

# FEES & CHARGES

April 2024

CA Indosuez (Switzerland) SA  
Singapore Branch

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## ACCOUNT MANAGEMENT AND STANDARD SERVICES

## ACCOUNT OPENING, MAINTENANCE AND CLOSURE

Account opening	no charge
MINIMUM QUARTERLY MAINTENANCE FEE (irrespective of number of accounts opened)	
• If account's assets valuation is at or above SGD 3 million	SGD 1,000
• If account's assets valuation is below SGD 3 million	SGD 2,000
Dormant Account Fee <sup>1</sup>	SGD 2,000 per quarter
Account statements	No charge
Mailing	No charge
Account closure	SGD 3,000

## FIXED DEPOSITS

Minimum deposit SGD 250,000	No charge
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(in SGD or foreign currency equivalent). Deposit rates vary among different currencies, deposit amounts and periods

## CUSTODY AND ADMINISTRATION FEES

## FLAT SECURITIES ADMINISTRATION QUARTERLY FEE

Charged each quarter based on the estimated value of securities and metals on deposit at each month-end.

This flat fee covers costs of custody, administration of securities on deposit, redemptions, coupon and dividend services and management of corporate actions on securities (bonus share grants, redenomination, splits, swaps, capital increases, choice of dividend payment, etc.). For metals held in physical custody, the fee covers handling and storage costs.

Securities on deposit	up to 0.40% p.a.
Metals on deposit	charged in addition to administration fees at 0.12% p.a.
Third party mutual funds without distribution agreement	Supplement of 0.20% p.a.
Minimum quarterly fee	SGD 500 per account

## PRECIOUS METALS ACCOUNT MANAGEMENT

- Metals account maintenance fees, charged each quarter and calculated daily on the basis of the position's valuation, for each metals account opened, according to the type of metal:

Type of metals account	Account maintenance fee
Gold	Up to 0.30% p.a.
Silver	Up to 0.40% p.a.
Platinum / Palladium	Up to 0.35% p.a.
Minimum fee per quarter	SGD 500

## SECURITIES TRANSFERS FEES

	Partial or total transfer of portfolio	Transfer of securities against payment
Transfer fee (per item)	SGD 100	SGD 200
Maximum fee (per transfer)	SGD 2,000	-
Stamp duty and correspondents' fees	if applicable	if applicable

## TRANSFERS OF METALS POSITIONS FEES

Transfer fee (per transaction)	SGD 100
Stamp duty and correspondents' fees	if applicable

<sup>1</sup> Each time an account is designated or remains designated as dormant on the Bank's review pursuant to the General and Other Terms and Conditions, the Bank has the right to charge a Dormant Account Fee on that account for that review. The Bank also has the right to (a) conduct such review from time to time and at any time on any account; and (b) determine the Dormant Account Fee amount chargeable (subject to the abovementioned cap) for any account determined as dormant after such review, all as the Bank may deem fit at its sole and absolute discretion.

## 02 • Fees & Charges

# DISCRETIONARY PORTFOLIO MANAGEMENT

- Minimum assets under mandate (in SGD or foreign currency equivalent) ..... SGD 700,000
- Management fee ..... Charged quarterly and calculated at the end of each month based on gross assets under mandate according to the cumulative fee schedule below

### DPM MANAGEMENT FEE (% P.A.)

Gross assets under mandate (SGD or foreign currency equivalent)		Income*	Defensive	Balanced	Growth	Dynamic
SGD	700,000 to 7 million	0.65%	0.65%	0.75%	0.85%	0.85%
	7 million to 28 million	0.55%	0.55%	0.65%	0.75%	0.75%
	Above 28 million	0.45%	0.45%	0.55%	0.65%	0.65%

\*Also applicable to the Absolute Return Mandates

- Minimum quarterly fee ..... SGD 400

### DPM ALL-IN FEE (% P.A.)

Gross assets under mandate (SGD or foreign currency equivalent)		Income*	Defensive	Balanced	Growth	Dynamic
SGD	700,000 to 7 million	1.30%	1.30%	1.40%	1.50%	1.50%
	7 million to 28 million	1.10%	1.10%	1.20%	1.30%	1.30%
	Above 28 million	0.90%	0.90%	1.00%	1.10%	1.10%

\*Also applicable to the Absolute Return Mandates

- Minimum quarterly fee ..... SGD 600
- All-in fee: are included administration fees and brokerage fees, except for forex transactions, precious metals transactions, OTC derivatives and others, options, structured products, futures contracts and Fixed Deposits.

## 03 • INVESTMENT ADVICE & DIRECT ACCESS

### ADVISORY MANDATE

	ADVISORY MANDATE (UNWRAPPED)	ADVISORY MANDATE (ALL-IN)
Advisory Fee	Up to 0.85% p.a.	Up to 1.25% p.a.

