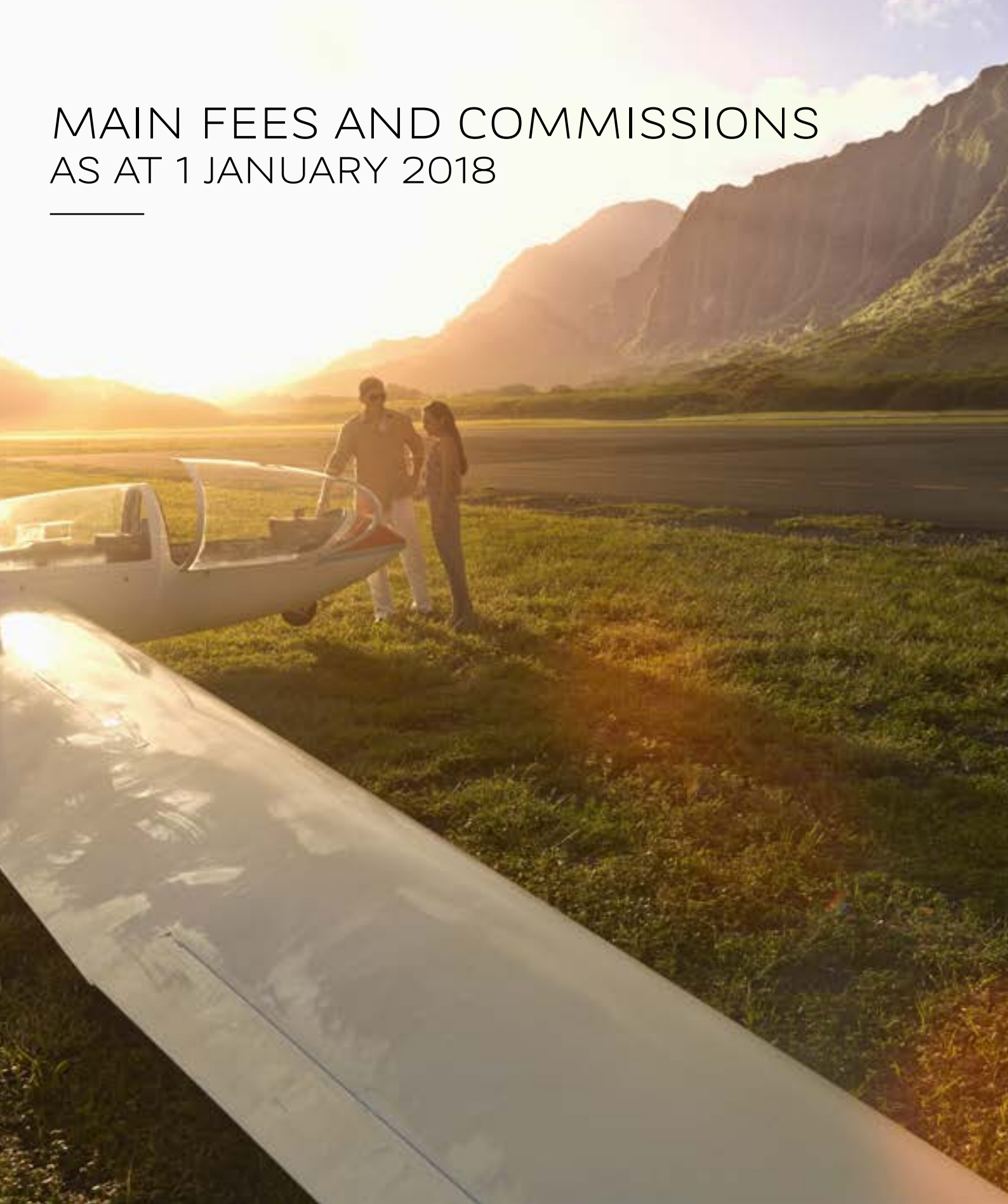


# MAIN FEES AND COMMISSIONS AS AT 1 JANUARY 2018

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**BNP PARIBAS**  
**WEALTH MANAGEMENT**

The bank  
for a changing  
world



### Fee schedule as at 1 January 2018

This document provides an overview of the fees for the main products and services offered by BNP Paribas Wealth Management in Switzerland. Please contact your private banker for more information.

