



SAANENLAND, WHERE BANKING MATTERS

SERVICES AND PRICES

VALID AS OF 1 JANUARY 2024

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ACCOUNT MANAGEMENT

Prices incl. VAT

Account maintenance fees (without foreign currencies)	Tariff
Account opening	Free of charge
Account opening for seasonal workers	50.00
Electronic account statement via e-banking (no postage)	Free of charge
Account closure * 1)	5.00
Unannounced capital withdrawal (above withdrawal limit)	2.00%
Debit interest on account overdraft 2)	8.25% p.a. + 0.25% commission p.q.
Account maintenance fees **	According to range of accounts
E-tax statement	Free of charge

Dormant assets

Flat fee for administration, monitoring, account management, per year	250.00
Address research, per hour	100.00
Reporting fee of reporting office	100.00
Termination of dormancy (reactivation fee)	100.00

Dormant accounts are deemed to be dormant if messages from the customer or the authorised representative are not received and the bank is no longer able to contact the customer or any authorised representative.

Reminder charges

	Tariff
1st reminder	Free of charge
2nd reminder	10.00
3rd reminder	20.00

All fees for legal action will be charged.

* E-private account, e-business account, shareholder packages and Youth Account Free 25 free of charge.

** Plus third-party fees and payment transaction fees.

1) For foreign currency accounts: conversion of fees into the respective currency by balancing accounts. Accounts without limit = annual balancing, accounts with limit = quarterly balancing.

2) 0.25% p.q. Exceedance commission on the average target turnover.

FOREIGN CUSTOMERS

Customers with tax domicile abroad (without US status)	Per year	120.00
Customers with US status and domiciled in the USA	Per year	480.00
Clients with US status and domiciled outside the USA	Per year	360.00
Service fee for foreign custody account clients	Per year	300.00



CARDS

Prices incl. VAT

Debit and credit cards***Debit Mastercard**

– Annual fee ¹⁾	40.00
– Card replacement ¹⁾	30.00
– Blocking of card ²⁾	10.00
– Cashpoint (ATM) withdrawals in Switzerland	Free of charge
– Cashpoint (ATM) withdrawals abroad ³⁾	4.00
– Purchase of goods in Switzerland and abroad (including online transactions) ³⁾	Free of charge

MasterCard Silver/VISA Classic

– Main card annual fee ¹⁾	100.00
– Additional card annual fee ¹⁾	25.00
– Card replacement (worldwide)	20.00

MasterCard Gold/VISA Gold

– Main card annual fee	200.00
– Additional card annual fee	50.00
– Card replacement (worldwide)	Free of charge
– Other services and prices	See current credit card tariff

* Shareholders with package solution benefit from special conditions.

- ¹⁾ Youth Account Free 25 free of charge.
- ²⁾ Via e-banking / mobile banking free of charge.
- ³⁾ Plus any third-party fees.

PAYMENTS

Prices incl. VAT

Domestic payments	Manual order	E-banking
Payment order ¹⁾	12.00	Free of charge
Additionally per credit slip/item	0.50	Free of charge
Quick order with credit slips per order	1.00	–
Customer invoices with payment upon receipt (per invoice)	12.00	Free of charge
Standing order in CHF per execution ²⁾	0.50	Free of charge
Master list (payroll) per execution (only with the standard form of the bank)	3.00	Free of charge
Direct debit per execution	Free of charge	–
Surcharge for express payments	+10.00	–
Surcharge for printing Quick order at counter	+5.00	–

Payment transactions in foreign currency or abroad

Payment order (incl. SEPA) ³⁾	12.00	Free of charge
Standing order per execution ²⁾	5.00	Free of charge
EUR direct debit per execution ⁴⁾	Free of charge	–
Surcharge all expenses to be paid by the client	+25.00	+25.00
Surcharge for express payments	+25.00	+25.00
SWIFT confirmation	+12.00	+12.00

¹⁾ Account transfers (CHF & foreign currency) inside the bank are free of charge.

²⁾ Cost per manual change CHF 5.00.

