



Tariffs for private banking services

HSBC Private Bank (Suisse) SA
1 January 2008

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Please contact your Relationship Manager	

1. Account maintenance fee

1.1 All-in account maintenance fee

The account maintenance fee is debited semi-annually.

All-in fee	CHF950 per annum
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The all-in account maintenance fee comprises:

- Numbered or named accounts
- Account maintenance
- Hold-mail
- Account statements (quarterly)
- Bookkeeping
- Telephone communication with clients.

1.2 In addition to the account maintenance fee

The following charges are debited semi-annually.

Monthly statements	CHF200 per annum
Weekly or daily statements	CHF400 per annum
Additional copy of account statement	CHF200 per address
Precious metal accounts	0.15% of average credit balance, minimum of CHF50 per annum

1.3 Debit interest

In the case of account overdrafts, regardless of their duration, debit interest* is charged to the account at the close of each quarter.

*Applicable rates, depending on the market, are available on request.

2. Fiduciary commission

2.1 Fiduciary time-deposits placed within the HSBC Group

Minimum amount per deposit: CHF100'000 or equivalent in foreign currency.

Amounts in CHF	Commission
From 100'000 to 1'000'000	0.50% per annum
From 1'000'001 to 5'000'000	0.375% per annum
From 5'000'001 to 10'000'000	0.25% per annum
Above 10'000'000	0.20% per annum
Minimum fiduciary commission: CHF200 debited at maturity	

Minimum term of deposit: 7 days.

2.2 Fiduciary time-deposits placed outside the HSBC Group

Minimum amount per deposit: CHF1'000'000 or equivalent in foreign currency.

Amounts in CHF	Commission
From 1'000'000 to 5'000'000	0.375% per annum
From 5'000'001 to 10'000'000	0.25% per annum
Above 10'000'000	0.20% per annum
Minimum fiduciary commission: CHF200 debited at maturity	

Minimum term of deposit: 7 days.

2.3 Fiduciary call deposits (48 hours notice)

Minimum amount per deposit: CHF300'000 or equivalent in foreign currency.

Amounts in CHF	Commission
From 300'000 to 1'000'000	0.50% per annum
From 1'000'001 to 3'000'000	0.375% per annum
From 3'000'001 to 10'000'000	0.3125% per annum
Above 10'000'000	0.25% per annum
Minimum commission: CHF200 per quarter	
Charge for increasing/reducing amount: CHF100 per transaction	

3. Investment funds

Our range of investment funds facilitates investment of smaller amounts for which direct investment would be expensive or difficult to make. Moreover, these funds provide geographic and sectorial diversification.

Investment fund type	Commission buying/selling
HSBC Group investment funds	0.35% / 0.50%
HSBC Group "Money Market" investment funds	0.1875%
Non-HSBC Group investment funds	1.25%
Minimum commission per transaction: CHF200	

No commission is applied to switches from one HSBC Group fund to another.
Swiss stamp duty (0.15% to 0.30%) is charged separately.

4. Securities transactions (commission and brokerage)

4.1 Shares traded in Switzerland and abroad

Amounts in CHF	In Switzerland	USA/EU	Other countries
Up to 50'000	1.00%	1.75%	2.00%
From 50'001 to 100'000	0.75%	1.50%	1.75%
From 100'001 to 250'000	0.55%	1.25%	1.50%
From 250'001 to 500'000	0.35%	1.00%	1.25%
Above 500'000	0.25%	0.75%	1.00%
Foreign brokerage commissions are included.			
Minimum commission per transaction: CHF200			

Supplementary Swiss stamp duty: 0.075% for Swiss securities, 0.15% for foreign securities.
Swiss stock market tax: 0.1‰ in CHF.

4.2 Bonds traded in Switzerland and abroad

Amounts in CHF	In Switzerland and abroad
Up to 50'000	0.70%
From 50'001 to 100'000	0.55%
From 100'001 to 250'000	0.45%
From 250'001 to 500'000	0.40%
Above 500'000	0.35%
Minimum commission per transaction: CHF200	

Supplementary Swiss stamp duty: 0.075% for Swiss securities, 0.15% for foreign securities.
Swiss stock market tax: 0.1‰ in CHF.