#### NB:

- BNP Paribas Wealth Management reserves the right to charge any transaction that generates a specific cost at actual cost.
- All prices are excluding taxes and are expressed in CHF or equivalent. VAT shall be charged extra, in accordance with the applicable statutory rate. Swiss and foreign taxes are not included in our rates.
- Banking transactions are carried out within a given number of valuation days, expressed as a number of business days in Switzerland from the date of execution.
- Unless otherwise agreed, BNP Paribas Wealth Management reserves the right to change its fee schedule at any time. Clients of BNP Paribas Wealth Management will receive advance notice of such changes, and this document will be revised accordingly and made available.
- This document is intended for use by all BNP Paribas Wealth Management clients.
- For a full description of the products and services offered by BNP Paribas Wealth Management in Switzerland, please refer to the specific brochures, contracts and agreements, which are available on request.
- This document covers the main products and services offered as at 1 January 2018. The fee schedule for products and services not listed herein, including those that are no longer offered but which a client may still hold, are available on request.



# CONTENTS

<b>Banking packages</b>	<b>6</b>
<b>Administrative fees</b>	<b>7</b>
<b>Brokerage</b>	<b>8</b>
Securities transactions	8
Investment fund transactions	8
Structured products	8
Derivatives	9
Fiduciary deposits	9
<b>Advisory agreements</b>	<b>10</b>
<b>Discretionary management</b>	<b>11</b>
“Classic” mandate management fees	11
“SMART” mandate management fees	12
“Crystal” mandate management fees	13
<b>Credit</b>	<b>14</b>
Lombard loan	14
Mortgage	14
Provision of collateral	14
Credit margin	14
<b>Additional fees</b>	<b>15</b>
Payments	15
Bank cards	17
Delivery of securities and metals	19
Safe deposit box rental	20

## BANKING PACKAGES

We offer our clients a choice of two banking packages, the contents of which are detailed below. The corresponding fee is charged on a quarterly basis.

	PREMIUM	STANDARD
<b>Price (CHF per quarter)</b>	<b>700</b>	<b>500</b>
<b>Basic banking services:</b>		
CHF account maintenance	✓	✓
Foreign currency account maintenance	✓	✓
Metals account maintenance	✓	✓
Cross-border account maintenance	✓	✓
MyWealth app (consultation)	✓	✓
MyWealth app (trading)	✓	CHF 25 per quarter
MyWealth app (third party)	✓	CHF 12.50 per quarter
Access to enhanced data protection services <sup>1)</sup>	✓	X
<b>Account statements:</b>		
Quarterly paper account statements	✓	✓
Monthly paper account statements	✓	CHF 60 per quarter
Revenue report	✓	✓
Special postal instructions	✓	CHF 75 per quarter
Express postal delivery	✓	CHF 50 per letter
<b>Payments, cash and bank cards:</b>		
Overdraft facility, transfers between accounts, account sweeping	✓	✓
Transfers via MyWealth app	✓	✓
Transfers in CHF/other currencies <sup>2)</sup>	✓	CHF 15/40 per transfer
Issue/cashing of cheques	✓	CHF 50 per cheque
Cash withdrawals/deposits in CHF	✓	✓
Card replacement <sup>3)</sup>	✓	✓
<b>Miscellaneous:</b>		
Access to Wealth Planning	✓	✓
Tax reclaim <sup>4)</sup>	✓	X

✓ Service is included in the package

X = Service is not included in the standard package

CHF = Standard price charged at portfolio level

<sup>1)</sup> Subject to the Bank's approval in certain situations: Numbered account = CHF 125 per quarter and hold mail service = CHF 125 per quarter

<sup>2)</sup> Transfers in CHF limited to 200 transactions per year and transfers in other currencies limited to 40 transactions per year.

