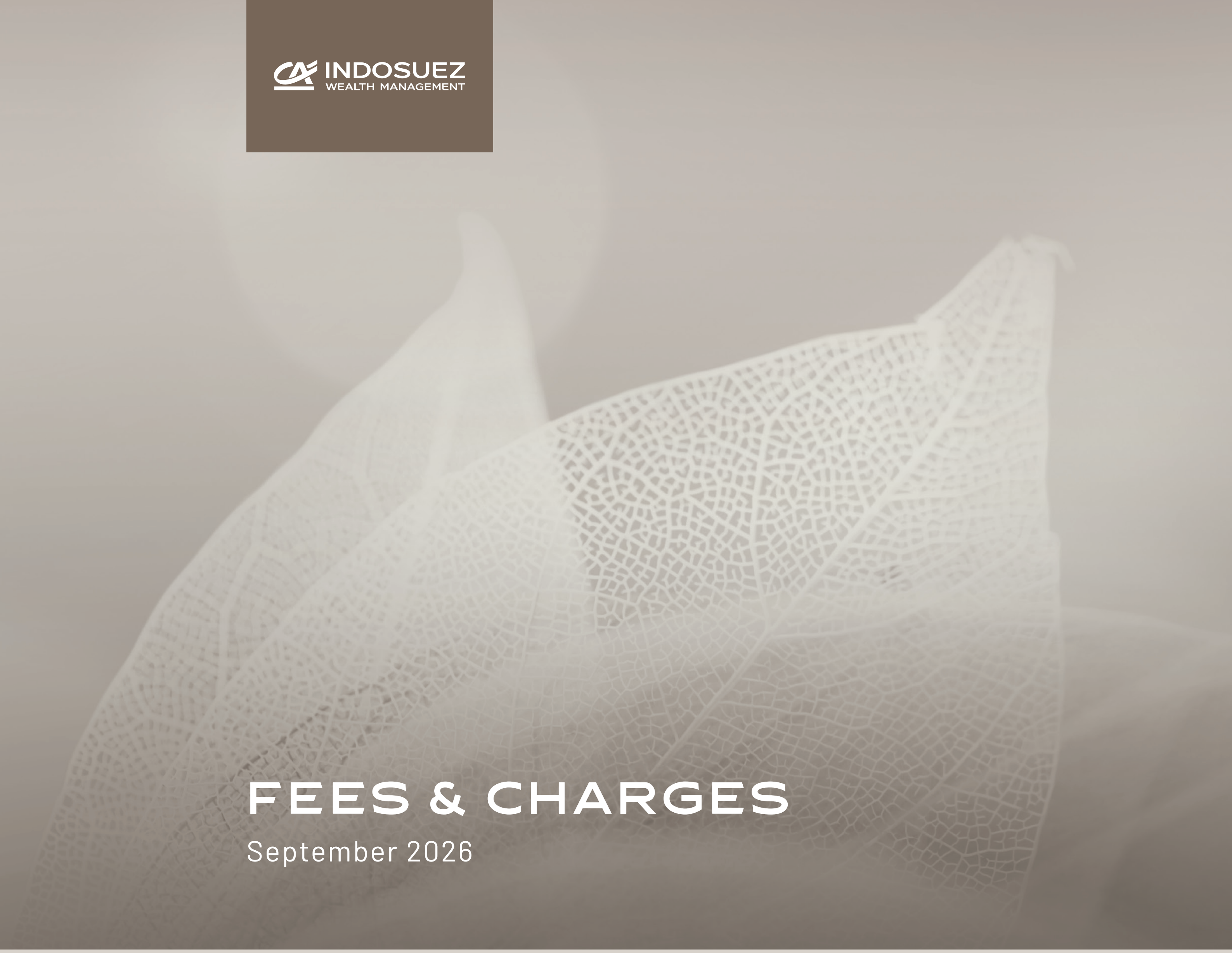

FEES & CHARGES

September 2026

CA Indosuez (Switzerland) SA
Singapore Branch

Architects of Wealth

Contents

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 USD 2M	USD 650
• If account's assets valuation is below USD 2M	USD 1,300
Dormant Account Fee [1]	USD 1,300 per quarter
Account statements	No charge
Mailing	No charge
Account closure	USD 2,200

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 0.45% 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	USD 350 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	USD 400

SECURITIES TRANSFERS FEES

	Partial or total transfer of portfolio	**Transfer of securities against payment**
Transfer fee (per item)	USD 100	USD 150
Maximum fee (per transfer)	USD 1,500	-
Stamp duty and correspondents' fees	if applicable	if applicable

TRANSFERS OF METALS POSITIONS FEES

Transfer fee (per transaction)	USD 75
Stamp duty and correspondents' fees	if applicable

1 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.

