grauholz
Langenthal, SBB Railway Station
Ostermundigen, MM-Zentrum
Solothurn, Hauptgasse 14
Spiez, MM-Zentrum

**Prices for securities  
transaction services**

 Valid from 1<sup>st</sup> January 2012

# Securities



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**Subject to change**

## 1. Brokerage terms and commissions for stock market and securities transactions

### 1.1 Brokerage for contracts in Switzerland

1.1.1<sup>1)</sup> Domestic and foreign shares; participation, dividend-right and option certificates; third party funds, warrants and similar paper. Issue commissions and third party charges on third party funds and similar paper are passed on to customers.

Gross value in CHF	Tariff
up to 25,000	1.1%
up to 50,000	1.0%
up to 100,000	0.8%
up to 150,000	0.6%
up to 200,000	0.5%
up to 250,000	0.4%
up to 500,000	0.3%
up to 1 million	0.2%
over 1 million	on request
Minimum brokerage:	CHF 80.–

1.1.2<sup>1)</sup> Domestic and foreign structured products with place of settlement Switzerland

Gross value in CHF	Tariff
up to 25,000	0.9%
up to 50,000	0.8%
up to 100,000	0.7%
up to 150,000	0.5%
up to 200,000	0.4%
up to 750,000	0.3%
over 750,000	on request
Minimum brokerage fee:	CHF 80.–

1.1.3<sup>1)</sup> Bonds, Eurobonds traded at the Six Swiss Exchange notes and borrower's notes in Swiss francs, medium-term notes and dual-currency loans traded in Switzerland.

Market value	Tariff
up to 25,000	0.8%
up to 50,000	0.7%
up to 100,000	0.6%
up to 150,000	0.4%
up to 200,000	0.3%
up to 750,000	0.2%
over 750,000	on request
Minimum brokerage:	CHF 80.–

Market value: plus accrued interest for bonds

1.1.4 Execution and market transaction fees at SIX Swiss Exchange and Scoach  
The execution fee is calculated on the basis of the value of the transaction. Depending on the type of security, this ranges from 0.025‰ to 0.150‰ of the transaction value.  
The market fee is charged for each transaction and ranges from CHF 0.10 to CHF 5.–, depending on the type of security. Detailed information will be found on the SIX Swiss Exchange website [www.six-swiss-exchange.com](http://www.six-swiss-exchange.com) or at [www.scoach.ch](http://www.scoach.ch).

1.1.5 BEKB | BCBE medium-term notes  
Purchase from issue free  
Early repurchase brokerage fee analogue Point 1.1.3

1.1.6 Medium-term notes from other banks  
Purchase from issues CHF 80.–  
Early repurchase brokerage fee analogue Point 1.1.3

1) On sums over CHF 25,000.– the mentioned terms are used as graduated tariff.

1) On sums over CHF 25,000.– the mentioned terms are used as graduated tariff.

1.1.7	Special price for transactions involving subscription rights, free options and BEKB   BCBE registered shares. Buying/selling up to CHF 800.– Exercise	10% of market value no charge
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## 1.2 Brokerage for contracts abroad

1.2.1<sup>1)</sup> Domestic and foreign shares; participation, dividend-right and option certificates; units and similar paper.

Gross value in CHF	Tariff
up to 25,000	1.7 %
up to 50,000	1.6 %
up to 100,000	1.2 %
up to 150,000	0.9 %
up to 200,000	0.8 %
up to 250,000	0.7 %
up to 500,000	0.4 %
up to 1 million	0.25%
over 1 million	on request
Minimum brokerage:	CHF 120.–

1.2.2<sup>1)</sup> Domestic and foreign structured products with place of settlement abroad

Gross value in CHF	Tariff
up to 25,000	1.5%
up to 50,000	1.4%
up to 100,000	1.0%
up to 150,000	0.7%
up to 200,000	0.4%
up to 750,000	0.3%
over 750,000	on request
Minimum brokerage fee:	CHF 120.–

1) On sums over CHF 25,000.– the mentioned terms are used as graduated tariff.

1.2.3<sup>1)</sup> Foreign currency bonds (domestic bonds), Eurobonds, notes and borrower's notes in foreign currency.

