

Prices and conditions for e-trading

As at 1 February 2020
Subject to price changes

PostFinance 

Annual fee	For the first custody account	CHF 90
	For each subsequent custody account	CHF 30

The annual fees for one year will be debited at the start of the year.

After the debit, the annual fees will be converted into trading credits of the same value.

There is no pro rata reimbursement for cancellations made during the course of the year.

Trading credits	For the first custody account	CHF 90
	For each subsequent custody account	CHF 30

Trading credits can be used for securities transactions only (not applicable to corporate actions / securities that can be traded offline).

Unused trading credits expire at the end of the year.

Bonus programme	0 to 9 trades (per calendar year)	No reimbursement
	10 to 19 trades (per calendar year)	10% of brokerage turnover (from the 10th trade)
	20 or more trades (per calendar year)	20% of brokerage turnover (from the 20th trade)

Only securities transactions qualify for the bonus programme.

Securities transactions in foreign currencies are converted into CHF.

Only brokerage fees are included. The standard fees (Swiss federal stamp duty, stock exchange fees, standard third-party costs) are excluded.

Intraday partial executions count as a securities transaction.

The bonus is credited to your e-trading account twice a year and takes the securities transactions completed in the previous six months (January to June, July to December) into account.

Brokerage fees

Overview of brokerage fees by order size and available online stock exchanges.

Order size		Swiss stock exchanges			Foreign stock exchanges				
from (currency)	to (currency)	SIX Swiss Exchange, BX Swiss	SIX Structured Products, Off-exchange Switzerland	Swiss DOTS	Frankfurt, Xetra, Euronext (Paris, Amsterdam, Brussels), NASDAQ OMX (Copenhagen, Stockholm, Helsinki), Borsa Italiana, Wiener Börse	EUWAX, Off-exchange Germany	London Stock Exchange	NYSE, NASDAQ, NYSE American	Toronto, TSX Venture
		CHF	CHF	CHF	EUR	EUR	GBP	USD	CAD
0	1,000	15	15	15	25	15	25	25	25
1,001	5,000	25	25	15	35	25	35	35	35
5,001	10,000	35	35	25	40	35	40	40	40
10,001	15,000	50	50	35	50	50	50	50	50
15,001	20,000	70	70	35	70	70	70	70	70
20,001	30,000	95	95	35	95	95	95	95	95
30,001	50,000	130	95	35	130	95	130	130	130
50,001	100,000	180	95	45	180	95	180	180	180
100,001	150,000	270	95	45	270	95	270	270	270
150,001		350	95	45	350	95	350	350	350

With third-party costs associated with online stock exchange trading

General prices (applicable to all stock exchanges)

Partial execution	No additional costs if the order is executed on the same day.
Exercise of warrants and redemption/ conversion of structured products at maturity	The brokerage fees and duties at the respective stock exchange apply. The strike or closing fixed price is decisive for determining the brokerage fee and stamp duty (strike or closing fixed price).
Swiss federal stamp duty	Swiss companies: 0.075%
	Foreign companies: 0.15%
Stock exchange fee	Passing-on of actual costs per stock exchange.
Other third-party costs incurred	Passing-on of effective costs

Foreign taxes and levies (applicable to selected stock exchanges)

UK stamp duty	Passing-on of actual costs per stock exchange (e.g. ISIN begins with GBxxxxx).
French financial transaction tax	Passing-on of actual costs per stock exchange (determination of affected securities by French tax authorities).
Italian financial transaction tax	Passing-on of actual costs per stock exchange (determination of affected securities by Italian tax authorities).
Spanish financial transaction tax	Passing-on of actual costs per stock exchange (determination of affected securities by Spanish tax authorities).

Funds

Purchase	1% issuing commission on subscription amount; max. CHF 1,000 or equivalent in a foreign currency
Redemption	Free of charge
Minimum amount for subscription	No minimum amount for subscription; minimum fee CHF 20 or equivalent value in foreign currency
Swiss federal stamp duty for funds domiciled abroad	0,15%

Customer orders All prices incl. 7.70% VAT

Acceptance of physical securities	CHF 215.40 per security
Delivery of physical securities	Upon request by the customer
Transfer from the e-trading custody account to a custody account at another financial institute	CHF 107.70 per security
Change of custodian	CHF 53.85 per security; free of charge if change of custodian not initiated by the customer
Tax statement	CHF 96.95 per statement
Tax reclamation Germany; request for custodian certificate	CHF 107.70 basic charge, plus CHF 21.55 per document
Tax reclamation France; costs via paying agent	CHF 107.70 basic charge, plus CHF 21.55 per document
Fee for special expenses	CHF 100 per hour; min. CHF 5 if documents are to be sent by post

Interest rates

Credit interest rate CHF account	No interest
Credit interest rate EUR account	No interest
Credit interest rate USD account	No interest
Credit interest rate for AUD, CAD, DKK, GBP, JPY, NOK, SEK accounts	No interest
Debit interest rate CHF account	9.50%
Debit interest rate EUR account	9.50%
Debit interest rate USD account	5%
Debit interest rate AUD account	9%
Debit interest rate CAD account	7%
Debit interest rate DKK account	7.25%
Debit interest rate GBP account	7%
Debit interest rate JPY account	5%
Debit interest rate NOK account	7.25%
Debit interest rate SEK account	7.5%
Credit options	None
Redemption restrictions	None

Contact details

	In Switzerland	From abroad
Tel. number for issuing stock exchange orders	0848 900 009 (regular rate) Monday – Friday: 8 a.m. – 10 p.m.	+41 58 667 98 00 (regular rate) Monday – Friday: 8 a.m. – 10 p.m. (Swiss local time)
Tel. number for general information about e-trading	0848 800 000 (regular rate) Monday – Friday: 8 a.m. – 6 p.m.	+41 58 667 98 01 (regular rate) Monday – Friday: 8 a.m. – 6 p.m. (Swiss local time)

For general questions relating to products you can also send an e-mail to e-trading@postfinance.ch.