



BANK FRICK

Standard fee schedule

Valid from 1 October 2023

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Account maintenance

Account maintenance fee per client relationship	CHF 50.00 per quarter For legal entities, an additional minimum fee of CHF 500.00 per year applies.
Credit interest rate	Depending on the market situation
Negative interest rate	Depending on the currency and balance, negative interest may apply. Interest is charged according to the market situation and on a quarterly basis. Effective interest rate on request.
Debit interest rate	Interest rate depending on the market situation, plus 0.25 % credit commission on the average debit balance in the quarter.
Account statement	Free of charge (available daily, monthly, quarterly or annually)
Retained mail	CHF 250.00 per year*
Account closing fee per client relationship	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 in USD	0.20 %, at least CHF 100.00 per payment
Express payment	Additional 0.10 %, at least CHF 50.00 per payment
Fees for foreign payments, Non-SEPA "OUR"	In addition to Bank Frick's normal payment fee, a surcharge for foreign fees of CHF 40.00 is charged per payment
Cash transaction	
in CHF	Free of charge
in foreign currency	Premium/discount: 0.30 % per transaction
SWIFT copy	CHF 50.00 per copy

* Plus the statutory value added tax.

Bank Frick & Co. AG reserves the right to change the fee schedule at any time.



Debit Mastercard and Maestro card

Main card	CHF 50.00 per year
Additional card	CHF 30.00 per year
Replacement card	CHF 20.00
New PIN	CHF 20.00
Card block	CHF 50.00

Debit Mastercard and Maestro transaction

	Cash withdrawal	Payment
Liechtenstein & Switzerland		
CHF	CHF 2.00	Free of charge
EUR	CHF 5.00	-
Foreign Countries	CHF 5.00	CHF 2.00

Maintenance of safe deposit box

Type	External dimensions in mm, H x W x D	Contents	Price per year*
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 content	CHF 600.00
5	904 × 555 × 440	2 shelves	CHF 1,000.00

Keys can be given for safekeeping to Bank Frick. This is subject to a fee of CHF 100.00 per year.

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Securities

Custody account

Custody fee	0.30 % per year, at least CHF 200.00* The fee is charged quarterly and is calculated on the basis of the average value of the custody account. Third-party expenses are passed on to the client.
Custody fee for proprietary products	None

Securities delivery

Deposit	Free of charge
Delivery	CHF 250.00* per position

Physical delivery on request. Third-party expenses are passed on to the client.

Securities transactions

Security	Commission
Fixed-income investments, money market investments	0.70 %, at least CHF 100.00
Shares	1.00 %, at least CHF 100.00
Investment funds	1.00 %, at least CHF 100.00
Structured products	1.00 %, at least CHF 100.00
Investment funds of Bank Frick	None
Structured products of Bank Frick	1.00 %, at least CHF 100.00
Options and futures	upon request

Third-party expenses are passed on to the client.

Crypto assets

Custody fee	0.40 % per year, at least CHF 200.00* The fee is charged quarterly and is calculated on the basis of the average value of the custody account.
Staking fee	15 % of staking rewards, FIAT-countervalue debited to account on a monthly basis
Deposit	Free of charge
Delivery	CHF 250.00* per position
Bills of exchange Fiat/crypto and crypto/fiat	1.00 %, at least CHF 250.00 per bill of exchange

Third-party expenses are passed on to the client.

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Precious metals

Precious metal account

Account maintenance fee	0.75 % per year, at least CHF 200.00
Transaction fee	0.50 %, at least CHF 100.00 per transaction

Third-party expenses are passed on to the client.

Physical custody of precious metals

Custody fee	0.30 % per year, at least CHF 200.00
Transaction fee	0.50 %, at least CHF 100.00 per transaction

Physical delivery on request. Third-party expenses are passed on to the client.

Money market investments

Minimum amounts	CHF or equivalent
Nostro money investments (time deposit/call deposit)	50'000.00
Fiduciary deposits (time deposit/call deposit)	200'000.00

Nostro money market investments

Interest rates on request, depending on the market situation.

Fiduciary time deposit

CHF or equivalent per transaction	Commission***
up to 500,000.00	0.50 %*
up to 1 million	0.375 %*
up to 10 million	0.25 %*
> 10 million	0.125 %*

Fiduciary call deposit**

CHF or equivalent per transaction	Commission***
up to 2 million	0.50 %*
up to 10 million	0.375 %*
> 10 million	0.25 %*

* Plus the statutory value added tax.

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** Mutation fee: CHF 75.00 per capital mutation

*** Minimum commission: CHF 200.00 per capital investment/interest payment



External charges and fees

Fees and charges of third parties or counterparties are passed on to the client without surcharge.

Confirmation of deposit of capital

For the issuance of a confirmation of deposit of capital, 0.1 % of the founding capital (at least CHF 250.00/maximum CHF 1,000.00) will be charged to the capital contribution account.

Bank confirmations

We charge CHF 250.00* for the issue of a bank confirmation.

General investigations

For investigations of any kind (e.g. compliance or similar), we charge at least CHF 200.00* per hour.

EMIR

For notifications of contracts subject to EMIR, we charge CHF 100.00* per client and month.

Tax reports

Fees are charged for issuing a tax report, depending on the country and complexity.

Individual fee schedules

Individual fee schedules may be applied, depending on the client's business model/risk profile.

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