



**BANK FRICK**

# Schedule of fees and charges

Valid from 1 December 2018

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## Account management

Interest	Interest rate depending on market situation
Overdraft interest	Interest rate depending on market situation, plus 0.25% credit commission on the average debit balance per quarter.
Retained mail	CHF 250.00 p.a. *
Numbered accounts	CHF 500.00 p.a. *
Account management fees per client	CHF 50.00 per quarter An additional annual fee of CHF 500.00 will be charged in relation to legal entities.
Account closing charges per client	CHF 250.00

## Payment transactions

Payment order	up to CHF 5,000.00 or equivalent: CHF 5.00 per payment from CHF 5,001.00 or equivalent: CHF 10.00 per payment
Payment order USD	0.20%, minimum charge: CHF 100.00
Express order	additionally 0.10%, minimum charge: CHF 50.00
Cash transactions	
CHF	No charges
Foreign currencies	Premium/discount: 0.30%
Copy of SWIFT	CHF 50.00

## Maestro card

First Card	CHF 50.00 p.a.
Additional card	CHF 30.00 p.a.
Replacement card	CHF 20.00
New PIN	CHF 20.00
Card blocking	CHF 50.00

## Maestro services

	Cash withdrawal	Cashless payments
<b>Liechtenstein</b>		
CHF	free of charge	free of charge
EUR	EUR 3.50	-
<b>Switzerland</b>		
CHF	CHF 2.00	free of charge
EUR	EUR 3.50	-
<b>Europe</b>		
EUR	EUR 3.50	EUR 2.00

## Metals account

Transaction fee	0.50%, minimum charge: CHF 100.00
Custody fee	0.75% p.a.

## Delivery of securities

Incoming deliveries	No Bank charges
Outgoing deliveries	CHF 250.00 *

Physical deliveries on request. Third-party charges are passed on.

## Safe deposit box management

Type	External dimensions in mm, H × W × D	Safe contents	Price p.a. *
1	52.8 × 255 × 440	box	CHF 120.00
2	113.6 × 255 × 440	box	CHF 200.00
3	204.8 × 255 × 440	box	CHF 400.00
4	356.8 × 255 × 440	no contents	CHF 600.00
5	904 × 555 × 440	2 trays	CHF 1,000.00

It is possible to store client keys at Bank Frick, subject to a fee of CHF 100.00 p.a. \*.

## Custody fee

**Securities account fee** 0.30% p.a., minimum charge CHF 200.00\* plus third-party costs

**Securities account fee for in-house products** none

Charges are applied on a quarterly basis and are calculated on the average value of the securities account.

## Stock exchange transactions

	Commission Bank Frick
<b>Fixed-interest investments (bonds), money market investments</b>	0.70%, min. CHF 100.00
<b>Equities</b>	1.00%, min. CHF 100.00
<b>Investment funds</b>	1.00%, min. CHF 100.00
<b>Structured products</b>	1.00%, min. CHF 100.00
<b>Investment funds Bank Frick</b>	free of charge
<b>Structured products Bank Frick</b>	1.00%, min. CHF 80.00

Third-party charges are passed on.

## Time deposits and call money investments

Price available on request

### Fiduciary time deposits

CHF or equivalent	Commission **
200,000.00	0.50% *
500,000.00	0.375% *
over 1 m	0.25% *
over 5 m	0.125% *

\*\* Minimum commission: CHF 200.00 p.a.

### Fiduciary call money

CHF or equivalent	Commission **
over 500,000.00	0.25% *
over 5 m	0.125% *

### **Third-party charges and fees**

Third-party charges and fees are passed on to the client without a surcharge.

### **Proof of capital**

Proof of capital documents are charged at 1‰ of the initial capital, with a minimum fee of CHF 250.00 and a maximum fee of CHF 1,000.00.

### **Bank reference letters**

Bank reference letters cost CHF 250.00. \* This may increase depending on the amount of detail required in the bank reference letter.

### **General investigations**

A fee of at least CHF 200.00\* per hour will be charged for all types of investigations.

\* Plus VAT for clients domiciled in Liechtenstein or Switzerland.

Bank Frick & Co. AG reserves the right to make changes to the schedule of fees at any time.

*Crossover Finance*