VP Bank (Switzerland) Ltd · Valid from 1 July 2026

Services and fees for **private banking**

General information: The list of fees and charges is not exhaustive. Since the charges applicable for a securities transaction (and especially third-party charges) are not always precisely known in advance, the bank estimates them based on values derived from experience. The costs actually charged may therefore vary from the amounts indicated in this brochure. All information refers to the situation as at the publication date. These conditions are subject to change at any time. As a general rule, third-party charges and any taxes are passed on to the client in all transactions. All prices indicated are exclusive of VAT. No account is taken here of any special conditions agreed in individual cases. Please contact your client advisor on this matter. In addition, the General Terms and Conditions of VP Bank (Switzerland) Ltd apply.

Overview of our services

Our modular product world enables us to pursue a goal-oriented advisory approach. Based on your life plans, we work with you to select the right combination that will help you achieve your goals in the best possible way.

VP Vida

Let experts manage your assets while you lean back and enjoy your life.

Custom | Advanced | Essential

VP Auda

We advise you in depth so that you can make the right investment decisions.

Custom | Advanced

Custody and administration

Our professional management services promise you safe custody and efficient administration of your investments.

VP Sensa

Do you have the right financial solutions for your life goals? Our fully fledged activation package lays the groundwork for your financial comfort.

You know your investment goals and decide for yourself which securities to invest in? Then VP Clava is the right choice for you. In addition to VP Sensa, it also includes the sections “custody and administration” and “securities and money market”.

Whether you delegate the management of your assets to us, make the investment decisions yourself or favour a variety of different solutions is secondary. What matters is the right mixture.

VP Vida – wealth management

Delegate and relax – benefit from VP Bank's investment expertise and invest your wealth professionally with us.

Our investment specialists use attractive market situations to optimise your portfolio in line with the agreed investment strategy and create added value for you.

The proven investment process defines an attractive long-term investment strategy, reacts to changing market environments and selects cost-efficient, attractive investment instruments. All this is available in three different mandate forms – depending on your need for customisation.

Your benefits

- Investment management in accordance with VP Bank's market view
- Continuous monitoring of the financial markets
- Periodic screening of asset classes and investment products in compliance with our best-in-class approach
- Consideration of ESG risks and opportunities
- Professional risk management
- Coherent performance reports

The minimum wealth management fee is calculated based on the minimum investment amount. The fee includes:

- The fees listed under 'securities and money market' (p. 8)
- Third-party brokerage, issue and redemption commissions for investment funds, third-party settlement and custody fees in securities trading (p. 12)

Additional fees and costs:

- VP Sensa (p. 6)
- Custody and administration (p. 7)
- Exchange fees, taxes and duties (p. 12)

Our mandate lines are also available in "**Plus**" variants for which sustainability factors play a greater role in investment decisions.

VP Vida Custom

Fully tailored investment strategy to accommodate your individual requirements.

Wealth management fee	p.a.
Up to CHF 5 million	1.00%
Up to CHF 10 million	0.90%
Up to CHF 25 million	0.75%
Above CHF 25 million	0.55%

Min. investment amount: CHF 2 million

VP Vida Advanced

State-of-the-art mandate combining collective and direct investments.

Wealth management fee	p.a.
Up to CHF 2 million	0.95%
Up to CHF 5 million	0.85%
Up to CHF 10 million	0.75%
Above CHF 10 million	0.65%

Min. investment amount: CHF 750,000

VP Vida Essential

Efficiently managed fund mandate with robust diversification.

Wealth management fee	p.a.
All amounts	0.60%

Min. investment amount: CHF 250,000

Strategy Funds

VP Bank Strategy Funds give you the opportunity to utilise VP Bank´s investment expertise even with smaller investment amounts. You benefit from our active investment approach combined with comprehensive risk monitoring.

VP Auda – investment advisory

Listen, sound out and act – we are here to help you achieve your financial goals with advice and assistance. You decide how much support you want from us.

