

## GENERAL INFORMATION

BCV Conseil Premium is for our most demanding clients, who would like a fully personalised investment portfolio which may include individually selected securities. Every week you will receive specific analyses from our market watch team, and your dedicated advisor will be on hand to send you targeted

investment proposals. We will also track portfolio risk daily and help you adjust your allocation when needed. All this information will be made available to you on our online platform.

## ADVISORY FEE

<b>Base rate (excl. VAT)</b> (calculated on the total amount)	<b>0.50%</b>	up to CHF 2,000,000
	<b>0.45%</b>	up to CHF 5,000,000
	<b>0.40%</b>	up to CHF 10,000,000
	<b>Negotiated fee</b>	over CHF 10,000,000
<b>Minimum fee (excl. VAT)</b>	<b>CHF 5,000</b>	

## TRANSACTION FEES

Transaction type	Ticket fee
Buying and selling securities on the Swiss market	<b>CHF 200</b>
Buying and selling securities on foreign markets	<b>CHF 250</b>
Buying and selling investment fund shares	<b>CHF 200</b>

In some cases, investment fund issuers may charge an anti-dilution fee or third-party fees, which will be added to the ticket fee that BCV charges.

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 7.7%, is billed only to clients domiciled in Switzerland or Liechtenstein. It is applied to administration, and advisory fees.

### Administration fee

Administration fees for securities accounts are given in a separate fee schedule. By signing up for BCV Conseil Premium, 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 charges 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.