³⁾ Investigations/refund claims via **SWIFT CHF 50.00**.

⁴⁾ The payee must process the direct debit via a Swiss bank.

All expenses (except surcharges) are debited at the end of the year.

CHEQUES AND CASH TRANSACTIONS

Prices incl. VAT

Cheques¹⁾ in CHF

Bank cheque issue in CHF	Each	20.00
Correspondence cheque		
Set of 100 copies		97.00 + shipping costs
Shipping costs of correspondence cheque:		
Flat rate (per order)		10.00
Surcharge for registered mail		2.00
Surcharge for express delivery		15.00
Cheque return		Free of charge
Cheque redemption ²⁾		30.00 + third-party fees
– Cheque on SB Saanen Bank AG		Free of charge
Credit note after receipt (a.r.) ²⁾		50.00 + third-party fees

¹⁾ Cheques are only credited to customer accounts.

²⁾ Only possible in CHF and EUR.

Cash transactions

CHF deposits/withdrawals		Free of charge
Night safe deposits		On request
Deposits/withdrawals to EUR accounts		
– Up to EUR 5,000		Free of charge
– From EUR 5,000	On the total amount	0.50%
Deposits/withdrawals into/from other foreign currency accounts		
– Agio/disagio	On the total amount	1.00%
Purchase/sale foreign currencies (banknotes only) at daily exchange rates		Free of charge
Changing coins for non-customers	On the total amount	1.00%

OTHER SERVICES

Prices excl. VAT

Safe deposit box fees		Size in mm (h x w x d)*	Per calendar year
Saanen	Size 1	50 x 240 x 350	80.00
24 h safe deposit system	Size 2	110 x 240 x 350	85.00
	Size 3	170 x 240 x 350	115.00
	Size 4	230 x 240 x 350	140.00
	Replacement of access card		per card 30.00
Saanen	Size 1	70 x 285 x 485	80.00
	Size 2	95 x 285 x 485	85.00
	Size 3	150 x 285 x 485	115.00
	Size 4	315 x 285 x 485	160.00
Gstaad	Size 1	56 x 285 x 485	80.00
	Size 2	92 x 285 x 485	85.00
	Size 3	156 x 285 x 485	115.00
	Size 4	190 x 285 x 485	140.00
	Size 5	292 x 285 x 485	160.00
Schönried	Size 1	50 x 250 x 400	75.00
	Size 2	80 x 250 x 400	80.00
	Size 3	160 x 250 x 400	85.00
	Size 4	190 x 250 x 400	115.00
	Size 5	280 x 250 x 400	140.00
Safekeeping of safe deposit box keys by Saanen Bank			100.00

The rent must be paid in advance. There will be no pro rata refund. Offer is only valid as long as free boxes are available. The maximum weight per box is 25 kg (20 kg for 24 h safe deposit system). Fees to the debit of an account only (no invoicing possible).

*Special sizes on request

Additional services

Research/administrative expenditure	Per hour	100.00
Retained correspondence	Per year	200.00
Numbered accounts	Per year	300.00
Domiciliary companies	Per year	360.00
Confirmation of business relationship		100.00
Certificate for deposit of cash payments to capital subscription accounts	On certificate amount	1.00%
	Min.	50.00
	Max.	2,000.00

FINANCING

Prices incl. VAT

Services

Change of creditor, per mortgage deed	Third-party charges + 30.00
Costs for sending out mortgage deeds	Third-party charges + 20.00
Registration of retention of title	Third-party charges + 20.00
Removal of limits on current account	Free of charge
Custody of mortgage deeds	Free of charge
Custody of mortgage deeds in the securities-account	As per custodial fees
Land register statement	30.00
Guarantee commitment (on guarantee volume)	0.15% per quarter Min. 7.50 per quarter
Credit check without conclusion of contract subject to invested time	1% of the loan amount Min. 100.00 Max. 500.00
Balancing costs in case of redemption by third parties	1% of the loan amount Min. 150.00 Max. 350.00