VP Auda Custom and Advanced cover the entire spectrum of professional investments. We use needs-based solutions to implement your investment strategy. Regular risk monitoring for your investments is just as much a priority as providing access to investment ideas and specialists.

Your benefits

- Strategy-based advice in a portfolio context
- Investment ideas and recommendations based on changing market situations
- Regular portfolio monitoring
- Access to VP Bank research
- Personal support from client advisors and investment consultants

VP Auda Custom

The package for proactive investment advice. Share views with your investment consultant in person and at regular intervals.

Investment advisory fee	p.a.
Up to CHF 10 million	0.85%
Up to CHF 25 million	0.75%
Above CHF 25 million	0.55%

Min. investment amount: 1 million

VP Auda Advanced

You share information personally with your client advisor and seek advice at regular intervals.

Investment advisory fee	p.a.
Up to CHF 5 million	0.60%
Up to CHF 10 million	0.55%
Above CHF 10 million	0.50%

Min. investment amount: CHF 250,000

The minimum investment advisory fee is calculated based on the minimum investment amount. The fee includes:

- Investment advice with portfolio monitoring
- Our brokerage fees for equities, bonds, funds and structured products on the secondary market (p. 8)
- Fiduciary commission for "external fiduciary deposits" (p. 8)
- Handling fee for manual orders

Additional fees and costs:

- VP Sensa (p. 6)
- Custody and administration (S. 7)
- Fees for traded options and futures (S. 8)
- Third-party charges, expenses and product costs (p. 12)

Along with the flat fee option described above, a brokerage option is also available. With the brokerage model, the investment advisory fee is reduced by 40%. Additional own and third-party transaction fees for securities and fiduciary commissions (p. 8) apply.

VP Sensa – core services

VP Sensa gives you access to our investment solutions. All our main basic services are included. Combine this package with other modules to align your financial goals with your needs and plans.

Your benefits

- Access to our investment platform and products
- Wide range of investment solutions
- Comprehensive portfolio analysis as part of the goal-oriented advisory approach
- Identification of your life goals as well as the corresponding strategies and solutions
- Holistic and systematic support based on your life goals

VP Sensa

	per month
Basic fee	**CHF 150**
Surcharges	
For clients outside focus markets	CHF 150
For legal entities	CHF 100
For clients whose business relationship requires enhanced monitoring for regulatory reasons	CHF 300

For a list of VP Bank focus markets, see "General provisions" (p. 13). The domicile of the contractual partner (client) is decisive.
Manual payments and other services are charged separately, as stipulated in "Additional services and conditions".

Services included

Key services

- Personal client advisor
- Investment Recommender[1]
- Initial consultation for financial and pension planning

Payment cards

- Various payment cards available on request
- Further additional services according to credit card issuer

E-services

- VP Bank e-banking
- e-banking mobile
- e-Post

Account and payments

- Current account in CHF
- Foreign currency accounts
- Account statements
- e-banking payments
- Electronic standing order payments
- Agio/disagio for cash withdrawals/deposits

Reporting and tax services

- Asset statements
- Country-specific tax report for CH/AT/DE/SE; generic tax report for other countries

[1] Depending on the client's domicile, restrictions or different regulations may apply. For further information, please contact your client advisor.

Custody and administration

With our professional custody, we not only ensure the safekeeping of your investments, but also their efficient administration.

Your benefits

Custody and administration are the foundation of our investment private banking services:

- Safekeeping of securities (includig external custody))
- Administration of securities and liquidity (for example, crediting dividends)
- Incoming delivery of securities
- Redemption of coupons
- Fiduciary investments
- Precious metal account
- Physical storage of precious metals

Custody and administration

	p.a.
Clients in focus markets	0.35%
Clients outside focus markets	0.45%

For a list of VP Bank focus markets, see "General provisions" (p. 13). The domicile of the contractual partner (client) is decisive. A minimum fee per position of CHF 10 p.a. applies.