4. Securities transactions (commission and brokerage) (continued)

4.3 Options on securities

Options on securities	Premium in CHF (or countervalue)	Commission*
Charge scale	Up to 20'000	1.50%
*Commission calculated on premium amount	From 20'001 to 50'000	1.00%
	From 50'001 to 200'000	0.75%
	Above 200'000	0.50%
Minimum commission: CHF200 plus correspondent's commission		

4.4 Futures contracts

Futures contracts	Commission
Per contract	CHF120

4.5 Treasury Bills, Certificates of Deposit, Short term papers

Amounts in CHF	Standard	Turkey
Up to 1'000'000	0.50%	1.00%
From 1'000'001 to 3'000'000	0.375%	0.75%
From 3'000'001 to 5'000'000	0.25%	0.50%
Above 5'000'000	0.125%	0.375%
Minimum commission per transaction: CHF200		

If other conditions are applied, the foreign brokerages will be debited at a standard tariff according to the type of product and market.

5. Securities administration

The “Securities administration” fee is an all-in fee calculated on the basis of the average value of the securities portfolio per end of month; it is debited quarterly.

Securities administration	Commission
All-in fee	0.35% per annum
Minimum annual fee	CHF1'000
Annual fee for custody accounts without market value	CHF200

Charges included in this fee are:

- Collection of coupons and dividends
- Corporate actions:
 - Exchange, stock splits, stock dividends
 - Conversion of bonds into shares
 - Capital increases
 - Redemption of bonds.
- Swiss and foreign custody, including custody of envelopes/documents/securities without stated value
- Custody of physical precious metals.

6. Optional all-in fee “Fiduciary and securities administration”

The “all-in fee fiduciary and securities administration” is a formula intended for self-directed investors who are active on the Swiss securities market. The fee is calculated on the basis of the average value of fiduciary deposits and the securities portfolio per end of month; it is debited quarterly.

The minimum amount of assets is CHF1'000'000 or the equivalent in foreign currency.

All-in fee fiduciary and securities administration	All-in fee commission
All-in fee	0.75% per annum
Minimum annual all-in fee: CHF7'500	

This all-in fee comprises all commissions/fees for:

- Securities transactions traded in Switzerland
- Fiduciary deposits
- Coupon and dividend collection
- Corporate actions:
 - Exchange, stock splits, stock dividends
 - Conversion of bonds into shares
 - Capital increases
 - Redemption of bonds.
- Swiss and foreign custody, including custody of envelopes/documents/securities without stated value
- Custody of physical precious metals.

7. Management and advisory mandates

7.1 All-in fee discretionary management mandate

The “all-in fee discretionary management mandate” is a formula intended for clients who have entrusted the bank with a discretionary management mandate.

The commission is calculated on the basis of the average value of assets under management per end of month; it is debited quarterly.

The minimum amount of assets under management is CHF1'000'000 or the equivalent in foreign currency.

This all-in fee comprises the following fees:

- Discretionary management mandate
- Securities transactions
- Options on securities/currencies/precious metals
- Fiduciary deposits
- Coupon and dividend collection
- Corporate actions:
 - Exchange, stock splits, stock dividends
 - Conversion of bonds into shares
 - Redemption of bonds
 - Capital increases.
- Swiss and foreign custody, including custody of envelopes/documents/securities without stated value
- Custody of physical precious metals
- Account maintenance.

Fee not included in this all-in fee:

- Foreign brokerage: standard percent applied
- Swiss stamp duty
- Swiss stock market tax.

7. Management and advisory mandates (continued)

Standard investment profiles	All-in fee commission per annum
Income	1.00%
Income Plus	1.20%
Conservative 1 & 2	1.20%
Balanced	1.40%
Alternative 1, 2 & 3	1.50%
Growth	1.60%
Islamic	1.70%
Equities	1.90%
Minimum annual commission: CHF10'000	

Specific investment profiles	All-in fee commission per annum
Active Plus (with or without Alternative)	1.50%
China Opportunity Programme	1.50%
Asia Opportunity Programme	1.50%
Latam Opportunity Programme	1,50%
Emerging Market Fixed Income Programme	1.50%
Islamic Equity	1.70%
Client Specific Strategy	2.50%
Minimum annual commission: CHF10'000	

Strategic Multi-Manager Solutions	All-in fee commission per annum	
	Optimal I	Optimal II
SIS Stability Focused	0.95%	1.15%
SIS Fixed Income	0.80%	1.00%
SIS Preservation	1.00%	1.20%
SIS Conservative	1.15%	1.30%
SIS Balanced	1.30%	1.40%
SIS Growth	1.45%	1.50%
SIS Aggressive	1.60%	1.65%
SIS Equities	1.80%	1.80%
No minimum annual commission		

Amanah Investment Solutions	All-in fee commission per annum
AIS Core Equities	1.90%
AIS Global Equities	2.00%
AIS Aggressive Equities	2.10%
AIS New World Equities	2.20%
No minimum annual commission	

