

Investments – Individual clients  
Fee schedule at 01 January 2024

## GENERAL INFORMATION

With BCV Conseil Classique, you will have a dedicated advisor who will send you investment ideas periodically. These ideas will be based on BCV's investment policy and will be in

line with your investor profile. You will also be able to view your portfolio statement anytime through our online platform or by contacting your advisor.

## ADVISORY FEE

<b>Base rate (excl. VAT)</b> (calculated on the total amount)	<b>0.10%</b>	up to CHF 1,000,000
	<b>0.09%</b>	up to CHF 2,000,000
	<b>0.08%</b>	over CHF 2,000,000
<b>Minimum fee (excl. VAT)</b>	<b>CHF 250</b>	

## TRANSACTION FEES

Transaction type	Discount applied to brokerage fees (excl. VAT)
Buying and selling securities on the Swiss market	<b>20%</b>
Buying and selling securities on foreign markets	
Buying and selling investment fund shares	

The fee for subscriptions of stocks, bonds, and similar securities, as well as of structured products on the primary market, is CHF 150 per transaction. The fee for converting structured products into securities is the same as that shown above for buying and selling securities. These

fees are waived for products issued by BCV (e.g., BCV structured products and medium-term notes). Transactions involving other asset classes (e.g., unlisted derivatives) are subject to a separate fee schedule that you can obtain from your advisor.

## OTHER TERMS AND CONDITIONS

### Invoicing of advisory fees

Advisory fees are calculated quarterly on the total value of the managed portfolio as of the 15<sup>th</sup> day of the last month of the quarter in question. It is debited for each quarter on the following dates: 31 March, 30 June, 30 September, and 31 December. If an advisory agreement is entered into before the 16<sup>th</sup> day of a given month, the fee is due for that entire month and for the remainder of the quarter. If an advisory agreement is terminated during a given quarter, the quarterly fee will be prorated to the termination date and calculated on the total portfolio value on the termination date.

### VAT

Swiss VAT, currently 8.1%, is billed only to clients domiciled in Switzerland or Liechtenstein. It is applied to administration, advisory, and transaction fees.

### Administration fee

Administration fees for securities accounts are given in a separate fee schedule. By signing up for BCV Conseil Classique, you will automatically receive a 2 basis-point reduction on the base administration fee. Your advisor can provide you with information on fees for other BCV products and services.

### Additional fees

Stamp duties, trade execution fees, and any other mandatory fees are not included in this schedule and will be billed additionally where applicable. These fees are required by third parties, such as Swiss and/or foreign authorities, or by Swiss and/or foreign law.