Market value	Tariff
up to 25,000	1.4%
up to 50,000	1.3%
up to 100,000	0.9%
up to 150,000	0.6%
up to 200,000	0.3%
up to 750,000	0.2%
over 750,000	on request
Minimum brokerage:	CHF 120.–

1.2.4 Brokerage for contracts in other foreign countries (except Europe, North America, Japan)  
Important: commissions, expenses (foreign brokerage) and tax incurred abroad are charged on in full.

1.2.5 For contracts outside the main stock exchange centres, a minimum of CHF 100.– is charged in addition to the foreign-operations brokerage rate.

**1.3 Brokerage for money-market paper + Money market book claims**  
Generally CHF 200.– per transaction  
Treasury bills, CDs,  
bankers acceptances, etc. 0.4 % of the nominal value  
Minimum brokerage: CHF 200.–

**1.4 Commission for Swisscanto funds**  
Buy and sell orders for Swisscanto funds are  
invoiced through the fund management from issue or redemption  
  
Swisscanto occupational benefit funds  
Issue/Redemption net

1) On sums over CHF 25,000.– the mentioned terms are used as graduated tariff.

1.4.1<sup>2)</sup> Swisscanto Money Market Funds  
Switching within the Swisscanto Money Market Funds is commission-free

Issue/purchase		
	<b>Equivalent value in CHF</b>	<b>Tariff</b>
up to	29,999	0.4 %
	30,000 – 49,999	0.3 %
	50,000 – 499,999	0.2 %
	500,000 – 2,999,999	0.1 %
over	3,000,000	0.05%
Repurchase		net

1.4.2<sup>2)</sup> Swisscanto Bond Funds  
Switching within the Swisscanto Bond Funds is commission-free

Issue/purchase		
	<b>Equivalent value in CHF</b>	<b>Tariff</b>
up to	99,999	1.0 %
	100,000 – 249,999	0.75%
	250,000 – 499,999	0.5 %
over	500,000	0.25%
Repurchase		net

1.4.3<sup>2)</sup> Swisscanto Share Funds

Issue/purchase		
	<b>Equivalent value in CHF</b>	<b>Tariff</b>
up to	99,999	1.25%
	100,000 – 249,999	1.0 %
	250,000 – 499,999	0.75%
over	500,000	0.5 %
Repurchase		net

2) Minimum commission CHF 50.–  
Commission is calculated without basic rate

1.4.4<sup>2)</sup> Swisscanto Emerging Markets Fund, Swisscanto Alternative Invest, Swisscanto Commodity Fund

Issue/purchase		
	<b>Equivalent value in CHF</b>	<b>Tariff</b>
up to	249,999	1.5%
	250,000 – 499,999	1.0%
over	500,000	0.5%
Repurchase		net

1.4.5<sup>2)</sup> Swisscanto Investment Strategy Fund

Income, Yield, Balanced, Growth, Equity, Green Invest, Life Cycle, Valca  
Switches within the Swisscanto Investment Strategy Fund are subject to half-rate commission.

Issue/purchase		
	<b>Equivalent value in CHF</b>	<b>Tariff</b>
up to	249,999	1.5%
over	250,000	1.0%
Repurchase		net

1.4.6<sup>2)</sup> Swisscanto Property Fund

Stock market contracts (buy/sell)		
	<b>Equivalent value in CHF</b>	<b>Tariff</b>
up to	49,999	0.4%
	50,000 – 249,999	0.3%
	250,000 – 499,999	0.2%
	500,000 – 999,999	0.1%
over	1,000,000	on request

2) Minimum commission CHF 50.–  
Commission is calculated without basic rate

1.4.7	BEKB   BCBE Fund savings plan	
	Issue commission	1,50% with no minimum
	Issue commission for persons up to the age of 25	0,75% with no minimum
	Savekeeping fees	1,40‰ minimum CHF 25.– p.a.
	Savekeeping fees for persons up to the age of 25	1,40‰ with no minimum
	BEKB fund savings plan	Savings 3
	Issue	net
	Safekeeping fee	none

1.4.8	Swisscanto Flex Invest (Fund savings plan)	
	Investment commission	1.75%
	Investment comm. for persons aged up to 25 years	1.00%
	Administration commission	0.30%
	Minimum CHF 25.– p.a., maximum CHF 350.– p.a. (no minimum for persons up to the age of 25)	

#### Distribution indemnities and other monetary values in favour of BEKB | BCBE

BEKB | BCBE may receive payments, fees, commissions, reimbursements, discounts or other benefits (hereafter referred to as «payments») from third parties (fund companies, issuers etc.) in connection with the rendering of services. BEKB | BCBE is the entitled claimant to the payments.

