



Services and Fees Brochure

Applicable as of
1st of October 2023

Alpian SA
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1209 Geneva
Switzerland
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Banking Relationship

Account opening	Free of charge
Account closure	Free of charge

Alpian may charge applicable costs associated with any inquiries and treatment of dormant assets. Shall the costs exceed the value of the assets, Alpian may terminate the bank relationship.

Banking Services

Total Assets (starting from 1st of May 2023)	Quarterly fee ¹
More than CHF 50'000	CHF 0
CHF 10'001 – 50'000	CHF 22.5
CHF 0 – 10'000	CHF 45

Total Assets is equal to the sum of 1. The balance of the Swiss franc current account 2. The market value of the investment portfolio(s), as measured in Swiss franc. If the sum of the two is greater than CHF 50'000 then the quarterly fee of the account is waived in its entirety.

Debit card

Card replacement ²	CHF 50
ATM withdrawal – CHF within Switzerland	CHF 2 ³
ATM withdrawal - EUR, USD, GBP within Switzerland	EUR 5, USD 5, GBP 5 ³
ATM withdrawal outside Switzerland	2.5% of the transaction amount ³
Transaction in CHF, EUR, USD, GBP	Included ⁴
Transactions in any other eligible currency	VISA exchange rate

¹ Debited at the end of each calendar quarter, pro rata temporis.

² Whenever a request to replace the card is received, excluding card expiry (5 years) for which the card is automatically renewed free of charge.

³ In addition to third party fee, if any.

⁴ The account balance in the transaction currency must be sufficiently funded to cover the transaction. If not, Alpian will, on behalf of the client, automatically process an FX transaction to purchase the missing funds from the client's account with the highest balance.

Incoming transfer

CHF, EUR, USD, GBP

Included

Outgoing transfer

Currency	Beneficiary account country	Fee ⁵ Account currency
CHF USD GBP	Within the currency zone	Free
CHF USD GBP	Outside the currency zone	7
EUR (SEPA or other)	Eurozone + Switzerland	Free
EUR (SEPA or other)	Outside Eurozone or Switzerland	7
AUD DKK NOK PLN SEK CAD CZK HRK HUF RON SGD	Within the currency zone	2
AUD DKK NOK PLN SEK CAD CZK HRK HUF RON SGD	Outside the currency zone	7
Other eligible currencies	Anywhere	7

Beneficiary account country: for instance, if a payment in USD is performed in favor of an account held in a bank located in the USA, it will be considered as a payment "Within the currency zone", if a payment in USD is made in favor of an account held in another Swiss Bank, it will be considered as "Outside the currency zone".

The transaction fees are applied in the account currency, either CHF, EUR, USD or GBP, not in the transaction currency. For example, if an outgoing transfer in CAD to a bank located in Canada is requested using the EUR account, Alpian will debit €2 on the EUR account for this transaction and not the equivalent in CAD.

The beneficiary bank might apply a fee on the receiving funds.

Currency exchange

Indicative FX markups ⁶

0.20% of the foreign currency transaction volume. Alpian does not take any commission

⁵ Payment thresholds apply to some currencies, resulting in payment fee change. Applicable fee will be disclosed prior to executing the payment.

⁶ From Friday at 21.00 until Monday at 8.00, the FX markups is 0.50%.

Investment Services

Managed by Alpian (discretionary mandate)	0.75% per year ⁷
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Minimum amount to invest	CHF 30'000 or equivalent in reference currency
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Guided by Alpian (advisory mandate)	0.75% per year ⁷
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Minimum amount to invest	CHF 10'000 or equivalent in reference currency
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Included costs & services

Custody fee	Included
Transaction fee	Included
Deposits/Withdrawals	Included
Closure of a mandate	Included
Advisor consultation	Included, unlimited

Taxes & other costs

Swiss stamp tax duty	0.075% / 0.15% of the transaction value ⁸
Market costs	The trading of securities entails market costs due to the difference between the ask price and the bid price (bid-ask spread) and due to exchanges of currencies (FX mark-up)
Product costs (TER)	Investment management fees are deducted by the ETF or fund companies Alpian is working with. The TER depends on the securities selected in our mandates and may be found in the app.

Transfer of securities from a Managed by Alpian or Guided by Alpian portfolio

To an external portfolio	CHF 120 per security position
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⁷ Debited at the end of each calendar quarter, pro rata temporis, on the basis of the average market value of the quarter.

⁸ The Swiss Stamp tax may apply on products purchases and sales. The stamp duty varies from one security to another and is fixed by the Swiss government. It varies between 0.075% and 0.15% of the transaction amount. Other sovereign taxes may apply.

Special Investigation

Alpian reserves the right to charge CHF 30 for every 15 minutes of activities carried. Investigation can be requested by the client for incoming transfer, outgoing transfer, amendment of a payment, request for payment copy or any other particular request not mentioned in this document.

Interest Rates

Current account deposit

EUR, USD, GBP	0%
First CHF 50,000	1% ⁹
Portion above CHF 50,000, until CHF 1,000,000	1.5% ⁹

In case of negative balance on the account, the bank charges a negative interest fee of 5% p.a.

General Notes

All above mentioned fees include VAT, where applicable, for clients domiciled in Switzerland.

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The services and fees brochure is subject to change at any time.

⁹ Interest are subject to the Swiss withholding tax of 35%. Rate can evolve without notice at the bank discretion.