- Charged quarterly and calculated at the end of each month based on gross assets under mandate according to the fee schedule above.
- All-in fee (including management mandate, quarterly account-keeping fees, fees associated with transactions on physical and/or restricted securities and account-keeping charges for securities and metal deposits).

### DIRECT ACCESS

- Rates applicable to stock market trades and mutual funds and margin on foreign exchange and metals transactions ..... Refer to rates set out under Market Transactions

### HEDGE FUND ADVISORY MANDATE

- Access fee (annual rate) ..... SGD 3,000
- Management fee ..... base fee of 0.60% p.a. and performance fee of 12.00% p.a.
- Brokerage fee ..... 0.35% on subscription and 0% on redemption
- Stamp duty, correspondents' fees and foreign taxes ..... if applicable

# MARKET TRANSACTIONS

## SECURITY TRANSACTIONS

- Commission on equity trades<sup>2</sup> ..... up to 1% of investment amount
- Spread on bond trades ..... up to 2% of nominal amount
- Minimum commission on equity and spread on bond trades ..... SGD 200
- Misc Trading Fees (incl. Correspondents' fees<sup>3</sup>, stamp duty and foreign taxes) ..... if applicable

## MUTUAL FUND TRANSACTIONS

Commission on mutual fund subscriptions, by type of fund:

		<b>CA Indosuez (Switzerland) SA, Crédit Agricole Group and partners' funds</b>	<b>Other funds</b>
Equity funds	subscription	up to 2.00%	up to 3.00%
	minimum amount	SGD 250	SGD 250
Bond funds	subscription	up to 1.50%	up to 2.50%
	minimum amount	SGD 250	SGD 250
Money market funds	subscription	up to 1.00%	up to 2.00%
	minimum amount	SGD 250	SGD 250

- Stamp duty and correspondents' fees ..... if applicable
- Commission on mutual fund redemptions ..... up to 2.00%
- Compensation received for CA Indosuez (Switzerland) SA, Crédit Agricole Group and partners' funds ..... 0% to 100% of management fee
- Rebates received for other mutual funds ..... 0% to 70% of management fee

## FOREIGN EXCHANGE AND PRECIOUS METALS TRANSACTIONS FEES (SPOTS ONLY)

- Margin on foreign exchange transactions ..... based on type of transaction, regressive schedule
- Margin on precious metals transactions ..... based on type of transaction, regressive schedule

## OTC DERIVATIVES (OPTIONS AND ACCUMULATORS) TRANSACTIONS FEES

- Foreign exchange and precious metals (Swaps, Forwards, Options, and Accumulators) ..... up to 2.00% min SGD 400
- Non foreign exchange (Options and Accumulators) ..... up to 3.00% min SGD 400

## STRUCTURED PRODUCTS

..... 0.30% to 3.00% of notional

## EXCHANGE-TRADED DERIVATIVES TRANSACTIONS FEES

- Options ..... 2.00% of notional min SGD 300

### FUTURES

- Cash-settled contracts ..... 0.10% of notional
- Physical-settled contracts ..... 0.25% of notional
- Stamp duty and correspondents' fees ..... if applicable

<sup>2</sup> Excluding Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect

<sup>3</sup> "Correspondents' fee" refers to any fee or charge (including without limitation external broker's commission) payable by the Bank for placing or executing any instruction or order for an Account maintained with the Bank

## PRIVATE EQUITY

## PRIVATE EQUITY ADVISORY MANDATE

Min assets under mandate (USD /EUR, CHF or foreign currency equivalent in CHF) 3 million

Advisory fee and administration commission, charged and calculated at the start of each quarter, based on latest net asset value <sup>4</sup> of fund residual commitment, according to schedule below:

Type of fund	Commission
External fund	0.85%p.a
Tiera Capital fund <sup>5</sup>	see Fund Prospectus
Commission on subscriptions, calculated based on amount of commitment	up to 2.00%
Administration transfer fees (per item)	SGD 3,500

## PRIVATE EQUITY ADMINISTRATION MANDATE

Min assets under mandate (USD /EUR, CHF or foreign currency equivalent in CHF) 20 million

Administration commission, charged and calculated at the beginning of each quarter based on latest net asset value <sup>4</sup> of fund plus residual commitment) 0.45% p.a.