The maximum payment amounts are listed in the table below.

Product class*	Product category	Payments (as a percentage of the investment volume) on an annual basis
Funds	Money market funds	0 up to 0,45%
	Bonds and real estate funds	0 up to 0,80%
	Other investment funds**	0 up to 1,40%
Structured products		0 up to 1,00%***

\* These products are also partially used in asset management mandates.

\*\* Unit-linked funds, investment strategy funds, alternative investment funds, fund of funds.

\*\*\* Payment per annum duration of the product.

If BEKB | BCBE is in receipt of payments which may be subject to a statutory obligation for these to be forwarded to the client without any corresponding agreement, the client agrees to waive the forwarding of such a payment.

#### 1.5 Brokerage for Eurex transactions

1.5.1	Options	
	<b>Total contract value CHF</b>	<b>Commission</b>
	up to 10,000	1.0 % + CHF 60.–
	10,001 – 100,000	0.5 %
	100,001 – 750,000	0.25%
	over 750,000	on request
	Minimum brokerage	CHF 80.–
	Minimum contracts up to CHF 250.– (Closing only)	30%, max. CHF 75.–
	Exercise options with physical delivery	Brokerage terms for stock-market transactions
	Exercise options with cash settlement	Options brokerage for cash settlement (combination = net amount)
	Exercise options with futures opening	Futures brokerage
1.5.2	Futures	
	<b>Number of contracts</b>	<b>Commission per contract</b>
	1 – 100	CHF 20.–
	101 – 250	CHF 10.–
	over 251	on request
	Minimum brokerage:	CHF 100.–
	Exercise futures with physical delivery	Brokerage terms for stock-market transactions
	Exercise futures with cash settlement	Futures brokerage
1.5.3	Combinations trade + exercise	50% each side (Eurex combination only)

## 1.6 Brokerage for traded options and financial futures transactions abroad

1.6.1 Options for USA/UK/NL, other countries on request.

<u>Number of contracts</u>	<u>Commission per contract</u>
1 – 50	CHF 10.–
for the next 51 – 100	CHF 8.–
over 101	CHF 6.50

Exercise of options:  
see brokerage terms for stock-market transactions abroad (page 6).

Exercise of index options:  
Options brokerage for cash settlement

Minimum brokerage: CHF 140.–

1.6.2 Futures

<u>Number of contracts</u>	<u>Commission per contract</u>
1 – 20	CHF 60.–
21 – 50	CHF 30.–
over 51	on request
Minimum brokerage:	CHF 140.–

Exercise: as for Eurex

## 1.7 Margin coverage for Eurex and for traded options and financial futures transactions abroad

1.7.1 Options  
In addition to the Eurex rates, blocking of the base amount on the financial account of CHF 5,000.– per customer

1.7.2 Futures

Initial margin as per Eurex contract specification.  
This amount must be blocked on a special Eurex account.

Initial margin (in addition to the Eurex rates) CHF 5,000.–.

The initial margin on the customer's Eurex account is used at the time of new transactions to cover exchange variations (variation margin). As soon as the initial margin is depleted, a new top-up amount is requested.

## 2. Safekeeping charges

### 2.1\*) Basic charge

1.7% p.a. of the value of the safekeeping account, or the nominal value of unvalued positions, min. CHF 50.– p.a. per safekeeping account. Additional safekeeping charges for shares held abroad, incl. metal accounts.  
The additional custody service fees for foreign titles amount to 1%.

### Reduced basic charge

Participation paper of our bank is not subject to charges.  
For medium-term notes of our bank, a charge of 0.75% (min. CHF 25.–) is made, and for Swisscanto investment funds, 1.4% (min. CHF 50.–).

The calculation is based on the account balances on several closing dates.  
The charges are posted towards the end of the year.  
The minimum fee of CHF 50.– p.a. also applies to safekeeping accounts with no balance.

### 2.2\*) Item charge

The item charge is CHF 10.– per item.  
No item charges are made on BEKB | BCBE participation paper, medium-term notes and bonds, fund shares of the Swisscanto investment fund, or participation paper of companies domiciled in the Canton of Bern and having a regional area of activity.

### 2.3\*) Tariff for customers with retained correspondence

Additional item charge of CHF 7.50 (min. CHF 75.– p.a.).

