

FEES & CHARGES

July 2022

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)	SGD 700
Account statements	No charge
Mailing	No charge
Account closure	SGD 300

FIXED DEPOSITS

Minimum deposit SGD 75,000	No charge
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(in SGD or foreign currency equivalent). Deposit rates vary among different currencies, deposit amounts and periods

SECURITIES AND METALS SAFEKEEPING 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	Metals on deposit
Estimated value less than SGD 1.5 million (or foreign currency equivalent)	0.35% p.a.	0.47% p.a.
Estimated value between SGD 1.5 million and SGD 7 million (or foreign currency equivalent)	0.30% p.a.	0.42% p.a.
Estimated value between SGD 7 million and SGD 14 million (or foreign currency equivalent)	0.25% p.a.	0.37% p.a.
Estimated value more than SGD 14 million (or foreign currency equivalent)	0.20% p.a.	0.32% p.a.
Third party mutual funds without distribution agreement	Supplement of 0.20% p.a.	
Minimum quarterly fee	SGD 350 per account	

METALS ACCOUNT MANAGEMENT FEES

Quarterly metals account maintenance fee (charged each quarter and calculated daily on the basis of the position's valuation) for each metals account opened.

Gold	Silver	Platinum / Palladium	Minimum quarterly fee
0.30% p.a.	0.40% p.a.	0.35% p.a.	USD 100

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

ACTIONS ON RESTRICTED SECURITIES FEES

Lifting of restriction investigation fee (per security)	SGD 200
Stamp duty and correspondents' fees	if applicable

02 • Fees & Charges

DISCRETIONARY PORTFOLIO MANAGEMENT

- Minimum assets under mandate (in SGD or foreign currency equivalent) SGD 700,000
- Management fee charged quarterly based on gross assets at each month-end

DPM UNWRAPPED		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		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

03 • INVESTMENT ADVICE & DIRECT ACCESS

- Minimum assets under mandate (in SGD or foreign currency equivalent) SGD 3 million
- Management fee charged quarterly based on gross assets at each month-end

ASSET MANAGEMENT ADVISORY MANDATE - ADVISORY DESK

	ADVISORY MANDATE FEE (UNWRAPPED)	ADVISORY MANDATE FEE (ALL-IN)
SGD 3 million to SGD 7 million (or foreign currency equivalent)	0.85% p.a.	1.25% p.a..
SGD 7 million to SGD 14 million (or foreign currency equivalent)	0.75% p.a	1.15% p.a.
SGD 14 million to SGD 28 million (or foreign currency equivalent)	0.60% p.a.	1.00% p.a..
Above SGD 28 million (or foreign currency equivalent)	0.50% p.a.	0.80% p.a

- Unwrapped mandates enjoy transaction fees at 30% discount on rates under Market Transactions.
- 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 - ADVISORY DESK

- Minimum assets under mandate (in SGD or foreign currency equivalent) SGD 1.5 million
- 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 / spreads Per trade in SGD	Equities traded on HongKong / Singapore stock exchanges	Other Developed Markets	Other Markets	Bonds
Below SGD 140,000	1.00%	1.30%	1.40%	0.4 - 1.50%
SGD 140,000 to SGD 350,000	0.80%	1.00%	1.10%	0.4 - 1.50%
SGD 350,000 to SGD 700,000	0.70%	0.90%	1.00%	0.4 - 1.50%
Above SGD 700,000	0.60%	0.80%	0.90%	0.4 - 1.50%

- Minimum commission on equity and bond trades SGD 250
- Correspondent's fees, stamp duty and foreign taxesif applicable

MUTUAL FUND TRANSACTIONS

Commission on mutual fund subscriptions, by type of fund:	CA Indosuez (Switzerland) SA, Crédit Agricole Group and partners' funds		Other funds
Equity funds	subscription minimum amount	up to 2.00% SGD 250	up to 3.00% SGD 250
Bond funds	subscription minimum amount	up to 1.50% SGD 250	up to 2.50% SGD 250
Money market funds	subscription minimum amount	up to 1.00% SGD 250	up to 2.00% SGD 250

- Stamp duty and correspondents' feesif 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

- Below SGD 150,000 equivalent up to 2.00% min SGD 300
- Between SGD 150,000 and SGD 350,000 equivalent up to 0.70% min SGD 300
- Above SGD 350,000 equivalent up to 0.50% min SGD 300

OTC DERIVATIVES (OPTIONS AND ACCUMULATORS) TRANSACTIONS FEES

- Foreign exchange and precious metals up to 2.00% min SGD 400
- Non foreign exchange up to 3.00% min SGD 400

STRUCTURED PRODUCTS

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

EXCHANGE-TRADED DERIVATIVES TRANSACTIONS FEES

- Options up to 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' feesif applicable

05 • Fees & Charges

PRIVATE EQUITY

PRIVATE EQUITY ADVISORY MANDATE

Min assets under mandate (USD /EUR, CHF or foreign currency equivalent in CHF)	3 million
Annual flat fee, charged in full at beginning of the year or on entry into force of mandate, no prorata temporis	SGD 3,000
Advisory fee and administration commission, charged and calculated at the start of each quarter, based on latest net asset value* of fund residual commitment, according to schedule below:	
Type of fund	Commission
External fund	0.85%p.a
Tiera Capital fund ⁴	see Fund Prospectus
Commission on subscriptions, calculated based on amount of commitment	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* of fund plus residual commitment)	0.85% 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 & CASH TRANSFERS

CHEQUE ISSUANCE	
• Registered delivery.....	SGD 25
• DHL delivery worldwide	SGD 150
• 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 50
(correspondent bank charges will be charged separately)	

TRANSFERS AND STANDING ORDERS	
• SWIFT (outward only).....	SGD 40
• 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

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

- INHERITANCE Handling fee
- First year SGD 1,200
 - Subsequent years SGD 300

ARCHIVE AND ADMINISTRATIVE SEARCH

- Case opening charge SGD 300
- Time-spent charge (min. 30 minutes) SGD 300 per hour

AUDIT CONFIRMATION

- Audit confirmation fee SGD 140 per confirmation

COMPLEX CASES, SPECIAL SERVICES OR ARRANGEMENTS

- Time-spent charge (min. 30 minutes) SGD 300 per hour

DORMANT ASSETS

Record keeping fee

- First year SGD 250
- Subsequent years SGD 250
- Searches via an external agent actual cost

INSURANCE PRODUCTS (THROUGH REFERRAL TO THIRD PARTY INSURANCE BROKERS)

- Commission received from third party insurance brokers from 50% to 70% of income received by the brokers

EXCEPTIONAL FEES

CA Indosuez (Switzerland) SA reserves the right to charge additional fees if the services requested by the customer 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), as well as customers with a profile requiring close monitoring by the Bank.

- Time-spent charge (minimum 30 minutes) SGD 300 per hour

¹ Excluding Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect

² Excluding investments via Tiera Capital SCA, SICAR and Tiera Capital SCA, SICAV-SIF.

³ Net asset value (NAV) based on the latest report received from the fund and adjusted for interim drawdowns and payouts, if applicable.

⁴ Tiera Capital S.C.A., SICAR and Tiera Capital S.C.A., SICAR-SIF.



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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