

Information on compliance with cost transparency in accordance with MiFID II

Valid from 1 January 2024

Varying costs are charged in relation to the services offered for financial instrument transactions; these affect the returns achieved from the investments. The following table provides an overview of the costs of securities transactions and a number of examples:

	Bank Frick brokerage fees¹	Bank Frick safe custody account fees p. a.²	Third-party service costs³	Taxes and duties⁴	Delivery expenses⁵	Issue/redemption commissions¹
Fixed-income and money market investments	0.70 % . min. CHF 100.00	0.30 % . min. CHF 200.00	Dependent on the counterparty	0.15 %	CHF 250.00	
Equities	1.00 % . min. CHF 100.00	0.30 % . min. CHF 200.00	Dependent on the counterparty	0.075 %	CHF 250.00	
Investment funds	1.00 % . min. CHF 100.00	0.30 % . min. CHF 200.00			CHF 250.00	Compare product prospectus
Structured products	1.00 % . min. CHF 100.00	0.30 % . min. CHF 200.00			CHF 250.00	Compare product prospectus
Bank Frick investment funds						Compare product prospectus
Bank Frick structured products	1.00 % . min. CHF 100.00	0.30 % . min. CHF 200.00			CHF 250.00	Compare product prospectus



Equity example, Swiss Stock Exchange

Market value in CHF⁶ 49,740.00 (CH0012221716/ABB N)

	Purchase costs ¹		Safe custody account fees ²		Sale costs ¹				
Bank Frick service fees	CHF	497.40	1.00 %	CHF	200.00	0.30 % min. CHF 200.00	CHF	497.40	1.00 %
Third-party costs	CHF	22.38	0.045 %				CHF	22.38	0.045 %
Taxes and duties	CHF	37.31	0.075 %				CHF	37.31	0.075 %
Total costs	CHF	557.09	1.12 %	CHF	200.00	0.30 %	CHF	557.09	1.12 %

Effect of the costs on returns

In the first year of investment	CHF	757.09	1.52 %
From the second year of investment per year	CHF	200.00 ⁷	0.40 %
In the year of sale	CHF	757.09	1.52 %

Bond example, over-the-counter

Market value in CHF⁶ 47,425.60 (XS1721463500/2.25%, GAZ Capital SA NTS, 2017–22.11.2024)

	Purchase costs ¹		Safe custody account fees ²		Sale costs ¹				
Bank Frick service fees	CHF	331.98	0.70 %	CHF	200.00	0.30 % min. CHF 200.00	CHF	331.98	0.70 %
Third-party costs	CHF	47.43	0.10 %				CHF	47.43	0.10 %
Taxes and duties	CHF	71.14	0.15 %				CHF	71.14	0.15 %
Total costs	CHF	450.55	0.95 %	CHF	200.00	0.30 %	CHF	450.55	0.95 %

Effects of the costs on returns

In the first year of investment	CHF	650.55	1.37 %
From the second year of investment per year	CHF	200.00 ⁸	0.42 %
In the year of sale	CHF	650.55	1.37 %

Bank Frick fund example

Market value in CHF⁶ 29,024.00 (LI0326842221/Aurarent Fund CHF)

	Purchase costs ¹		Safe custody account fees ²		Sale costs ¹	
Third-party service fees						
Taxes and duties						
Issue and redemption costs	CHF	290.24	1.00 %		CHF	290.24
Total costs	CHF	290.24	1.00 %		CHF	290.24

Effect of the costs on returns

In the first year of investment	CHF	290.24	1.00 %
From the second year of investment per year	CHF	0.00	0.00 %
In the year of sale	CHF	290.24	1.00 %

Bank Frick structured product example

Market value in CHF⁶ 35,000.00 (LI0373107031/Bank Frick Cryptocurrency Tracker Certificate CHF, 1.7.2017 – 1.7.2022)

	Purchase costs ¹	Safe custody account fees ² /management fees ⁸	Sale costs ¹
Bank Frick service fees			
Taxes and duties			
Issue and redemption costs			CHF 175.00 0.50%
Management fee⁸	CHF 1,050.00	3.00%	
Total costs	CHF 1,050.00	3.00%	CHF 175.00 0.50%

Effects of the costs on returns

In the first year of investment	CHF 1,050.00	3.00%
From the second year of investment per year	CHF 1,050.00	3.00%
In the year of sale	CHF 1,225.00	3.00%

The values shown serve as examples only and do not take into account any arrangements agreed with an individual client. The actual costs may vary from the values shown.

Exchange fees are additionally incurred if the currency of the security does not match the currency of the settlement account. Value added taxes may additionally be incurred for clients domiciled in Liechtenstein and Switzerland. The costs may be lower in the case of clients who are exempt from stamp duty by law.

Transactions in securities bear associated risks. For further information, please refer to the risk brochure “Risks in securities trading” on our website www.bankfrick.li. Your personal advisor will be happy to answer any questions you may have.

¹ One-off costs on sale or purchase of a security.

² Recurring costs for holding securities.

³ Third-party fees from brokers or delivery costs from the depository.

⁴ E.g. stamp duty, value added tax (only for clients domiciled in Liechtenstein or Switzerland), stock exchange fees, registration fees (depending on the trading venue).

⁵ Costs for the electronic transfer of securities.

⁶ In addition to the costs shown above, foreign currency costs may be incurred (exchange fees for securities held in a currency other than that of the settlement account).

⁷ 0.30%, min. CHF 200.00

⁸ Recurring fee for certificate management.