INVESTING

Prices excl. VAT

Shareholder securities account	Per year	Calculated market value
Safekeeping of registered shares of SB Saanen Bank AG	Free of charge	
Execution-only * / **		
Custody fee		0.20%
Surcharge third-party fees for securities with domicile abroad		0.10%
Minimum fee	30.00	
Transaction-related investment advice * / **		
Custody fee		0.25%
Surcharge third-party fees for securities with domicile abroad		0.10%
Minimum fee	100.00	
Discounts on custody fees ***		
– For custody fees > CHF 3,000		20%
– For custody fees > CHF 5,000		25%
– For custody fees > CHF 7,500		30%
Classic asset management from CHF 100,000 **		
Flat-rate fee (depending on the chosen investment strategy) including brokerake fees, custody fees and custody account maintenance fee	Fixed interest	0.60%
	Income	0.80%
	Balanced	1.00%
	Growth	1.20%
¹⁾ Swiss equities focus on dividends	Equities ¹⁾	1.50%
	Custom	1.75%
Indexed asset management from CHF 1,000 **		
Flat-rate fee (regardless of the chosen investment strategy), including brokerage fees, custody fees, custody account maintenance fee		0.80%
Privor pensions: securities solutions		
Custody fee		0.25%
Minimum fee per year in CHF	30.00	
Additional services		
E-tax statement		free of charge
Title deliveries, physical or electronic ****	Per item	100.00
Precious metals (metal account)		30.00
Safekeeping of mortgage deeds, insurance policies, envelopes	Per item	10.00
Fiduciary deposit	On investment amount	150.00
Time deposits and call money	On request	0.50%
Refund claims of foreign withholding tax for clients domiciled in Switzerland	From	200.00
Refund claims of Swiss withholding tax for customers domiciled abroad	From	300.00

* SB Saanen Bank AG shares are stored free of charge regardless of the form of service.

** Debited quarterly

*** Discounts do not apply to third-party fees

**** Physical regional titles: CHF 30.00 / Title deposits are free of charge.

INVESTING

Brokerage fees	Normal tariff	E-banking
Bonds traded in Switzerland		
Minimum per order CHF	80.00	50.00
Up to CHF 50,000	0.75%	0.563%
Up to CHF 100,000	0.60%	0.45%
Up to CHF 200,000	0.50%	0.375%
From CHF 200,000	0.40%	0.30%
Bonds traded abroad		
Minimum per order CHF	120.00	90.00
Up to CHF 50,000	0.90%	0.675%
Up to CHF 100,000	0.80%	0.60%
Up to CHF 200,000	0.60%	0.45%
From CHF 200,000	0.40%	0.30%
Medium-term bonds of our bank	Free of charge	–
No brokerage fees (also no custody fees)		
Equities/investment funds/ETFs/precious metals and structured products traded in Switzerland		
Minimum per order CHF	80.00	50.00
Up to CHF 50,000	1.00%	0.75%
Up to CHF 100,000	0.80%	0.60%
Up to CHF 200,000	0.60%	0.45%
Up to CHF 250,000	0.40%	0.30%
From CHF 250,000	0.30%	0.225%
Equities/investment funds/ETFs/precious metals and structured products traded abroad		
Minimum per order CHF	120.00	90.00
Up to CHF 50,000	1.10%	0.825%
Up to CHF 100,000	0.90%	0.675%
Up to CHF 200,000	0.70%	0.525%
Up to CHF 250,000	0.50%	0.375%
From CHF 250,000	0.30%	0.225%
Small transactions until minimum fee is reached	10%	10%
Futures – all stock exchanges (fees per contract, min. CHF 120)	20.00	–
Option contracts – all stock exchanges (minimum CHF 120)	1.50%	–
Fondsinvest Purchase	1.00%	–
Fondsinvest Sale	Free of charge	–
Privor 3a (securities solution – no minimum fee)	1.00%	–
Vested benefits accounts (securities solution – minimum CHF 80)	1.00%	–

Fees, duties and third-party fees will be debited additionally.

Distribution indemnities are passed on.



01.01.2024