\*) Plus 8% VAT for customers domiciled in Switzerland or Liechtenstein.

**Special tariffs**

- \*) For pseudonym/numbered safekeeping accounts an additional charge of CHF 600.– p.a. will be made.
- \*\*\*) For savings, deposit and investment passbooks of other banks, the fixed charge is CHF 50.– each, and for insurance policies, documents, mortgage assignments, and envelopes without declared value it is CHF 30.– per item. CHF 30.– will be charged per mortgage note for safekeeping.
- \*\*\*) For declared-value envelopes 1.7‰ will be charged on the declared value or the nominal value respectively. However, a minimum of CHF 30.– and a maximum of CHF 75.– will be charged per declared-value envelopes.

Stock certificates (securities without coupon sheets) or coupon sheets alone will be treated as whole securities.

- \*) For precious metals deposits (right of delivery) the safekeeping charges are 2.7‰ of market value and CHF 10.– per item.
- \*\*\*) For sealed safekeeping accounts, the charges will be set on a case-by-case basis depending on space required and the value declared.
- \*) For safekeeping accounts that require special attention or that have special access conditions (usufruct, pool, block, guarantee, and statutory share safekeeping accounts, etc.), we make a surcharge of 30%.
- \*) For individual custody, a surcharge of 30% of the normal safekeeping charge for the whole safekeeping account is made.

\*) Plus 8% VAT for customers domiciled in Switzerland or Liechtenstein.

\*\*\*) Plus 8% VAT for all customers

For safekeeping accounts that are opened or closed during the year, charges are made as follows:

Opening in 1st quarter	75%
Opening in 2nd quarter	50%
Opening in 3rd quarter	25%
Opening in 4th quarter	free
No minimum fees for accounts opened in the 4th quarter	
Closure in 1st quarter	25%
Closure in 2nd quarter	50%
Closure in 3rd quarter	75%
Closure in 4th quarter	100%

Minimum charges for safekeeping account openings closures between the first and the third quarter are not reduced.

**3. Collection commissions on****3.1****Foreign currency coupon and securities**

- \*) Custody           Coupons   2.0%, max. CHF 500.–  
business:           Securities 0.2%, min. CHF 10.– max. CHF 500.–

Collection commission is calculated on the gross amount and also applies for foreign shares traded on the SIX Swiss Exchange.

- \*\*\*) Front counter   Coupons   3.5%, max. CHF 40.–  
transactions:       Securities 0.75%, min. CHF 75.–

Collection commission is calculated on the gross amount and also applies for foreign shares traded on the virt-X/SWX.

**3.2\*)****Savings passbooks of other banks**

Charge per passbook and order   CHF 30.–

**3.3\*)****Delivery of coupons with property dividends and free passes**

per dispatch                           CHF 10.–

Charges are posted for the whole year together with the safekeeping charges.

\*) Plus 8% VAT for customers domiciled in Switzerland or Liechtenstein.

\*\*\*) Plus 8% VAT for all customers

#### 4. Tax, financial advice and financial planning work

per hour (financing planning)	CHF 175.–
per hour (lawyer)	CHF 200.– up to CHF 250.–
acting as executor	on request

<b>4.1*) Simple tax declaration</b>	
per hour	CHF 150.– (min. CHF 175.–)

#### 4.2\*) List of securities with values for tax purposes

4.2.1*)	Swiss securities (subject to withholding tax) and foreign securities (free of capital yield tax)	
	Price per security	CHF 3.–
	Yield per security and year	CHF 5.–

4.2.2*)	Foreign securities with flat-fee tax charge or US withholding tax	
	Price per security	CHF 3.–
	Yield per security and year	CHF 8.50

4.2.3*)	Recapitulation of bank charges (annual)	
	Flat-fee	CHF 10.–

4.2.4*)	Minimum charge per listing	CHF 50.–
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\*) Plus 8% VAT for customers domiciled in Switzerland or Liechtenstein.

#### 4.3\*) Estate planning matters

Charging of accumulated interest and capital as of the qualifying date

Accounts and advances	
- for the first account	CHF 20.–
- for each additional account	CHF 10.–
Custody accounts	
- for the first custody account	CHF 50.–
- for each additional custody account	CHF 25.–

#### 4.4\*) Applications for refunds of or exemptions from foreign and Swiss withholding tax for Swiss nationals and foreigners based on double-taxation agreements

per order	CHF 100.–
per customer monitoring and processing fee.	CHF 30.–

Third party charges will be passed on to the clients.