<sup>3)</sup> For debit/credit cards.

<sup>4)</sup> Service offered in certain countries, under specific conditions and for a tax reclaim above EUR 250.

## ADMINISTRATIVE FEES

Administrative fees are calculated based on the total value of the portfolio (including cash) according to the following sliding scale:

Assets (in CHF)	Annual fees
< 2.5 million	0.30%
< 5 million	0.28%
< 10 million	0.26%
< 25 million	0.24%
Above 25 million	0.22%
Minimum fee	CHF 500 per quarter

- Fees are charged quarterly based on average assets at the end of each month, one month ahead of the calendar quarter (first quarter calculated on the basis of assets at the end of December, January and February)
- Fees are calculated based on total assets (including cash). The fee for the asset amount held shall apply to total portfolio assets.
- Surcharge for precious metals and alternative funds: +50%
- Sub-custodians' fees are billed on top, at 0.10% for foreign equities and bonds held through omnibus client segregation and 0.50% for foreign equities and bonds held through individual client segregation.

## BROKERAGE

For every purchase or sale of securities, investment funds or derivatives, the Bank charges a fixed brokerage fee that includes our Bank's fees and charges.

- Stamp duty, taxes, and fees charged by external brokers are charged separately.

### Securities transactions

Transaction amount in CHF (non-cumulative)	Bonds	Equities
	Brokerage	Brokerage
< 50,000	1.00%	1.60%
< 100,000	0.80%	1.40%
< 250,000	0.60%	1.20%
< 500,000	0.50%	1.00%
< 1 million	0.40%	0.90%
Above 1 million	0.30%	0.80%
Minimum fee	CHF 200	CHF 200

### Investment fund transactions

Transaction amount in CHF (non-cumulative)	Money market funds	Bond funds	Equity funds	Alternative and other funds
	Brokerage	Brokerage	Brokerage	Brokerage
< 50,000	0.50%	1.10%	1.70%	1.90%
< 100,000	0.40%	0.90%	1.50%	1.70%
< 250,000	0.30%	0.70%	1.30%	1.50%
< 500,000	0.25%	0.60%	1.10%	1.30%
< 1 million	0.20%	0.50%	1.00%	1.20%
Above 1 million	0.15%	0.40%	0.90%	1.10%
Minimum fee	CHF 200	CHF 200	CHF 200	CHF 200

- Subscription/redemption fees may be charged by third-party funds.

### Structured products

Depending on the maturity, market conditions and product type, fee information may be obtained on request from your private banker.



## Derivatives

### Futures

S&P E-MINI	CHF 20 per contract	BOND	CHF 40 per contract
NIKKEI (US)		DOW	
ESX		NDX 100	
SMI		OIL	
CAC 40		DAX	CHF 50 per contract
FTSE		MIB 30	
METALS		S&P 500	
COMMODITIES			INDIVIDUAL SECURITY

- Minimum CHF 200, plus external brokerage fees.

### Options

1.50% of the premium

Minimum CHF 200

Max. 10% of the premium

## Fiduciary deposits

Investment interest rate	Fiduciary fee rate
0% - 0.25%	0.08%
0.26% - 0.50%	0.15%
0.51% - 1%	0.20%
1.01% - 3%	0.35%
3.01% - 5%	0.60%
> 5%	1.20%
Minimum fee	CHF 250

## ADVISORY AGREEMENTS

The minimum asset amounts required to access advisory agreements are EUR/USD/CHF 1 million for Asset Advisory A<sup>2</sup> and EUR/USD/CHF 2.5 million for Active Asset Advisory A<sup>3</sup>.

