



**Vontobel**

# Fees and conditions

Valid from November 1, 2025

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# Vontobel Access and additional portfolios

## Vontobel Access

### FEES

Switzerland, Liechtenstein	CHF 2,400 per year
International	CHF 3,000 per year



For legal entities and clients requiring increased monitoring efforts, a surcharge of at least CHF 2,400 per year will be applied, which may amount to up to CHF 10,000 in cases of additional regulatory effort.

## Additional portfolios

INVESTED ASSETS	VONTOBEL CASH ACCOUNT	VONTOBEL SATELLITE PORTFOLIO <sup>1</sup>	VONTOBEL CRYPTO ACCOUNT
Up to CHF 5 million	0.350%	0.350%	0.650%
CHF 5 – 10 million	0.300%	0.300%	0.600%
CHF 10 – 25 million	0.275%	0.275%	0.575%
CHF 25 – 50 million	0.250%	0.250%	0.550%
Over CHF 50 million	On request	On request	On request

<sup>1</sup> + 50 % surcharge for securities transactions (page 6) for shares, bonds and funds

# Vontobel Advice

## Base

INVESTED ASSETS <sup>1,2,4</sup>	BROKERAGE FEE MODEL <sup>3</sup>
Up to CHF 5 million	0.750%
CHF 5 – 10 million	0.650%
CHF 10 – 25 million	0.600%
CHF 25 – 50 million	0.550%
Over CHF 50 million	On request
Minimum	CHF 1,875

## Plus

INVESTED ASSETS <sup>1,2,4</sup>	FLAT FEE MODEL	BROKERAGE FEE MODEL <sup>3</sup>
Up to CHF 5 million	1.350%	0.900%
CHF 5 – 10 million	1.150%	0.800%
CHF 10 – 25 million	1.050%	0.750%
CHF 25 – 50 million	0.950%	0.700%
Over CHF 50 million	On request	On request
Minimum	CHF 6,750	CHF 4,500



There is a surcharge of 0.1 % for the enhancement module, which also applies to the minimum.

## Premium

INVESTED ASSETS <sup>1,2,4</sup>	FLAT FEE MODEL	BROKERAGE FEE MODEL <sup>3</sup>
Up to CHF 5 million	1.500%	1.050%
CHF 5 – 10 million	1.300%	0.950%
CHF 10 – 25 million	1.200%	0.900%
CHF 25 – 50 million	1.100%	0.850%
Over CHF 50 million	On request	On request
Minimum	CHF 45,000	CHF 31,500



There is a surcharge of 0.1 % for the enhancement module, which also applies to the minimum.

<sup>1</sup> The fee applies to the total invested assets in a specific mandate and corresponds to the effective price per year. The fee component for safe custody, advice and transactions is shown separately on a pro rata basis on the debit advice.

<sup>2</sup> The fees shown correspond to the sum of the custodial fee and the mandate fee. Custodial fees:  
up to CHF 5 million: 0.350 % / CHF 5 – 10 million: 0.300 % / CHF 10 – 25 million: 0.275 % / CHF 25 – 50 million: 0.250 % / over CHF 50 million: on request

<sup>3</sup> Transaction fees for exchange-traded derivatives and physical precious metals are additionally charged in the brokerage and flat fee models.

<sup>4</sup> Additional fees are charged for securities transactions under the brokerage model.

# Vontobel Select

**Volt<sup>1</sup>**

INVESTED ASSETS <sup>2,3</sup>	FLAT FEE MODEL
All assets	0.470%
Minimum	—

**Select**

INVESTED ASSETS <sup>2,4</sup>	FLAT FEE MODEL
Up to CHF 5 million	1.500%
CHF 5 – 10 million	1.350%
CHF 10 – 25 million	1.200%
CHF 25 – 50 million	1.000%
Over CHF 50 million	On request
Minimum	CHF 7,500

<sup>1</sup> An additional digital access fee of 0.02% is charged for product variant “Volt Invest—Digital.”

<sup>2</sup> The fee applies to the total invested assets in a specific mandate and corresponds to the effective price per year. The fee component for safe custody, asset management and transactions is shown separately on a pro rata basis on the debit advice.