7. Management and advisory mandates (continued)

Multi-Select Mandate	All-in fee commission per annum
MSM Low Volatility	0.80%
MSM Conservative	1.00%
MSM Balanced	1.20%
MSM Aggressive	1.40%
No minimum annual commission	

Core Investment Solutions (CIS)	All-in fee commission per annum	
	Core I	Core II
CIS Conservative	1.40%	1.50%
CIS Balanced	1.65%	1.70%
CIS Aggressive	1.90%	1.90%
No minimum annual commission		
Fee not included: Securities administration		

Actively Managed Portfolio Service	All-in fee commission per annum
AMPs Active 1-2-3-4	1.00%
No minimum annual commission	

7.2 Investment advisory mandate

Amounts in CHF	All-in fee commission per annum
Up to 10'000'000	1.10%
From 10'000'001 to 30'000'000	0.95%
Above 30'000'000	0.80%
Minimum annual commission: CHF10'000	

Other investment profiles are available. For more information, please contact your Relationship Manager.

7.3 Management mandate alternative funds

Minimum amount for the alternative advisory mandate: CHF6'000'000 or equivalent in foreign currency.

Minimum amount for the alternative discretionary mandate: CHF4'000'000 or equivalent in foreign currency.

Amounts in CHF	All-in fee commission per annum	
	Advisory mandate	Discretionary mandate
Up to 12'000'000	1.50%	1.40%
From 12'000'001 to 25'000'000	1.25%	1.00%
Above 25'000'000	1.00%	0.75%
No minimum annual commission		

8. Other charges and commissions

8.1 Cash transactions

Withdrawals/deposits	In CHF	US\$/EUR/GBP/CAD	
Commission charge	Free	Up to CHF100'000	1.00%
		Above CHF100'000	On request
		Other currencies, including exotic	On request
Sale of Traveller's cheques		1% of value of cheque (Sale exclusively to clients of the Bank)	

8.2 Payments and transfers

Bank transfers	In CHF postal chequing account	In CHF/foreign currency in Switzerland and abroad
Charges for transfers/ payments	CHF2	From CHF5 to CHF40 depending on currency
Standing orders	CHF5	Per payment + transfer charges
Value dates		
Outgoing transfers foreign currencies		+ 2 days*
Outgoing transfers in CHF		+ 1 day*
Incoming funds		Value day*
*Working days.		

8. Other charges and commissions (continued)

8.3 Cheques

Issuance		Cheque charges
Issuance of bank cheque		CHF30 per cheque
Issuance of cheque book		CHF25 per book
Cheque deposit (subject to payment)		
Drawn in Switzerland		CHF5 per cheque + correspondent charges
Drawn on payee abroad		CHF12 per cheque + correspondent charges
Cheques for collection		
Drawn in Switzerland		CHF20 per cheque + correspondent charges
Drawn on payee abroad		CHF30 per cheque + correspondent charges
Traveller's cheques		
Traveller's cheques		CHF2 per cheque, minimum commission CHF20 per batch
Miscellaneous		
Stop payment		CHF50 per cheque, maximum CHF150 + correspondent charges
Cheque unpaid		CHF40 per cheque + correspondent charges

8.4 Boxes

Safe-deposit boxes	Box charges
Annual rent	From CHF150 to CHF4'000 depending upon size

8.5 Legal services

Legal services
Inheritance*: the Bank takes an inheritance commission at a decreased rate
Escrow account*
Class action*

*Applicable tariff is available on request.

8. Other charges and commissions (continued)

8.6 Credit cards

Maestro card			
Annual contribution per card	CHF30		
Replacement card	CHF30		
Withdrawal from ATM	CHF3 per withdrawal		

Visa/Mastercard	Gold	Gold	Gold
Principal card (annual)	CHF170	US\$150	EUR150
Additional card (annual)	CHF50	US\$75	EUR75

Visa/Mastercard Capitol (Invik)	
Multiple currencies US\$, EUR etc.	Gold
Principal card (annual)	EUR68
Additional card (annual)	EUR68

American Express card			
Currencies: US\$ and EUR			
Price on request	Centurium	Platinum	Gold
Principal card (annual)	US\$*2,800	US\$*550	US\$300
Additional card (annual)	*18 cards included	*6 cards included	US\$100

General card management	Commission
All-in fee commission	CHF380 per annum
Charges for:	
■ Renewal of cards (principal and additional)	
■ Transactions statement	
■ Modification of credit limit	
■ Cancellation fees	

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