DISCRETIONARY PORTFOLIO MANAGEMENT

- Minimum Inception Amount (in USD or foreign currency equivalent)........ USD 1 million
- 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 (USD or foreign currency equivalent)		Income*	Defensive	Balanced	Growth	Dynamic
USD	Below USD 5 million	0.70%	0.80%	0.80%	0.90%	0.90%
	USD 5 to 20 million	0.60%	0.70%	0.70%	0.80%	0.80%
	Above USD 20 million	0.50%	0.60%	0.60%	0.70%	0.70%

*Also applicable to the Absolute Return Mandates

- Minimum quarterly fee........ USD 600

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

Gross assets under mandate (USD or foreign currency equivalent)		Income*	Defensive	Balanced	Growth	Dynamic
USD	Below USD 5 million	1.30%	1.30%	1.40%	1.50%	1.50%
	USD 5 to 20 million	1.10%	1.10%	1.20%	1.30%	1.30%
	Above USD 20 million	0.90%	0.90%	1.00%	1.10%	1.10%

*Also applicable to the Absolute Return Mandates

- Minimum quarterly fee........ USD 900
- 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)........ USD 2,200
- 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 [2] .... 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 .... USD 200
- Misc Trading Fees (incl. Correspondents' fees [3], stamp duty and foreign taxes) .... if 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	up to 2.00%	up to 3.00%
	minimum amount	USD 200	USD 200
Bond funds	subscription	up to 1.50%	up to 2.50%
	minimum amount	USD 200	USD 200
Money market funds	subscription	up to 1.00%	up to 2.00%
	minimum amount	USD 200	USD 200

- 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 USD 300
- Non foreign exchange (Options and Accumulators) .... up to 5.00% min USD 300

STRUCTURED PRODUCTS

- Tenor 3 years and below .... up to 3% of notional
- Tenor above 3 years .... up to 5% of notional

EXCHANGE-TRADED DERIVATIVES TRANSACTIONS FEES

- Options .... Up to 2.00% of notional min USD 200

FUTURES

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

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

3 "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

05 • Fees & Charges

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 [4] of fund residual commitment, according to schedule below:	

Type of fund	Commission
External fund	0.90%p.a
Tiera Capital fund [5]	see Fund Prospectus

Commission on subscriptions, calculated based on amount of commitment	up to 2.10%
Administration transfer fees (per item)	USD 2,600

PRIVATE EQUITY ADMINISTRATION MANDATE

Min assets under mandate (USD /EUR, CHF or foreign currency equivalent in CHF)	20 million
Administration fee calculated and charged at the beginning of each quarter based on the latest net asset value plus the residual commitment (for processing transactions and updating valuations)	0.60%
Administration fee calculated and charged at the beginning of each quarter based on the latest net asset value plus the residual commitment (above services included along with performance reports and vote transmission at general meetings)	0.80%
Minimum annual commission	USD 2,500
Administrative transfer fees (per item)	USD 5,000
Administrative subscription fees (per item)	USD 3,000

06 • CHEQUES & CASH TRANSFERS

CHEQUE ISSUANCE

- Registered delivery........USD 35
- DHL delivery worldwide........USD 150
- Cheque stop-payment request........USD 50

CHEQUE COLLECTION

- Inward payment of cheques drawn on local banks (SGD & USD)........No charge
- Cheques sent for collection, subject to final payment........USD 50

(correspondent bank charges will be charged separately)

TRANSFERS AND STANDING ORDERS

- SWIFT (outward only)........USD 50
- 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 USD 50,000 (in foreign currency equivalent)	USD 25
	USD 50,001 to USD 100,000 (in foreign currency equivalent)	USD 60
	USD 100,001 to USD 500,000 (in foreign currency equivalent)	USD 70
	Over USD 500,000 (in foreign currency equivalent)	USD 80

4 Net asset value (NAV) based on the latest report received from the fund and adjusted for interim drawdowns and payouts, if applicable
5 Tiera Capital S.C.A., SICAR, Tiera Capital S.C.A., SICAR-SIF. and Tiera Capital S.C.A. SICAV-RAIF

07 • Fees & Charges

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 .... USD 1,000
- File maintenance subsequent years .... USD 250
- Services via an external agent .... actual cost

APPLICATION OF TAX TREATIES

- Before payment of income .... USD 150 (excluding VAT) /year per eligible country
- Withholding tax recovery fee .... 8% of the amount recovered, excluding VAT, minimum USD 50, maximum USD 500

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 .... USD 250
- Research fees (time-spent charge, min. 1 hour) .... per hour USD 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 .... USD 300
- Specific processing fees (time-spent charge, min. 1 hour) .... per hour USD 50
- Audit confirmation fee .... USD 150 per confirmation

COMPLEX CASES, SPECIAL SERVICES OR ARRANGEMENTS

- Case opening charge .... USD 250
- Fee for processing complex files (time-spent charge, min. 1 hour). .... per hour USD 500
- 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 USD 250
- Exceptional fees surcharge for high complexity client structure and/or client's profile requires high follow-up .... up to USD 50,000 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.

DISCOUNT ARRANGEMENT
- the Bank does not offer any discount to the fees and charges payable by you unless the Bank notifies you otherwise.
- the Bank may at its sole and absolute discretion offer to you a discount on such fee or charge. In doing so, the Bank will consider a number of factors, including without limitation to the nature of the banking or investment transaction and the fee and commission arrangement of the Bank with the related issuer or third party.
- the Bank giving you any discount to such fee or charge is not and should not be considered as the Bank's waiver its rights to any fees or charges payable by you on any other banking or investment transactions.

NON-MONETARY BENEFIT DISCLOSURE
- When you trade, subscribe or deal with investment products with the Bank, the Bank may receive non-monetary benefits (e.g. financial research data) from other party(ies).

NOTES All rates are listed in US Dollar (USD) and will be debited in US Dollar (USD) 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.

CA Indosuez (Switzerland) SA

Head office:	Quai Général-Guisan, 4 CH-1204 Geneva	T: +41 58 321 90 00	F: +41 58 321 90 99
Singapore office:	2 Central Boulevard, West Tower #12 02, IOI Central Boulevard Towers, Singapore 018916	T: +65 6423 0325	F: +65 6423 1477