<sup>3</sup> Of which, 0.170% custodial fees

<sup>4</sup> The fees shown correspond to the sum of the custodial fee and the mandate fee. Custodial fees:  
up to CHF 5 million: 0.350% / CHF 5 – 10 million: 0.300% / CHF 10 – 25 million: 0.275% / CHF 25 – 50 million: 0.250% / over CHF 50 million: on request

# Vontobel Delegate

## Global, Swissness, Principles

INVESTED ASSETS <sup>1,2</sup>	CONSERVATIVE	BALANCED	GROWTH
Up to CHF 5 million	1.200%	1.300%	1.400%
CHF 5 – 10 million	1.050%	1.150%	1.250%
CHF 10 – 25 million	0.900%	1.000%	1.100%
CHF 25 – 50 million	0.700%	0.800%	0.900%
Over CHF 50 million	On request	On request	On request
Minimum	CHF 1,200	CHF 1,300	CHF 1,400

## Global Prime, Swissness Prime, Principles Prime

INVESTED ASSETS <sup>1,2</sup>	CONSERVATIVE	BALANCED	GROWTH
Up to CHF 5 million	1.400%	1.500%	1.600%
CHF 5 – 10 million	1.250%	1.350%	1.450%
CHF 10 – 25 million	1.100%	1.200%	1.300%
CHF 25 – 50 million	0.900%	1.000%	1.100%
Over CHF 50 million	On request	On request	On request
Minimum	CHF 7,000	CHF 7,500	CHF 8,000

## Specials

INVESTED ASSETS <sup>1,2</sup>	BONDS	EQUITIES
Up to CHF 5 million	1.400%	1.600%
CHF 5 – 10 million	1.250%	1.450%
CHF 10 – 25 million	1.100%	1.300%
CHF 25 – 50 million	1.000%	1.200%
Over CHF 50 million	On request	On request
Minimum	CHF 3,500	CHF 4,000

## Custom

INVESTED ASSETS <sup>1,2</sup>	ALL STRATEGIES
Up to CHF 5 million	1.800%
CHF 5 – 10 million	1.750%
CHF 10 – 25 million	1.650%
CHF 25 – 50 million	1.450%
Over CHF 50 million	On request
Minimum	CHF 54,000

<sup>1</sup> The fee applies to the total invested assets in a specific mandate and corresponds to the effective price per year. The fee component for safe custody, asset management and transactions is shown separately on a pro rata basis on the debit advice.

<sup>2</sup> The fees shown correspond to the sum of the custodial fee and the mandate fee. Custodial fees:  
up to CHF 5 million: 0.350%/CHF 5 – 10 million: 0.300%/CHF 10 – 25 million: 0.275%/CHF 25 – 50 million: 0.250%/over CHF 50 million:  
on request

# Securities transactions

## Equities, bonds and funds

### TRANSACTION VALUE<sup>1,2</sup>

Up to CHF 100,000	1.250%
CHF 100,000 – 350,000	0.850%
CHF 350,000 – 500,000	0.750%
Over CHF 500,000	0.300%
Minimum	CHF 125

- In the case of equities and bonds, the fee includes own and third-party transaction fees.
- In the case of funds, third-party issuing charges and third-party fees are charged additionally.
- Minimum fee for hedge funds: CHF 500

## Exchange-traded derivatives

	OPTIONS	FUTURES
Fees <sup>2</sup>	1.500% on option premium	CHF 30 per contract
Minimum	CHF 200	CHF 200

- For exchange-traded derivatives, third-party transaction fees are charged additionally.

## Money market investments

TRANSACTION VALUE <sup>1</sup>	MONEY MARKET FUNDS	MONEY MARKET PAPERS	CALL DEPOSITS <sup>3</sup>	FIXED TERM DEPOSITS <sup>3</sup>
Up to CHF 500,000	0.300%	0.500%	0.500%	0.500%
CHF 500,000 – 1 million	0.300%	0.375%	0.500%	0.375%
Over CHF 1 million	0.300%	0.250%	0.375%	0.250%
Minimum	CHF 125	CHF 200	CHF 200	CHF 200

- Minimum amount for call and fixed term deposits: CHF 100,000
- Minimum change for call and fixed term deposits: CHF 100,000

<sup>1</sup> The fee applies to the total invested assets in a specific mandate and corresponds to the effective price.

<sup>2</sup> Stock exchange fees and fiscal duties will be charged in addition. Among other things, this applies to the Swiss stamp duty levied on the purchase and sale of securities in Switzerland. The amount of the stamp duty depends on whether the stock exchange is located in Switzerland or abroad.