Assets (in CHF)	Asset Advisory A <sup>2</sup>	Active Asset Advisory A <sup>3</sup>
	Annual fees	Annual fees
< 2.5 million	0.50%	-
< 5 million	0.45%	0.80%
< 10 million	0.40%	0.70%
< 25 million	0.35%	0.60%
Above 25 million	0.30%	0.50%
Minimum fee	CHF 5,000	CHF 20,000

- Fees are charged quarterly based on average assets at the end of each month, one month ahead of the calendar quarter (first quarter calculated on the basis of assets at the end of December, January and February)
- Fees are calculated based on total assets (including cash). The fee for the asset amount held shall apply to total portfolio assets.
- Administrative fees are billed separately and not deducted.
- Asset Advisory A<sup>2</sup> brokerage fees: 20% off transaction fees on securities and investment funds.
- Active Asset Advisory A<sup>3</sup> brokerage fees: 40% off transaction fees on securities and investment funds.

## DISCRETIONARY MANAGEMENT

### “Classic” mandate management fees<sup>1)</sup>

The minimum asset threshold for the “Classic” mandate is EUR/USD/CHF/GBP<sup>2)</sup> 1 million.

“Classic” mandates			1 - 2.5 million	< 5 million	< 10 million	< 25 million	Above 25 million	Minimum fee per year
<b>CASH &amp; FIXED INCOME</b>								
	Bonds	all-in	0.65%	0.60%	0.50%	0.40%	0.30%	CHF 6,500
	Yield Opportunity	all-in	0.65%	0.60%	0.50%	0.40%	0.30%	CHF 6,500
<b>ALTERNATIVE &amp; EQUITY</b>								
	Alti Select	all-in	1.30%	1.25%	1.20%	1.15%	1.10%	CHF 13,500
	Equity Premium	all-in	1.85%	1.80%	1.75%	1.70%	1.65%	CHF 18,500
<b>PROFILED MANDATES<sup>2)</sup></b>								
<b>Profiled: funds</b>								
	Conservative	all-in	1.35%	1.30%		SMART RANGE		CHF 13,500
	Balanced	all-in	1.55%	1.50%		SMART RANGE		CHF 15,500
	Dynamic	all-in	1.75%	1.70%		SMART RANGE		CHF 17,500
<b>Profiled: SRI funds</b>								
	Conservative	all-in	1.35%	1.30%		SMART RANGE		CHF 13,500
	Balanced	all-in	1.55%	1.50%		SMART RANGE		CHF 15,500
<b>Profiled: direct lines</b>								
	Conservative	all-in	1.35%	1.30%		SMART RANGE		CHF 13,500
	Balanced	all-in	1.55%	1.50%		SMART RANGE		CHF 15,500
	Dynamic	all-in	1.75%	1.70%		SMART RANGE		CHF 17,500
<b>FLEXIBLE MANDATES</b>								
	Flex 30	all-in	1.60%	1.55%	1.50%	1.45%	1.25%	CHF 13,500
	Flex 60	all-in	1.70%	1.65%	1.55%	1.40%	1.25%	CHF 15,500
	Flex 100	all-in	1.80%	1.75%	1.65%	1.50%	1.30%	CHF 17,500

- Fees are charged quarterly based on average assets at the end of each month, one month ahead of the calendar quarter (first quarter calculated on the basis of assets at the end of December, January and February)
- Fees are calculated based on total assets (including cash). The fee for the asset amount held shall apply to total portfolio assets.
- Administrative and brokerage fees included.
- Additional charge of 0.10% to implement investment restrictions/limits.

<sup>1)</sup> The available discretionary management mandates are described in the relevant marketing brochures, available on request from your private banker.

<sup>2)</sup> Mandates in GBP are only available for profiled mandates.

## DISCRETIONARY MANAGEMENT

“SMART” mandate management fees<sup>1)</sup>

The minimum asset threshold for the “SMART” mandate is EUR/USD/CHF/GBP<sup>2)</sup> 5 million