#### 5. Processing charge for the issue of admission tickets to General Assemblies

Swiss companies	free
CHF 30.– will be charged for each additional admission ticket on allocating admission to more than one person, as well as for changes made at short notice.	
Foreign companies	CHF 100.–

#### 6. Delivery of securities

##### 6.1 Delivery into a safekeeping account

Physically at counter	free
Transfer from another bank/bank agency	free

\*) Plus 8% VAT for all customers

6.2\*)

**Delivery from a safekeeping account**

BEKB   BCBE equities and bonds	free
physically securities over the counter (per security)	CHF 150.–
by post (additional per envelope)	CHF 50.–
Securities transfers to another bank:	
located in Switzerland, incl. safe deposit (per security)	CHF 75.–
located abroad	CHF 100.–
express orders (per order)	CHF 100.–
plus third-party charges	
Internal custody account transfers (transfer of security to another custody account with BEKB   BCBE or BEKB   BCBE net):	CHF 10.–
(min. CHF 20.–, max. CHF 250.–)	per security

6.3

**Delivery against payment**

Contracts in Switzerland	CHF 80.–
Contracts abroad	CHF 120.–
A charge of CHF 25.– per transaction will be levied for ascertaining additional information.	

6.4\*)

**Transfer of registered securities to a new name**

per security	CHF 20.–
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\*) Plus 8% VAT for all customers

**7. Charges for management and reinvestment instructions**

7.1\*)

**Management instructions****«Standard» management order**

Pre-condition ist total assets of CHF 250,000.– where instructions and authorisation have been received.

**Value of assets (CHF)**

	Type A (yield)	Type B (income) Type C (balanced) Type D (growth) Type E (equity)
up to 1 million	0.3 %	0.4 %
1 million – 2 million	0.25%	0.35%
2 million – 5 million	0.2 %	0.3 %
over 5 million	0.15%	0.25%
Minimum charge	CHF 750.–	CHF 1,000.–

**«Flat-fee»**

The flat-fee includes all charges, commissions, brokerage (incl. foreign brokerage), custody account fees and costs. Customers are required to have total assets of at least CHF 250,000.– under a mandate. Tax payments, market fees and special services (tax certification, etc.) are charged separately.

**Value of assets (CHF)**

	Type A (yield)	Type B (income) Type C (balanced) Type D (growth) Type E (equity)
up to 1 million	0.9 %	1.3 %
1 million – 2 million	0.8 %	1.2 %
2 million – 5 million	0.7 %	1.1 %
over 5 million	0.6 %	1.0 %
Minimum charge	CHF 3,000.–	CHF 4,000.–

**«Sustainable» (Typ A, B, C, D, E)**

Pre-condition is total assets of CHF 250,000.– where instructions and authorisation have been received.

The «Sustainable» management service is only offered at a flat rate (compare rates see above).

\*) Plus 8% VAT for customers domiciled in Switzerland or Liechtenstein.

### «Funds» (Typ B, C, D and E)

Pre-condition is total assets of CHF 100,000.– where instructions and authorisation have been received.

The «Fonds» management service is only offered at a flat rate of 0.8%, minimum CHF 800.–

The charge is calculated on the average invested capital on 4 key dates and levied as follows:

On opening, ½th of the charge is levied for each full month. No management charge is payable for a part-month.

Termination in the 1st quarter	25%
Termination in the 2nd quarter	50%
Termination in the 3rd quarter	75%
Termination in the 4th quarter	100%

### 7.2\*)

#### Restrictions for management instructions

A fee of CHF 250.– per annum will be charged for restrictions which lead to additional expense during management.

### 7.3\*)

#### Reinvestment instructions

Charged per safekeeping account and per year CHF 100.– (minimum investment CHF 20,000.–)

If the reinvestment is by order in securities of BEKB | BCBE or Cantonal bank funds, no reinvestment charge is made.

### 7.4\*)

#### Special asset certificates

Asset certificates from the portfolio management system (AMIS) for advisory service customers:

Up to CHF 1 million worth of assets	CHF 200.– (flat-fee)
over CHF 1 million worth of assets	free

\*) Plus 8% VAT for customers domiciled in Switzerland or Liechtenstein.