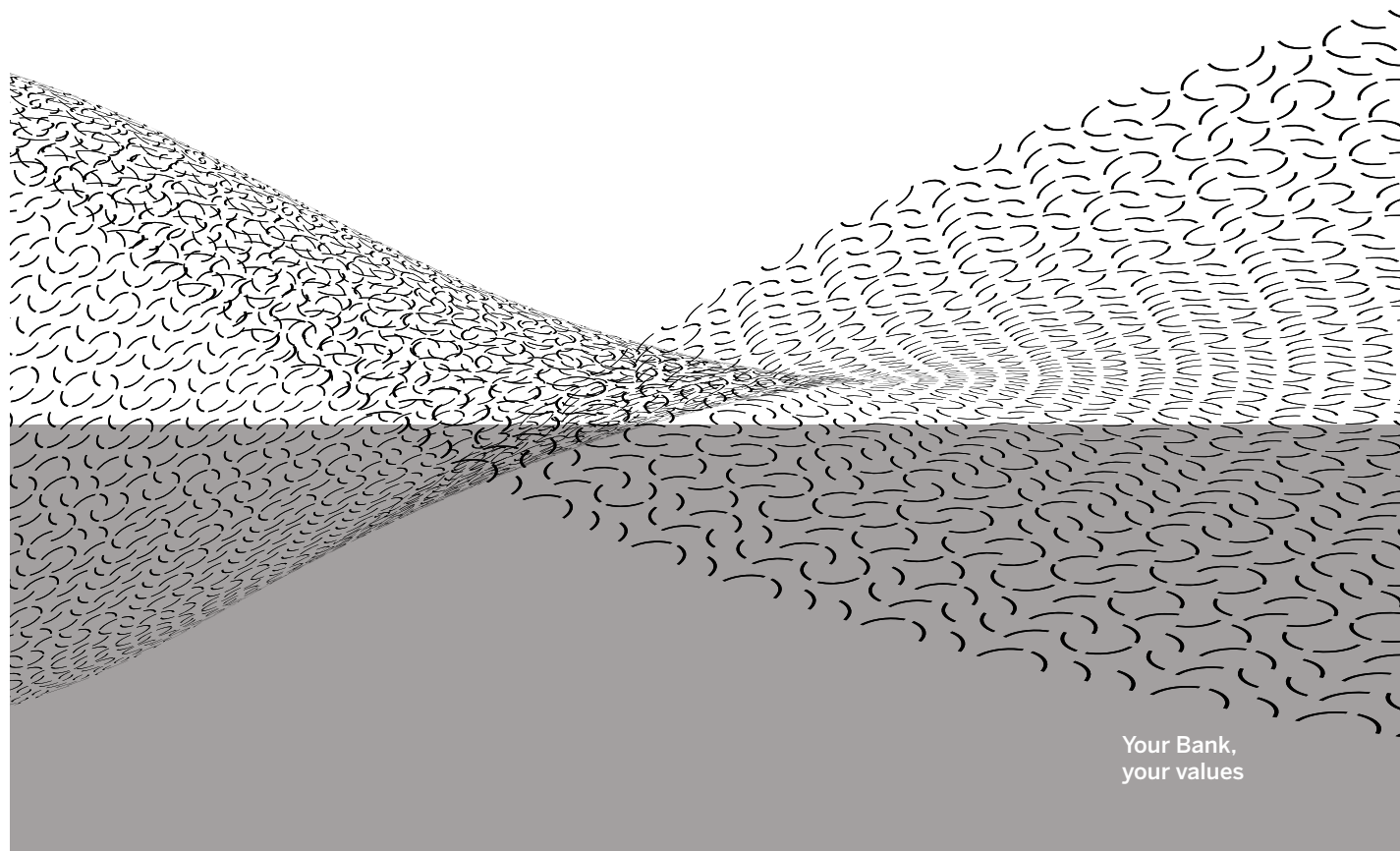


TARIFF FOR WEALTH MANAGEMENT MANDATE

as of 1 January 2021



Your Bank,
your values

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TARIFF MANAGEMENT MANDATE

as of 1 January 2021

Mandate management type	Investment profiles line	Risk tolerance	Investment objectives	Available currencies / minimum amount	Asset allocation	Profile	Flat rate Includes: – Management fee – Custody fee – Brokerage fee
"Multi" mandates	Multi Fixed Income	Low	Capital preservation. This objective is pursued in the medium term, i.e. up to 5 years, by investing in bond funds.	EUR, CHF, USD 100'000	Cash (0-20%) and fixed income (80-100%)	Fixed Income	1.00% min. EUR 800
	Multi Moderate	Medium-low	Capital preservation and long-term return prospect. This objective is pursued in the long term, i.e. over 5 years, by investing in bond funds and a small percentage of equities.	EUR, CHF, USD 100'000	Mainly: fixed income (50-70%); Minority: cash (0-20%), equities (15-35%) and other investments (0-20%)	Moderate	1.20% min. EUR 1'000
	Multi Balanced	Medium-high	Long-term capital growth. This objective is pursued in the long term, i.e. over 5 years, by investing in both bond funds and equities.	EUR, CHF, USD 100'000	Mainly: balance between fixed income (30-50%) and equities (35-55%); Minority: cash (0-20%) and other investments (0-20%)	Balanced	1.30% min. EUR 1'100