Minimum annual commission	SGD 2,800
Administrative transfer fees (per item)	SGD 2,500
Administrative subscription fees (per item)	SGD 5,500

## 06 • CHEQUES &amp; CASH TRANSFERS

## CHEQUE ISSUANCE

• Registered delivery.....	SGD 40
• DHL delivery worldwide .....	SGD 200
• Cheque stop-payment request .....	SGD 65

## CHEQUE COLLECTION

• Inward payment of cheques drawn on local banks (SGD & USD).....	No charge
• Cheques sent for collection, subject to final payment.....	SGD 60

(correspondent bank charges will be charged separately)

## TRANSFERS AND STANDING ORDERS

• SWIFT (outward only).....	SGD 70
• Flat-rate correspondents' fee if net amount transferred to beneficiary	

Currency of transfer	Amount	Fee
In SGD & HKD	All amounts	SGD 20
In all other currencies	Up to SGD 75,000 (in foreign currency equivalent)	SGD 30
	SGD 75,001 to SGD 150,000 (in foreign currency equivalent)	SGD 75
	SGD 150,001 to SGD 750,000 (in foreign currency equivalent)	SGD 90
	Over SGD 750,000 (in foreign currency equivalent)	SGD 100

<sup>4</sup> Net asset value (NAV) based on the latest report received from the fund and adjusted for interim drawdowns and payouts, if applicable

<sup>5</sup> Tiera Capital S.C.A., SICAR, Tiera Capital S.C.A., SICAR-SIF, and Tiera Capital S.C.A. SICAV-RAIF

## OTHER SERVICES

## LOANS AND GUARANTEES

- Loan ..... interest and fees by type of transaction
- Mortgage financing ..... interest and fees by type of transaction
- Insurance premium financing ..... interest and fees by type of transaction
- Guarantee ..... fees by type of transaction

## OTHER SERVICES FEES

## TREATMENT OF INHERITANCE

- File maintenance first year ..... SGD 1,200
- File maintenance subsequent years ..... SGD 300
- Services via an external agent ..... actual cost

## APPLICATION OF TAX TREATIES

- Before payment of income ..... SGD 200 (excluding VAT) /year per eligible country
- Withholding tax recovery fee ..... 8% of the amount recovered, excluding VAT, minimum SGD 70, maximum SGD 700

## DOCUMENT DELIVERY, RESEARCH, SPECIFIC ADMINISTRATION, COMPLEX FILES, SPECIAL SERVICES

## DOCUMENT DELIVERY AT CUSTOMER REQUEST

- Courier charges ..... actual cost

## ARCHIVE AND ADMINISTRATIVE SEARCH (including information and document requests, tax-related procedures, etc.)

- Case opening charge ..... SGD 300
- Research fees (time-spent charge, min. 1 hour) ..... per hour SGD 300

## SPECIFIC SERVICES AND ADMINISTRATION (in particular stemming from official requests, legal or administrative proceedings, and requests from correspondents, sub-custodians, brokers, issuers and producers of products, etc.)

- Case opening charge ..... SGD 300
- Specific processing fees (time-spent charge, min. 1 hour) ..... per hour SGD 70
- Audit confirmation fee ..... SGD 200 per confirmation

## COMPLEX CASES, SPECIAL SERVICES OR ARRANGEMENTS

- Case opening charge ..... SGD 300
- Fee for processing complex files (time-spent charge, min. 1 hour) ..... per hour SGD 700
- Services via an external agent ..... actual cost

## EXCEPTIONAL FEES

- The Bank reserves the right to charge additional fees if the services requested by the client are more numerous or complex than those usually provided by the Bank. In particular, this provision applies to accounts of companies engaged in trade and accounts with numerous transactions (securities or payments) - (time-spent charge, min. 1 hour) ..... per hour SGD 300
- Exceptional fees surcharge for high complexity client structure and/or client's profile requires high follow-up ..... up to SGD 70,000 p.a

## INSURANCE PRODUCTS (THROUGH REFERRAL TO THIRD PARTY INSURANCE BROKERS)

- Referral Fees received from third party insurance brokers ..... from 50% to 70% of income received by the brokers

## 08 • ADDITIONAL INFORMATION

## TREATMENT OF BENEFITS FROM PRICE IMPROVEMENTS

CA Indosuez (Switzerland) SA (the "Bank") may execute a trade at a price better than that quoted to you during the order taking ("price improvement").

## 1 If the Bank acts as principal in that trade:

- if the actual monetary benefits from that executed trade does NOT exceed the monetary benefits percentage ceiling disclosed to you for that trade ("Disclosed MB Ceiling"), the Bank will retain the actual monetary benefits in full (including those from the price improvement in full);
- If that actual monetary benefits exceeds the Disclosed MB Ceiling (the difference is called the "Excess"), the Bank will pass on the Excess to you in full.

## 2 If the Bank acts as agent in that trade:-

- the Bank will not retain any benefit from the price improvement.



**NOTES** All rates are listed in Singapore Dollar (SGD) and will be debited in Singapore Dollar (SGD) or the foreign currency equivalent. These fees and charges are subject to GST when applicable. These fees and charges take into account the commissions and other forms of remuneration or benefits the Bank may receive from third parties. The Bank reserves the right to adjust, in its absolute and sole discretion, the fees and charges stated in this booklet at any time by giving its customers thirty (30) days' prior written notice. However, where such adjustment is imposed as a result of events, circumstances or reasons beyond the control of the Bank, less than thirty (30) days' prior written notice may be given by the Bank.

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