Further custodian services

Securities delivery	per security
Electronic inbound	Free of charge
Electronic outbound	CHF 150
Physical inbound/outbound	CHF 250

A fee of CHF 10 per internal transfer applies for securities accounts (minimum of CHF 100).

Additional fees and costs:

- Fiduciary investments are also subject to the fiduciary commission (p. 8).
- We reserve the right to charge a special fee for positions involving extraordinary administrative and storage expense or very high third-party costs.

Securities and money market

Our trading platform gives you access to all major financial markets. Transactions take place in a prompt, reliable, efficient manner and in line with best-execution principles.

Equities, bonds, funds and structured products on the secondary market

Fee based on transaction value	
Up to CHF 50,000	0.90%
CHF 50,001 to CHF 100,000	0.80%
CHF 100,001 to CHF 250,000	0.70%
CHF 250,001 to CHF 500,000	0.50%
Above	0.35%
Minimum	CHF 80

A reduced tariff of 0.30% applies for money market funds. An increased minimum fee of CHF 500 applies for hedge funds.

Structured products on the primary market

	Commission
Set-up fee p.a.	up to 2%
Minimum	CHF 100

External fiduciary deposits

Fiduciary call money and time deposit	
Fiduciary commission p.a.	0.15%
Minimum fee call money per quarter	CHF 250
Minimum fee time deposit per transaction	CHF 250

Options

EUREX options	Commission
Up to CHF 20,000	1.30%
CHF 20,001 to CHF 30,000	1.10%
CHF 30,001 to CHF 50,000	0.90%
CHF 50,001 to CHF 100,000	0.80%
CHF 100,001 to CHF 150,000	0.70%
Amounts exceeding CHF 150,000	0.60%
Minimum	CHF 170

Non-EUREX options	Commission
France	3.10%
Great Britain / Netherlands / USA	1.70%
Other countries	2.25%
Minimum	CHF 200

Futures

EUREX futures		Commission
CHF	per contract	CHF 8
	minimum	CHF 200
EUR	per contract	EUR 10
	minimum	EUR 130

Non-EUREX futures		Commission
France/Netherlands/Italy	per contract	EUR 25
	minimum	EUR 130
Great Britain	per contract	GBP 20
	minimum	GBP 90
USA up to 100 contracts	per contract	USD 22
USA from 100 contracts	per contract	USD 12
	minimum	USD 130

Manual orders

An additional handling fee is levied for transactions outside investment advisory solutions that are not placed via e-banking.

Handling fee	
Per transaction	CHF 80

In addition, the following fees apply:
- Third-party charges, expenses and product costs (p. 12)

Additional **services** and **fees**

Additional services and accounts

Reclaiming withholding tax

	Fee
Fee in % of reclaim amount	10%
Minimum	CHF 100
Maximum	CHF 500

Special services

		Fee
Delegation of EMIR reporting in accordance with Art. 9 of the European Market Infrastructure Regulation (EMIR)	p.a.	CHF 100
Investigations (e.g. compliance, confirmations)	p.h.	CHF 250
Retained correspondence	p.a.	CHF 1,000
Investigations and undeliverable correspondence		
In the first year		CHF 100
In subsequent years		CHF 50
Dormant assets		
In the first year		CHF 500
In subsequent years		CHF 300
Termination of the business relationship		
Domicile Liechtenstein, Switzerland		CHF 800
Other countries		CHF 1,100

Accounts and financing

	Current account
Account currency	CHF/EUR and most major foreign currencies
Withdrawal	full amount at any time
Standard statement option, account balancing	quarterly
Account management fees	CHF 60 p.a.
Turnover commission	0.5‰ of the debit entry (min. CHF 75, max. CHF 500 per transaction)

Payment services

Charge options for foreign payments and payments in foreign currencies

Sharing of charges (SHA): As the originator of the transaction, you pay VP Bank's charges. The beneficiary bears all third-party charges (including those of their bank), which are deducted from the amount transferred. In the absence of any instruction to the contrary, this option will be applied. Only the expense option "SHA" (shared costs) is permitted for SEPA payments.