	Multi Equities	High	Long-term capital growth with an overweight position in the equity markets. This objective is pursued in the long term, i.e. over 10 years, by investing mainly in equity funds.	EUR, CHF, USD 100'000	Mainly: equities (75-95%); Minority: cash (0-20%) and other investments (0-20%)	Growth	1.50% min. EUR 1'250
	MULTI ESG Moderate	Medium-low	Long-term or sustainable investment that consider ESG factors. Capital preservation and long-term return prospect. This objective is pursued in the long term, i.e. over 5 years, by investing in ESG bond funds and a small percentage of equities.	EUR, CHF 100'000	Mainly: fixed income (50-70%); Minority: cash (0-20%), equities (15-35%) and other investments (0-20%)	Moderate	1.20% min. EUR 1'000
	MULTI ESG Balanced	Moderate high	Long-term or sustainable investment that consider ESG factors. Long-term capital growth. This objective is pursued in the long term, i.e. over 5 years, by investing in both ESG bond funds and equities.	EUR, CHF 100'000	Mainly: balance between fixed income (30-50%) and equities (35-55%); Minority: liquidity (0-20%) and other investments (0-20%)	Balanced	1.30% min. EUR 1'100
	MULTI ESG Equities	High	Long-term capital growth with an overweight position in the equity markets. This objective is pursued in the long term, i.e. over 10 years by investing mainly in ESG equity funds.	EUR, CHF 100'000	Mainly: equities (75-95%); Minority: cash (0-20%) and other investments (0-20%)	Growth	1.50% min. EUR 1'250