<sup>3</sup> No charges for Vontobel call and fixed term deposits, minimum amount may vary

# Additional services

## LOMBARD FINANCING

The conditions depend on the type of loan and are linked to the interest rate environment.	Variable
Credit rollover; due at each rollover of a credit with a term of up to one month	CHF 300
Extended credit check for new or increased credit line: concentrated portfolios <sup>1</sup> , third-party deposits, bank guarantees, life insurance, loans to operating companies	CHF 5,000 – 20,000 <sup>2</sup>

## MORTGAGES

The fees are linked to the interest rate environment.	Variable
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## PAYMENT SERVICES AND CARDS

Payment orders initiated by the client via the digital channel	Free of charge
Payment orders submitted via the Relationship Manager, per order (12 payment orders submitted via the Relationship Manager per quarter are free of charge)	CHF 75
Payments abroad or foreign-currency payments with the cost option "All costs charged to ordering client" (OUR); Flat fee for third-party costs so that all cost claims by foreign banks are covered	CHF 20
Debit cards	Free of charge
Credit cards	See fee schedule of the card issuer

## SAFE DEPOSIT BOX

Annual fee depending on size	Fees on request
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## ADDITIONAL ITEMS

Physical delivery of bank documents	CHF 120 per year
Delivery of securities (in Switzerland and abroad according to client instructions, per item)	CHF 200
Closing the banking relationship <sup>3</sup> (fee depends on the total assets on the date of closing):	
Up to CHF 250,000	CHF 500
Up to CHF 1 million	CHF 750
Up to CHF 5 million	CHF 1,000
Over CHF 5 million	CHF 1,500

<sup>1</sup> Concentrated portfolios are portfolios with only one to three positions, or one position >50%, or two positions >75%, or three positions >90% of the portfolio's total market value.

<sup>2</sup> Depending on the complexity

<sup>3</sup> Includes closing the banking relationship (account / custody account), crediting positive remaining balances, archiving of client documents, postal delivery of client documents (as required), closing card accounts, deletion of standing orders, dissolution of direct debit orders (LSV), dissolution of the mobile services

**ADDITIONAL STATEMENTS**

Withholding tax reimbursement	9% of the reclaimable amount <sup>1</sup> , minimum CHF 250, maximum CHF 750 per application + third-party expenses
Delivery of collective tax statements without application for reimbursement	CHF 10 per earnings report
Tax certificate for the past year, per item	Third-party expenses (CHF 65–100)
Preparation of individual, detailed tax reports	CHF 250 per hour

**WEALTH SERVICES**

Preliminary discussion	Free of charge
Financial and pension plan	From CHF 2,500
Advisory consultation, per hour	CHF 350
Administrative processing, per hour	CHF 250

**KEY CLIENTS AND FAMILY OFFICES SERVICES**

Services for wealth consolidation	Fees on request
Administration of private market investments	Fees on request
Wealth governance advice	Fees on request
Lifecycle services for hedge funds	Fees on request

**ASSETS HELD OUTSIDE VONTOBEL INVESTMENT SOLUTIONS**

Custody fee plus a surcharge of 0.20% per year for physical precious metals, precious metal accounts, third-party private equity and hedge fund positions, as well as other non-traditional investment products
Fees for Vontobel Private Markets mandates consist of a fee of up to 0.80% per year and a one-off fee of up to 2%. They are calculated based on commitment.

<sup>1</sup> Applications will be effected only in case a minimum of CHF 100 can be reimbursed after deduction of expenses. If the amount is lower, it will be carried over to the following year as per the application deadlines per country.

# General provisions

- For Vontobel Access, the domicile of the contractual partner is relevant. In the case of joint relationships in which the contractual partners have different domiciles, the designated domicile will be located outside of Switzerland and the Principality of Liechtenstein.
- Unless otherwise stated, fees are for one year and are charged pro rata temporis on a quarterly basis; the calculation is based on the asset as at the reporting date.
- Prices do not include consumption taxes such as value-added tax.
- Stock exchange fees and fiscal duties will be charged in addition.
- Any third-party commissions and expenses will be charged in addition.
- When executing foreign exchange, precious metals, cryptocurrencies and OTC derivatives transactions, additional costs, such as bid-ask spreads, may apply regardless of the chosen investment solution and pricing model. Unless otherwise agreed upon, these transactions are executed by the Bank as the counterparty and not as a commission business. For currency and precious metal forward transactions and swap transactions, the Bank may charge a margin based on volume, which will vary from 0% to 1.5%. Your Relationship Manager will be pleased to inform you about the amount of spreads and margins.
- For structured products traded on the secondary market, transaction fees of equities, bonds and funds apply on brokerage models. For structured products that are subscribed on the primary markets, distribution fees can be paid in the form of a discount of the issuing price as payment of part of the issuing price or in the form of other structuring fees. These kinds of distribution fees range from 0% to 2% of the issuing price of products.
- The Bank reserves the right to levy a surcharge or supplemental fee for services and products requiring an exceptional investment of time or effort.
- In the case of account closing, the periodic fees for the current quarter are calculated pro rata temporis to the end of the current month and are payable immediately.
- The Bank reserves the right to charge clients for any negative interest on deposits imposed by central banks.
- For reasons of clarity and ease of use, only the most important services have been listed in this document. Your Relationship Manager will be happy to inform you about services and fees that are not listed here.