SMART mandates		5 – 10 million	< 25 million	Above 25 million	Fee Minimum per year
<b>SMART GLOBAL INCOME</b>					
20% EQUITIES	all-in	1.30%	1.15%	0.95%	CHF 13,500
40% EQUITIES	all-in	1.50%	1.35%	1.15%	CHF 15,500
60% EQUITIES	all-in	1.70%	1.55%	1.35%	CHF 17,500
80% EQUITIES	all-in	1.70%	1.55%	1.35%	CHF 17,500
<b>SMART FIXED INCOME</b>					
CORE	all-in	0.60%	0.50%	0.40%	
HIGHER INCOME	all-in	0.65%	0.55%	0.45%	CHF 6,500
HIGH YIELD	all-in	0.70%	0.60%	0.50%	CHF 6,500
<b>SMART VOL</b>					
SMART VOL 5 (25% EQUITIES)	all-in	1.30%	1.15%	0.95%	CHF 13,500
SMART VOL 10 (60% EQUITIES)	all-in	1.70%	1.55%	1.35%	CHF 17,500
<b>SMART YIELD</b>					
SMART YIELD EUR	all-in	0.35%	0.30%	0.20%	-
SMART YIELD CHF	all-in	0.25%	0.20%	0.20%	-
<b>SMART ASSET ALLOCATION</b>					
SMART AA 10	all-in	1.30%	1.15%	0.95%	CHF 13,500
SMART AA 20	all-in	1.30%	1.15%	0.95%	CHF 13,500
SMART AA 30	all-in	1.30%	1.15%	0.95%	CHF 13,500
SMART AA 45	all-in	1.50%	1.35%	1.15%	CHF 15,500
SMART AA 55	all-in	1.50%	1.35%	1.15%	CHF 15,500
SMART AA 65	all-in	1.70%	1.55%	1.35%	CHF 17,500
SMART AA 80	all-in	1.70%	1.55%	1.35%	CHF 17,500

- Fees are charged quarterly based on average assets at the end of each month, one month ahead of the calendar quarter (first quarter calculated on the basis of assets at the end of December, January and February)
- Fees are calculated based on total assets (including cash). The fee for the asset amount held shall apply to total portfolio assets.
- Administrative and brokerage fees included.

<sup>1)</sup> The available discretionary management mandates are described in the relevant marketing brochures, available on request from your private banker.

## DISCRETIONARY MANAGEMENT

### “Crystal” mandate management fees<sup>1)</sup>

The “Crystal” mandate provides you with access to discretionary management services through a custom selection of one or more sub-funds of the PMS (Portfolio Management Solutions) fund<sup>2)</sup> available in euro, dollars and/or Swiss francs with a minimum asset threshold of EUR/USD/CHF 50,000. The management fee is received directly by the PMS sub-fund(s). Mandate administration fee: 0.50% per year<sup>3)</sup>.

Crystal mandates	Annual PMS management fee <sup>2)</sup>
Single Asset Class	
<b>CASH &amp; FIXED INCOME</b>	
Short Term Invest EUR	0.30%
Short Term Invest USD	0.30%
Bonds EUR	0.75%
Bonds USD	0.85%
Smart Duration Hedge EUR	0.40%
Smart Duration Hedge CHF	0.25%
Yield Opportunity EUR	0.95%
<b>ALTERNATIVE &amp; EQUITY</b>	
Alti Select EUR	1.35%
Alti Select USD	1.35%
Equity Premium EUR	2.10%
Equity Premium USD	2.10%
Asset Allocation	
<b>FUNDAMENTAL ANALYSIS</b>	
<b>PROFILED: FUNDS</b>	
Conservative USD	1.55%
Conservative EUR	1.55%
Conservative CHF	1.55%
Balanced USD	1.75%
Balanced EUR	1.75%
Dynamic EUR	1.95%
<b>PROFILED: SRI FUNDS</b>	
Conservative EUR	1.55%
Balanced EUR	1.75%
<b>SYSTEMATIC ANALYSIS</b>	
FLEX 30 EUR	1.70%
FLEX 60 EUR	1.80%
FLEX 100 EUR	1.90%

Other costs associated with the operation and distribution of the PMS fund are charged directly to the sub-fund(s) held. For more information on these fees, please consult the fund prospectus and the Key Investor Information Document (KIID), which are available from your private banker.