Charges borne by the originator (OUR): You pay all charges. This means that, in addition to VP Bank's own charges, you will also be liable for a fixed third-party charge covering all third-party charges billed to us.

Charges borne by the beneficiary (BEN): The beneficiary bears the payment charges. Any additional payment services (e.g. express, order confirmation) are borne by the sender.

Fixed third-party charges for foreign payments and payments in foreign currencies (charge option OUR)

Currency	Limit	Charges
CHF and EUR		CHF/EUR 10
	from CHF/EUR 1,000	CHF/EUR 25
	from CHF/EUR 10,000	CHF/EUR 40
USD		USD 20
	from USD 25,000	USD 40
	from USD 100,000	USD 60
Other		CHF 35

The charges are calculated in the currency of the account debited. The currency conversion is based on the foreign exchange mid-rate on the day in question.

Additional payment services

Payment services	
Confirmation of order execution to the account holder or to a third party	CHF 30 per payment
Compliance investigations in connection with payments	CHF 150 per hour (minimum CHF 200)
Investigations relating to domestic and international payments	CHF 150 per hour (minimum CHF 75)[2]
Incorrect orders (for payments being returned)	CHF 20
Manual outgoing payments	CHF 60 per payment

Incoming payments by cash deposit at a post office: PostFinance's current fees are charged when the standard account statement is prepared.

Direct debit: With a direct debit, the payee instructs VP Bank to withdraw a certain amount from the bank account of the person who is liable to pay and credit it to the payee's own account. This procedure cannot take place unless the person who is liable to pay has signed a direct debit authorisation in favour of the payee. The payer has the right to contest any unauthorised debit to his account.

Standing order: A standing order is an instruction by the client to carry out recurring payments involving the same amount, payee and payment date (e.g. same day of the month). Standing orders can be set up and administered by the client in VP Bank e-banking, among other methods. There is a one-off set-up fee of CHF 10 per order for standing orders not issued via VP Bank e-banking.

[2] Including third-party fees.

Third-party charges, expenses and product costs

	Minimum/maximum[3]	in %[3]
Taxes and duties		
Swiss turnover tax		0.075% to 0.15%
Stamp duties on British/Irish securities (for purchases)		0.50% to 1.00%
Other duties / turnover taxes		0.0325% to 0.50%
French, Italian and Spanish financial transaction tax (for purchases)		0.10% to 0.40%
Stock exchange transfer tax (variable acc. to exchange)		0.00% to 0.30%
Exchange fees[4]		
BX Swiss	CHF 10 to CHF 50	0.01%
Exchanges of HK, SG, IND, PHI, etc.		0.01% to 0.054%
US SEC fee (for sales)		0.00% to 0.0028%
Exchange fees	CHF 0.20 to CHF 2[5]	
Third-party brokerage		
Equities, liquid markets	CHF 10 to CHF 50[5]	0.02% to 0.12%
Equities, emerging and frontier markets	CHF 10 to CHF 200[5]	0.10% to 0.50%
Exchange-traded EUREX options	CHF/EUR 0.20 to CHF/EUR 1.60[5]	0.20%
Exchange-traded non-EUREX options		0.20% to 1.25%
Exchange-traded US options	USD 1.15[6]	
Stock-market-traded commodity options	USD 3 to USD 5[6]	
Exchange-traded US Treasury options	USD 4.05[6]	
Exchange-traded futures	CHF 1 to CHF 10[6]	
Bonds	CHF 10 to CHF 150	
Fixed-income securities in local markets	CHF 20	0.10%
Investment funds (excl. ETFs)	CHF 20 to CHF 30	
Private equity and hedge funds[7]	EUR 225 to EUR 300	
Investment fund charges		
Issue commissions		0.00% to 5.00%
Redemption commissions		0.00% to 5.00%
Management fees		0.00% to 3.00%
Product costs		
Structuring costs		0.00% to 3.00%
Performance costs		0.00% to 20.00%
Transaction costs		0.00% to 0.50%
Other product costs		variable acc. to issuer
Third-party settlement and custody fees in securities trading		
Custody fee for American or global depository receipts	USD 0 to USD 0.10 per share	
Delivery charges, liquid markets, Europe and USA	CHF 0 to CHF 20	
Delivery charges, other liquid markets	CHF 20 to CHF 100	
Delivery charges, emerging and frontier markets	CHF 50 to CHF 300	

