

# Fee Schedule

VP Bank (BVI) Ltd · Valid from April 2026

## VP Sensa – Your Basic Bank Account

### Domestic clients – personal and corporate accounts

Personal accounts	Fee per month
Above USD 25,000	free of charge
Under USD 25,000	USD 50
Corporate accounts	Fee per month
Above USD 50,000	free of charge
Under USD 50,000	USD 60

Minimum initial deposit for personal accounts of at least USD 25,000 and for corporate accounts of at least USD 50,000, or equivalent in all major currencies or assets required.

### International clients – personal and corporate accounts

Personal accounts	Fee per month
Above USD 250,000	USD 50
Under USD 250,000	USD 120
<b>Surcharge</b> For clients whose business relationship requires enhanced monitoring for regulatory reasons.	USD 100
Corporate accounts	Fee per month
Above USD 250,000	USD 60
Under USD 250,000	USD 120
<b>Surcharge</b> For clients whose business relationship requires enhanced monitoring for regulatory reasons.	USD 100

Minimum initial deposit for personal and corporate accounts of at least USD 250,000 or equivalent in all major currencies or assets required. For international clients, an application fee of USD 250 and an account closure fee of USD 300 will apply per account.

## Custody and administration

Custody and administration	Fee
All types of securities and physical metals	0.30% p.a. custody fee debited quarterly

A minimum fee per position of USD 10 p.a. applies.

### Services included:

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

## Brokerage and Foreign Exchange

Trade value (purchases and sales)	Fee
Under USD 50,000	0.40%
USD 50,001 to 100,000	0.375%
USD 100,001 to 250,000	0.30%
USD 250,001 to 500,000	0.225%
Above USD 500,000	0.15%
Minimum fee	USD 25

Manual orders, deliveries/transfers of securities and foreign transactions	Fee
An additional handling fee is levied for transactions that are not placed via e-banking	USD 200
Delivery of securities (outbound)	USD 250 flat fee per security
Foreign exchange	prevailing exchange rates as quoted, plus the applicable percentage stated above (with no minimum), and an additional handling fee for manual orders
Additional charges	plus taxes and duties, third party brokerage, investment fund charges and third-party settlement and custody fees in securities trading

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

Fixed-term deposits	Interest rate/fee
1 week to 12 months, in all major currencies	prevailing interest rate (available upon request) - no additional fees
Minimum	USD 20,000 (or equivalent)
Unwinding of fixed-term deposit before maturity date	loss of accrued interest plus USD 50 process charge

## Vida – Asset management mandate

### VP Vida Go

Asset management fee	p.a.
All amounts	0.40%

Minimum investment amount: USD 10,000

### VP Vida Essential

Asset management fee	p.a.
All amounts	0.60%

Minimum investment amount: USD 250,000

### VP Vida Advanced

Asset management fee	p.a.
Under USD 2 million	0.95%
USD 2 million to USD 5 million	0.85%
USD 5 million to USD 10 million	0.75%
Above USD 10 million	on request

Minimum investment amount: USD 750,000

### VP Vida Custom

Asset management fee	p.a.
Under USD 5 million	1.00%
USD 5 million to USD 10 million	0.90%
USD 10 million to USD 25 million	0.75%
Above USD 25 million	on request

Minimum investment amount: USD 2 million

For the calculation of both fees, the custody and administration fee and the asset management fee, all average asset values in the portfolio are considered, irrespective of their asset class. This includes account balances such as securities, physical holdings, money market investments, and current accounts.

The minimum asset management fee is calculated based on the minimum investment amount.

#### Services included:

- Asset management fee
- Own and third-party brokerage fees
- Issue commissions
- Fiduciary commissions
- Account statements and performance reporting

#### Additional fees:

- VP Sensa (account management fee)
- Custody and administration fee
- Third-party settlement and custody fees in securities trading

## Financing

Product	Maximum term	Lending fee	Rate
Lombard loans	n/a	0% initial fee	based on prevailing market conditions
Residential mortgages	25 years	1% initial fee	fixed & variable rate, upon request
Commercial mortgages	15 years	1% initial fee	fixed & variable rate, upon request
Line of credit	n/a	1% initial fee	variable rate, upon request (0.50% p.a. on unused portion)
Default rate			In case of default, the interest rate on the unpaid principal may be increased to 10% above VP Bank's Prime Rate, current from time to time.
Late charge			A late charge will become payable at a rate of 8.50% of the unpaid loan payment or interest amount.
Services related to mortgage clients			Fee
VP Sensa fee			free of charge
Construction loan disbursements			free of charge

## Payments and other services

Cash/cheques/transfers	Fee
Cash withdrawal (USD)	1%, minimum USD 100
VP Bank manager's cheque for payment within BVI	USD 25 issuance. Delivery fee may also be applicable
Wire transfer via e-banking	USD 55
Wire transfer ordered in person or in writing	USD 250
Transfer within VP Bank Group executed by client via e-banking	free of charge
Transfer within VP Bank Group ordered in person or in writing	USD 50 (USD 15 per transfer between VP Bank BVI Accounts)
Incoming wire transfer	USD 10
BVI cheque deposits	Deposit will be value-dated two business days following physical deposit at the bank.

### Payment options for international money transfers

All charges borne by originator (OUR): the originator of the transaction bears all charges, including VP Bank's and the foreign bank's charges.

Related services	Fee
Loan late payment reminder notice	USD 50
Returned cheque processing fee	USD 100
Cancellation of VP Bank manager's cheque	USD 15 (for stale-dated or lost items)
Bank reference letter	USD 75
Audit confirmation	USD 225
Tax statement	USD 75
Unscheduled statement request (hard copy or electronic copy by e-mail)	USD 25 per statement
Copies of transactions	USD 20 per transaction copy
Investigations of payments and statements (includes returned, amended or corrected transfers)	USD 200 per hour (minimum fee USD 150)
Investigations of payments for providing additional information to correspondent banks	USD 250 per investigation
Searches for archived statements and transactions details	USD 200 per hour (minimum fee USD 150)
Third-party payment confirmation (SWIFT, FedWire, etc.)	USD 50 per confirmation
Replacement of Connect Code card	USD 25 (plus delivery charge)

Other services	Fee
Dormant account fee	USD 1,500
Dormant accounts	Accounts which have not had any transactions or activities by the account holder for the past seven years are regarded as dormant accounts and receive special treatment.
Extraordinary clarifications	We reserve the right to charge a surcharge of USD 250 per hour for extraordinary expenses (e.g., information requests, copies, confirmations, tax breakdowns, safe deposit box openings, coupon collection, compliance clarifications, debt collection, administrative or legal assistance, and complex business relationship openings). Your client advisor can provide further details.
Compliance charges	For complex new account applications, or where enhanced compliance work is required, additional compliance charges may be levied. Your client advisor will be pleased to provide further information.

**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. 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 (BVI) Ltd apply.