<sup>1)</sup> The available discretionary management mandates are described in the relevant marketing brochures, available on request from your private banker.

<sup>2)</sup> Portfolio Management Solutions (PMS) is a Luxembourg SICAV incorporated under Luxembourg law and compliant with the Directive 2009/65/EC. The fund's prospectus, key investor information documents (KIIDs), articles of association and annual and semi-annual reports can be obtained free of charge from representative of PMS in Switzerland, BNP Paribas (Suisse) SA, 2, place de Hollande, 1204 Geneva; the payment service in Switzerland is BNP Paribas Securities Services, Paris, succursale de Zurich, 16, Selnaustrasse, 8002 Zurich.

<sup>3)</sup> Administrative fees for the mandate are charged in addition to the PMS annual management fee

## CREDIT

### Lombard loan<sup>1)</sup>

Annual processing fee	CHF 500
Reference rate + margin	TBC (depending on your project)

### Mortgage<sup>1)</sup>

	New contract	Addendum
Application fees	Minimum 0.20%	CHF 1,000
Minimum	CHF 5,000	CHF 1,000
Contract translation	CHF 1,500 – CHF 3,000	CHF 500 – CHF 1,000

### Provision of collateral<sup>1)</sup>

	Credit card Rental guarantee < CHF 50,000	Credit card Rental guarantee > CHF 50,000	BNP Paribas (Suisse) SA financial guarantee
Fee	CHF 750 p.a.	1.5% p.a.	1.5% p.a.
Minimum	-	-	CHF 750/quarter

### Credit margin

The margin applied to financing operations depends on the nature of the operation, the amount, the term and the quality of the securities provided as collateral

<sup>1)</sup> All financing is subject to the prior approval of the Bank's credit committee.

Any applicable consultancy fees, notary fees and collateral acceptance fees are payable by the client.

## OTHER FEES

### Payments

Document search and issuance fee	CHF 50/document with a minimum of CHF 500
Account closure fee	CHF 500

### Transfers

#### THIRD-PARTY FEE

Express postage fee	CHF 50
Value date correction	

#### FUND TRANSFERS

CHF transfers in Switzerland	CHF 15 per transaction
CHF transfers abroad	CHF 40 per transaction
Transfers in foreign currencies	
Written SWIFT confirmation	CHF 25 per operation

#### OTHER OPERATIONS

Overdraft facility	No fees
Transfers between accounts	
Account sweeping	

#### BANK CHEQUES

Cheque issuance	CHF 50 per cheque
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## Cash and portfolio

### CASH TRANSACTIONS

Withdrawal and payment in CHF	No fees
Withdrawal and payment in foreign currencies (where the account is held in the same currency)	0.50% per transaction
Withdrawal and payment in foreign currencies (where the account is held in a different currency)	No fees, margin taken on the brokerage
Fee for sending cash within Switzerland	Dependent on third-party charges
With SecurePost (for information purposes)	Between CHF 65 and CHF 85

### TRAVELLERS CHEQUES

Delivery of travellers cheques	1% per operation
Reimbursement of unused travellers cheques	As per cheque deposit pricing
Payment of travellers cheques in CHF	No fees
Payment of travellers cheques in foreign currencies	0.50% per transaction Min: CHF 15 Max: CHF 250

### CASHING A CHEQUE

Cashing-in fee	CHF 50 per cheque
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### CASHING A CHEQUE (SUBJECT TO COLLECTION)

Cashing a cheque in CHF	CHF 5 per cheque
Cashing a cheque in other currencies	CHF 15 per cheque

### OTHER OPERATIONS INVOLVING CHEQUES

Return fee for unpaid cheques	CHF 25 per operation
Reminder and correspondence fee	
Intervention fee	CHF 10 per operation
Fee for stopping a cheque	CHF 20 per operation
Correspondent fees	Dependent on third-party charges
Express postage fee	



## Bank cards

### Maestro card

Only available to holders of personal accounts.

Maximum withdrawal amount per month	CHF 10,000
Annual fee	CHF 50

Cards can be used anywhere in the world for withdrawals and payments. Fees are paid to the issuer rather than BNP Paribas.