[3] The values given are non-binding estimates based on values derived from experience.
[4] Minimum variable according to exchange.
[5] Range of fees, minimum.
[6] Third-party brokerage per contract.
[7] Additional expenses may be incurred by our counterparties (e.g. for the postage of physical documents).

General provisions

VP Bank's focus markets

VP Bank's focus markets are Liechtenstein, Switzerland, Luxembourg, Singapore, British Virgin Islands, Germany, Denmark, Estonia, Latvia, Lithuania, Norway, Austria, Portugal, Sweden, Spain, Ukraine, Cyprus, China, Hong Kong, Indonesia, Malaysia, Taiwan, Thailand, United Arab Emirates.

Charging of investment fees

All fees are calculated at tiered rates, i.e. the rate shown applies to the total amount of assets or the total transaction value.

The periodic fees are calculated on the average value of the assets during the calculation period and are charged quarterly.

All assets are taken into account when calculating the average assets in the portfolio, regardless of their asset classes and under the inclusion of account balances (e.g. securities, physical positions, money market investments and current accounts).

The absolute value of an individual position is added up; these are not offset against each other, for example, with short positions or forward contracts.

Extraordinary clarifications

We reserve the right to levy a surcharge or supplemental fee of CHF 250 per hour for extraordinary expenses and costs (e.g. for information, copies, confirmations, break-down for tax purposes, deputy safe deposit box openings, physical collection of coupons and security redemptions, compliance clarifications, debt collection, administrative and legal assistance proceedings, opening of business relationships with increased expenditure). Your client advisor will be pleased to provide further information.

Your contact – wherever you may be

VP Bank (Switzerland) Ltd is a bank domiciled in Switzerland and is subject to supervision by the Swiss Financial Market Supervisory Authority (FINMA), Laupenstrasse 27, 3003 Bern, Switzerland, www.finma.ch

International bank locations

VP Bank (Switzerland) Ltd	Talstrasse 59 · 8001 Zürich · Schweiz T +41 44 226 24 24 · info.ch@vpbank.com · www.vpbank.com CHE-107.826.214 MwSt.
VP Bank Ltd	Aeulestrasse 6 · 9490 Vaduz · Liechtenstein T +423 235 66 55 · info@vpbank.com
VP Bank (Luxembourg) SA	2, rue Edward Steichen · L-2540 Luxembourg T +352 404 770-1 · info.lu@vpbank.com
VP Bank Ltd Singapore Branch	128 Beach Road · #13-01 Guoco Midtown Singapore 189773 T +65 6305 0050 · info.sg@vpbank.com
VP Bank (BVI) Ltd	VP Bank House · 156 Main Street · PO Box 2341 Road Town · Tortola VG1110 · British Virgin Islands T +1 284 494 11 00 · info.bvi@vpbank.com

Fund and service companies

VP Fund Solutions (Liechtenstein) AG	Aeulestrasse 6 · 9490 Vaduz · Liechtenstein T +423 235 67 67 · vpfundsolutions@vpbank.com www.vpfundsolutions.com
VP Fund Solutions (Luxembourg) SA	2, rue Edward Steichen · L-2540 Luxemburg T +352 404 770-297 · fundclients-lux@vpbank.com www.vpfundsolutions.com

UN environment programme | finance initiative
Principles for Responsible Banking

Signatory of:
PRI Principles for Responsible Investment

VP Bank (Switzerland) Ltd
Talstrasse 59 · 8001 Zurich · Switzerland
T +41 44 226 24 24 · info.ch@vpbank.com · www.vpbank.com

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