# Glossary

## **Bid and ask price spread and margins**

The bid and ask price refers to the price at which a security can be bought or sold. The bid price is the highest price that a buyer is prepared to pay for a security. The ask price is the lowest price at which a seller is prepared to sell a security. The difference between the bid and ask price is known as the spread. This spread is essentially the difference between the highest price someone is willing to pay and the lowest price someone is willing to accept. The spread can serve as an indicator of the market liquidity—the smaller the spread, the more liquid the market. In this context, the margin refers to the profit that a broker or trader earns from the spread between the bid and ask price.

## **Collective tax statements without application for reimbursement**

Compilation of the recoverable withholding tax amounts without the corresponding applications for reimbursement.

## **Commission business**

One example of a commission transaction is the purchase or sale of securities. The client gives the bank or broker an order to buy or sell a certain number of shares at a certain price. The bank or broker executes the order and receives a commission for it. Commission business can also include other types of financial transactions, such as the purchase or sale of foreign currencies, derivatives or other financial instruments.

## **Increased regulatory effort**

One-off/periodic clarification work and/or ongoing monitoring measures for business relationships that require close supervision by the bank, particularly for legal/regulatory reasons. This concerns, for example, business relationships in connection with measures to combat money laundering, business relationships with politically exposed persons (as defined in the Anti-Money Laundering Act), business relationships in connection with official investigations, business relationships in connection with international sanctions or business relationships related to sensitive jurisdictions.

## **Invested assets**

All the assets in an investment solution (e.g., securities, physical positions held in a custody account, money market investments, and account balances). The absolute value of individual holdings is added together, and they cannot be offset against each other, for example, with short positions, forward contracts.

## **Investment strategy**

The guideline and approach defined by the investor concerning how the portfolio should be managed. These may relate to specific investment instruments, currencies, industries, and time periods.

## **Non-traditional investment products**

Investments that cannot be allocated to traditional asset classes such as equities, bonds, or money market products. They comprise a wide variety of instruments and strategies (e.g., hedge funds or third-party private equity).

## **Operating companies**

Companies that carry out a trade, production or service operation, or operate another business of a commercial nature.

<b>Safe custody</b>	Safe custody refers to the management of securities by a bank or other financial service provider. This includes the safekeeping of securities, clearing for purchases and sales, the booking of dividends or interest and the execution of corporate actions such as share splits or capital increases.
<b>Secondary market</b>	A secondary market is the market where securities that have already been issued—such as shares, bonds, options and futures—are traded. New securities, by contrast, are sold to investors for the first time by the issuing companies on the primary market. On the secondary market, investors can trade securities among themselves without the issuing company being directly involved. This allows investors to liquidate their investments by selling their securities to other investors. Most stock exchanges, such as the New York Stock Exchange or the Frankfurt Stock Exchange, are examples of secondary markets. The price of securities on the secondary market is determined by supply and demand.
<b>Securities transactions</b>	Securities transactions refer to the purchase, sale or transfer of securities such as shares, bonds, fund units or derivatives. These transactions are usually carried out via a stock exchange or another financial market. They can also take place off-exchange, meaning directly between two parties without the involvement of an exchange.
<b>Stamp duty</b>	Stamp duty is a tax that is levied in some countries on certain types of legal transactions. It is normally calculated as a percentage of the transaction value and is due when the transaction is concluded. The stamp duty is usually a non-recurring fee that is payable upon completion of the transaction, unlike ongoing taxes such as income tax or VAT.
<b>Stock exchange fee</b>	A fee charged by a stock exchange for the securities transaction processing it provides. In Switzerland, for example, the SIX Swiss Exchange charges a fee for all exchange and off-exchange transactions.
<b>Third-party transaction charges</b>	Third-party transaction charges are fees charged by a bank that is not your own. These may be incurred, for example, if you withdraw money from an ATM that does not belong to your bank or if you make a transfer to another country. The amount of these fees may vary depending on the bank and the type of transaction.
<b>Total assets</b>	Includes all assets (e.g., securities positions, physical positions held in a custody account, money market investments and account balances). The absolute value of individual holdings is added together, and they cannot be offset against each other, for example, with short positions or forward contracts. Fees calculated on the basis of total assets are debited to the individual investment solutions proportionally.
<b>Trading value</b>	The trading value, also called market value or stock market value, is the price at which an asset (such as a share, bond or other security) is traded on an open market. It is determined by supply and demand and can change over time.

#### **Legal notice**

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