

# TARIFF FOR INVESTMENT PRODUCTS AND SERVICES

as of 1 September 2023



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your values**

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Asset management		Flat-rate fee p.a. */**
The delegated asset management service assigns the assets to experts who will find the most effective way of implementing the chosen investment strategy.	<b>BPS Fund Portfolio (mandate)</b> from CHF 20'000.--	<b>0.30%</b> Min. CHF 60.-- p.a.
	<b>Mandate in funds</b> ° from CHF 100'000.--	<b>1.00%</b> Min. CHF 500.-- p.a.
	<b>Classic mandate</b> ° from CHF 250'000.--	<b>1.20%</b> Min. CHF 1'000.-- p.a.
Advisory service		Flat-rate fee p.a. */**
The financial advisory service is founded on the expertise and professionalism of our Investment Advisory (IA) advisors and specialists. A broad and well-structured range of services to respond to any level of service required, based on cost or assets.	<b>Classic</b>	<b>0.45%</b> Min. CHF 100.-- p.a.
	<b>Advanced Ticket</b>	<b>0.55%</b> Min. CHF 100.-- p.a.
	<b>Advanced Flat</b> from CHF 100'000.--	<b>0.80%</b> Min. CHF 1'000.-- p.a.
	<b>Advisory Professional</b> from CHF 1'000'000.--	<b>1.00%</b> Min. CHF 4'000.-- p.a.
Execution Only		Flat-rate fee p.a. */**
A collection and execution service designed for clients who prefer to operate independently on the financial markets.	<b>Classic</b>	<b>0.40%</b> Min. CHF 100.-- p.a.
	<b>Advanced Ticket</b>	<b>0.45%</b> Min. CHF 100.-- p.a.

\* The flat-rate fee includes custody fees, advisory fees and management fees, where applicable.

\*\* For clients with registered offices in Switzerland or the Principality of Liechtenstein, VAT is added to the charge.

\*\*\* Included: coupon fees, dividends, repayments, issues and increase in capital.

° Not included: federal transfer tax, taxes and third-party fees, where applicable.

Special instructions for maintenance fee: 0.10% p.a. with annual payment/max. CHF 1'000.--  
switch fee: 0.20% one-off payment.

Method of fee calculation and frequency of payment	Securities trading ***	Other services included
Securities and current assets of the product. Annual payment	Included	<ul style="list-style-type: none"> <li>Dedicated advisor</li> <li>Tax statement</li> </ul>
Securities and current assets of the relationship Quarterly payment		<ul style="list-style-type: none"> <li>Dedicated advisor</li> <li>Tax statement</li> <li>Account maintenance costs and postage</li> </ul>
Method of fee calculation and frequency of payment	Securities trading ***	Other services included
Securities only NB: the minimum fee is always charged, even if there are no securities. Six-monthly payment	Classic model	<ul style="list-style-type: none"> <li>Dedicated advisor</li> <li>BPS list (SUISSE)</li> <li>Investment proposals</li> </ul>
Securities and current assets of the relationship Quarterly payment	Included	In addition to the Classic option: <ul style="list-style-type: none"> <li>Tax statement</li> <li>One meeting per year with IA specialist</li> </ul>
		As for Ticket option, plus: <ul style="list-style-type: none"> <li>Account maintenance costs and postage</li> <li>Two meetings per year with IA specialist</li> </ul>
		As for above options, plus: <ul style="list-style-type: none"> <li>Personalisation of your portfolio</li> <li>Proposals and meetings with IA specialist</li> <li>Constant monitoring</li> </ul>
Method of fee calculation and frequency of payment	Securities trading ***	
Securities only Six-monthly payment	Classic model	
	Ticket model, for each transaction: <ul style="list-style-type: none"> <li>POPSO SICAV funds CHF 50.--</li> <li>Other instruments CHF 100.--</li> </ul>	
Trading online		Commission
Digital tool via GoBanking for managing your stock market trading operation independently.	Buy/sell equities, bonds, investment funds and ETFs.	CHF 40.-- per transaction Not included: federal transfer tax, taxes and third-party fees, where applicable.

We inform you that holders of Asset management/Advisory service benefit from the PREMIUM rate when subscribing to a Life Benefit pension account. conditions on www.bps-suisse.ch.

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**Securities trading – Classic model**

Equities and bonds range CHF *	Bonds in CHF and foreign currencies	Equities CH	Other equities and ETFs
0 – 50'000	0.90%	1.05%	1.25%
50'000 – 100'000	0.80%	0.90%	1.10%
100'000 – 250'000	0.70%	0.75%	0.95%
250'000 – 500'000	0.50%	0.50%	0.70%
> 500'000	0.30%	0.40%	0.60%
Minimum	CHF 100.--		

Fonds *	Type	POPSO funds	Third-party funds
	Money Market	0.25%	0.50%
	Bonds	0.50%	1.00%
Mixed funds: incl. balanced, hedge, convertible and fund of funds	Shares	1.00%	2.00%
	Mixed	0.75%	1.50%
Minimum	CHF 100.--		

Other instruments *	Tariff CHF
Warrants and structured products	1.00%, minimum 100.--
Futures	150.-- or against value indicated in contract
Options	The fee charged is equal to that charged by the broker, minimum 100.--
BPS (SUISSE) medium-term bonds	Exempt

Money and fiduciary market investments **	Tariff CHF
Fiduciary investments Min. CHF 500'000.-- or equivalent	0.50% for year
Call/48-hour investments Min. CHF 500'000.-- or equivalent	0.50% for year
Minimum fee	100.--

Restricted deposits (CHF/EUR/USD)	Tariff CHF
Restricted term deposits (1,2,3,6,12 months) Min. CHF 100'000.-- or equivalent	Exempt
Call/48-hour restricted deposits Min. CHF 100'000.-- or equivalent	Exempt

**Other charges**

Other charges for custody fees Six-monthly payment **	Tariff CHF
BPS (SUISSE) medium-term bonds	Exempt
Medium-term bonds of other banks	From 0.09% of the market value (details on request)
Precious metals and currency	From 0.225% of the market value (details on request)
Metal account	See Flat-rate fee, minimum 50.--

Other charges for custody fees Annual payment	Tariff CHF
Savings book for other banks	25.--
Mortgage notes	125.--
Insurance policies	25.--
Sealed deposit **	30.--

Securities transfer **	Tariff CHF
Physical delivery	50.-- for each individual delivery
Delivery to an account	120.-- for each individual delivery
Internal transfer	No charge
Transfer with physical delivery of restricted securities	100.-- plus postage and insurance costs

Corporate actions	Tariff CHF
Swiss/foreign bond coupons	Exempt
Physical collection of foreign bond coupons	Exempt
Swiss/foreign dividends on shares	Exempt
Physical delivery of foreign dividends on shares	Exempt
Repayment of securities in CHF/foreign currency	Exempt
Capital increases and other corporate actions	Exempt

**Other investment products offered by BPS (SUISSE)**

**Investment fund saving plan** For gradual investment depending on objectives.

**Investment fund savings plan Plus** To combine gradual investment and security of performance on account.



Scan the QR code to find out more

\* Excluding negotiation tax, taxes and third party fees, where applicable.

\*\* For clients with registered offices in Switzerland or the Principality of Liechtenstein, VAT is added to the charge.



**Changes to conditions:**

The Bank reserves the right to change the conditions set out in this tariff at any time.

All tariffs can be viewed on our website

[www.bps-suisse.ch](http://www.bps-suisse.ch)