TARIFF MANAGEMENT MANDATE

as of 1 January 2021

Mandate management type	Investment profiles line	Risk tolerance	Investment objectives	Available currencies / minimum amount	Asset allocation	Profile	Flat rate Includes: – Management fee – Custody fee – Brokerage fee
"Multi" mandates	MULTI High Return Moderate	Moderate high	Strategy geared towards selecting investment vehicles that can create a significant and stable flow of returns over time. Long-term capital growth and long-term return prospect. This objective is pursued in the long term, i.e. over 5 years, by investing in both bond funds and equities.	EUR, CHF 100'000	Flexible allocation: fixed income (0-100%); cash (0-30%); equities (0-30%); other investments (0-40%)	Moderate growth	1.20% min. EUR 1'000
	MULTI High Return Balanced	High	Strategy geared towards selecting investment vehicles that can create a significant and stable flow of returns over time. Long-term capital growth and long-term return prospect. This objective is pursued in the long term, i.e. over 5 years, by investing in both bond funds and equities.	EUR, CHF 100'000	Flexible allocation: fixed income (0-100%); liquidities (0-30%); equities (0-50%); other investments (0-50%)	Balanced growth	1.30% min. EUR 1'100
"Dynamic" mandates	Flex 15	Moderate high	Capital preservation and long-term return prospect. This objective is pursued in the long term, i.e. over 5 years, by investing in fixed-income investments and a small percentage of equities.	EUR 250'000	Flexible allocation in "risk" assets such as equities (0-15%), fixed income (0-100%), cash in the reference currency (0-30%), other investments (0-30%)	MAX 15	1.60% min. EUR 3'600
	Flex 30	Moderate high	Capital preservation and long-term return prospect. This objective is pursued in the long term, i.e. over 5 years, by investing in both fixed-income investments and equities.	EUR 250'000	Flexible allocation in "risk" assets such as equities (0-100%), cash in the reference currency (0-30%), other investments (0-30%), fixed income (0-100%)	MAX 30	1.70% min. EUR 3'900
	Flex 50	High	Long-term capital growth. This objective is pursued in the long term, i.e. over 5 years, by investing in both fixed-income investments and equities.	EUR 250'000	Flexible allocation in "risk" assets such as equities (0-50%), cash in the reference currency (0-30%), other investments (0-50%), fixed income (0-100%)	MAX 50	1.80% min. EUR 4'100
	Flex Foreign Currencies	High	Long-term capital growth through significant exposure to the currency markets. This objective is pursued in the long term, i.e. up to 5 years, by investing in cash in foreign currencies and bond products.	EUR 250'000	Flexible allocation in foreign currencies: cash (0-100%), bonds and fixed income (0-100%)	Significant growth on the currency markets	1.75% min. EUR 1'600
	Flex Equities	High	Long-term capital growth with an overweight position in the equity markets. This objective is pursued in the long term, i.e. over 10 years by investing mainly in equity products.	EUR 250'000	Flexible allocation in "risk" assets such as equities (0-100%), other investments (0-30%), emerging markets, cash in the reference currency (0-100%) and fixed-income investments in the reference currency (0-100%)	Significant growth on the equity markets	1.90% min. EUR 1'700

as of 1 January 2021

Mandate management type	Investment profiles line	Risk tolerance	Investment objectives	Available currencies / minimum amount	Asset allocation	Profile	Flat rate Includes: – Management fee – Custody fee – Brokerage fee
"Focus" mandates	Fixed Income	Low	Capital preservation. This objective is pursued in the medium term, i.e. up to 5 years, by investing in bond funds.	EUR, CHF 250'000	Cash (0-20%) and fixed income (80-100%)	Fixed Income	1.25% min. EUR 2'500
	Swiss Equities	High	Long-term capital growth with an overweight position in the equity markets. This objective is pursued in the long term, i.e. over 10 years by investing mainly in equity products.	CHF 250'000	Mainly: equities (80-100%); Minority: cash (0-20%), other investments (0-20%)	Swiss Equities	1.90% min. EUR 4'600
	European Equities	High	Long-term capital growth with an overweight position in the equity markets. This objective is pursued in the long term, i.e. over 10 years, by investing mainly in equity products.	EUR 250'000	Mainly: equities (80-100%); Minority: cash (0-20%), other investments (0-20%)	European	1.90% min. EUR 4'600

Note on Investment Profiles:

Cash: cash in the reference currency, term or demand deposits, money market funds.

Fixed income: bonds, bond funds, bond ETFs, bond structured products.

Equities: equities, equity funds, equity ETFs, equity structured products.


Other investments: mixed funds, commodities, real estate funds, structured products, derivatives, hedge funds, absolute return strategy.

The percentages in the description of "risk" asset allocation may be subject to the reference limits mentioned in this document being temporarily exceeded, especially in the event of market fluctuations, which necessarily have an impact on the values of financial instruments.

Medium-low risk tolerance implies low exposure to equity markets.

Medium-high risk tolerance implies an exposure on equity markets of up to 30% and of up to 40% on "other investments".

High risk tolerance implies an increased exposure to equity markets. Specific flat-rate fee in case of special instructions: EUR 1'000

 The acronym "ESG" refers to three aspects: environment, social, governance.

NB: For assets in excess of EUR 2 million, customised conditions may be agreed with the Bank.