#### WITHDRAWALS AND PAYMENTS IN SWITZERLAND

Fees for ATM withdrawals in CHF	CHF 2
Fees for ATM withdrawals in EUR	CHF 3.50
Payments	CHF 1 per payment

#### WITHDRAWALS AND PAYMENTS ABROAD

Payments/Withdrawals	ATM withdrawal	Chip & PIN payment	Magnetic strip payment
Fees within Europe	EUR 1.30 + 0.20% <sup>1)</sup>	EUR 1.00 + 0.20% <sup>1)</sup>	EUR 0.50 + 0.20% <sup>1)</sup>
Fees outside Europe	USD 1.25 <sup>1)</sup>	USD 1.25 <sup>1)</sup>	USD 1.25 <sup>1)</sup>

<sup>1)</sup> Fee of CHF 1.01 per withdrawal for the card's issuer bank, plus a fee of CHF 0.72 per payment

## Credit card

### MASTERCARD, VISA AND VISA PRIVILÈGE TOPCARD SERVICE CARD

	SILVER/CLASSIC CHF	GOLD CHF	GOLD USD	GOLD EUR
Fee for the first year	CHF 50	CHF 100	CHF 75	CHF 65
Fees for subsequent years	CHF 100	CHF 200	CHF 150	CHF 130
Second card	CHF 20	CHF 50	CHF 50	CHF 30
Card replacement	Free	Free	Free	Free

### STAGGERED PAYMENTS

An annual rate of 15% is debited from the purchase date.

### VISA TOPCARD BUSINESS CARD

	CLASSIC CHF	CLASSIC USD	CLASSIC EUR	GOLD CHF	GOLD USD	GOLD EUR
Opening a business account	CHF 100	CHF 85	CHF 65	CHF 100	CHF 85	CHF 65
First year of business	Free	Free	Free	Free	Free	Free
Second year of business onwards	CHF 100	CHF 85	CHF 65	CHF 200	CHF 150	CHF 130

### CASH WITHDRAWAL

	ATM withdrawal	Counter withdrawal
Prices with credit on the card Operations within Switzerland	Free	Free
Prices with credit on the card Operations abroad	CHF 5/USD 4/EUR 3 per withdrawal	CHF 10/USD 8/EUR 6 per withdrawal
Prices without credit on the card Operations within Switzerland/ abroad	2.5% per withdrawal Min. CHF 5/USD 4/EUR 3 per withdrawal	4% per withdrawal Min. CHF 10/USD 8/EUR 6 per withdrawal

## Delivery of securities and metals

### Transfers of securities

Outgoing securities	CHF 200 per holding
Incoming securities	No fees
Internal transfers	
Transfers of physical securities and metals	CHF 400 per holding
Correspondent fees	Dependent on third-party charges

### Delivery against payment

Outgoing securities	CHF 200 per holding
Incoming securities	
Correspondent fees	Dependent on third-party charges

## Safe deposit box rental

Safe deposit box rental payments are made in advance for a full year. No fees will be repaid if the rental is terminated during the year.

### Geneva

Volume <sup>1)</sup>	Annual fees
06x30x50	CHF 200
10x30x50	CHF 200
15x30x50	CHF 200
20x30x50	CHF 250
30x30x50	CHF 300
40x30x50	CHF 400
30x60x50	CHF 550
60x60x50	CHF 1,000
Vault	CHF 1,250 per month

### Zurich

Volume <sup>1)</sup>	Annual fees
06x30x50	CHF 200
10x30x50	CHF 200
15x30x50	CHF 200
22x33x50	CHF 250

### Lugano

Volume <sup>1)</sup>	Annual fees
06x30x50	CHF 200
10x30x50	CHF 200
20x30x50	CHF 250
30x30x50	CHF 300
50x60x50	CHF 850
60x60x50	CHF 1,000

<sup>1)</sup> Volume: height x width x depth in cm







## CONNECT WITH US



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