

# Cost addendum to price lists

In relation to the provision of financial services, costs and fees may be incurred both by Credit Suisse and third parties. These mainly depend on the financial instrument type, market<sup>1</sup> as well as the transaction volume and are charged directly to your account. In addition, costs can arise at the level of the financial instrument. Below is an overview of these costs and fees.

	Brokerage fees / Commissions	Swiss stamp duty <sup>2</sup>	External fees	Financial instrument costs	Foreign exchange charges <sup>3</sup>
<b>Equities</b>					
Primary market	☑	–	☑	–	☑
Secondary market	☑	☑	☑	–	☑
<b>Bonds</b>					
Primary market	☑	–	–	–	☑
Secondary market	☑	☑	☑	–	☑
<b>Funds</b>					
Primary market <sup>4</sup>	☑	☑	–	☑ <sup>5</sup>	☑
Secondary market <sup>6</sup>	☑	☑	☑	☑ <sup>5</sup>	☑
<b>Structured Products</b>					
Primary market <sup>7,8</sup>	☑	☑	–	☑ <sup>5</sup>	☑
Secondary market	☑	☑	☑	☑	☑
<b>Over-the-counter derivatives</b>					
Primary market	–	–	–	☑	☑
<b>Exchange-traded derivatives</b>					
Secondary market	☑	–	☑	–	☑
<b>Money market instruments</b>					
Primary market	☑	–	–	–	☑
Secondary market	☑	–	–	–	☑

You can find detailed information on Credit Suisse service fees (e.g. safekeeping, securities transactions and ancillary services) in the price lists available via [credit-suisse.com/finssa](https://www.credit-suisse.com/finssa) or your relationship manager. Please note that the safekeeping and transaction fees disclosed therein apply to clients without a portfolio management and/or advisory agreement.

If you sign a portfolio management and/or advisory agreement different pricing models apply. You will obtain respective price lists from your relationship manager prior agreement closing or strategy change.

- Financial instruments are initially issued on the primary market. Subsequently, these can be purchased by other investors on the secondary market, which is typically organized in the form of securities exchanges.
- Outside Switzerland, other types of financial transaction taxes may apply. Moreover, additional charges may apply in the canton of Ticino ("Bollo of the canton of Ticino").
- If applicable, foreign exchange charges depend on the account currency and the currency of respective financial instrument as well as the transaction volume.
- In general no external fees are charged for fund transactions executed in primary markets.
- Credit Suisse may receive part of the financial instrument costs as remuneration. Further information, including bandwidths per financial instrument type, can be found in the "Safe Custody Regulations" and information sheet on "Remuneration", which are part of the banking relationship opening documentation.
- Mostly exchange-traded funds (ETFs).
- For structured products on Credit Suisse recommendation list apply subscription fees instead of brokerage fees.
- Stamp duty may apply to structured products which qualify as fund-like.

# Swiss stamp duty, external fees and financial instrument costs

The following tables show typical bandwidths of Swiss stamp duty, external fees and financial instrument costs. The amount you actually have to pay is determined by various factors, e.g. the financial instrument type, market, trading venue and transaction volume.

**Swiss stamp duty** is levied on transactions effected through a domestic (i.e. Swiss or Liechtenstein) bank or another domestic securities dealer.<sup>9</sup> When trading foreign financial instruments further local transaction taxes may apply.

**External fees** refer to third party charges (e.g. from external brokers or securities exchanges) and other taxes (e.g. foreign transaction tax).

**Financial instrument costs** arise mainly from holding investment funds and structured products and consist of one-off and ongoing costs at the level of the financial instrument.

For funds that are actively offered by Credit Suisse<sup>10</sup> there are no one-off costs (typically in the form of subscription fees).<sup>11</sup> Ongoing costs of funds usually include ongoing charges (e.g. management fees, custody fees, legal fees, marketing fees) and portfolio transaction costs within the fund (costs for buying and selling the underlying securities).

Structured products involve one-off costs and/or ongoing charges (e.g. structuring fees, hedging costs, financing costs and distribution fees) depending on the instrument type, maturity date and market.

The one-off costs of over-the-counter derivatives correspond to the mark-ups applied to the Credit Suisse market price.

The costs for financial instruments are not charged to your account, but directly to the financial instrument. Please note that many financial instruments are subject to the standardized key information document, which contains information on the costs of a specific instrument.

	Swiss stamp duty (one-off) [in %] <sup>12</sup>	External fees (one-off) [in %]
<b>Equities</b>		
Primary market	- / -	up to 1.00
Secondary market	0.075 / 0.15	up to 0.50
<b>Bonds</b>		
Primary market	- / -	-
Secondary market	0.075 / 0.15	up to 0.15
<b>Funds</b>		
Primary market <sup>13</sup>	- / 0.15	-
Secondary market <sup>14</sup>	0.075 / 0.15	up to 0.50
<b>Structured Products</b>		
Primary market <sup>15</sup>	- / 0.15	-
Secondary market	0.075 / 0.15	up to 0.50
<b>Exchange-traded derivatives</b>		
Secondary market <sup>16</sup>	- / -	up to 1.00

Financial instrument costs		One-off [in %]	Ongoing [in % p.a.]
<b>Traditional funds</b>	Ongoing charges	-	up to 2.80
	Portfolio transaction costs	-	up to 2.00
<b>Non-traditional funds<sup>17</sup></b>	Ongoing charges	-	up to 4.50
	Portfolio transaction costs	-	up to 3.00
	Incidental costs	-	up to 2.50
<b>Exchange-traded funds</b>	Ongoing charges	-	up to 1.00
	Portfolio transaction costs	-	up to 0.80
<b>Structured products<sup>18</sup></b>	One-off costs (Primary market)	up to 4.50 <sup>19</sup>	-
	Ongoing charges (Secondary market <sup>20</sup> )	-	up to 1.90
<b>Over-the-counter derivatives<sup>21</sup></b>	One-off costs (Primary market)	up to 3.00 <sup>19</sup>	

9 Counterparty-specific exemptions are not considered.

10 Based on the lead offering which includes financial instruments of Credit Suisse and third party issuers.

11 Instead, the fees for securities transactions according to the Credit Suisse price lists apply.

12 Applicable tax rate depends on issuer domicile (domestic/foreign).

13 In general no external fees are charged for fund transactions executed in primary markets.

14 Mostly Exchange-traded funds (ETFs).

15 Stamp duty may apply for structured products which qualify as fund-like.

16 Stamp duty applies upon the physical delivery of taxable securities.

17 Incl. hedge funds and traditional funds charging performance fees.

18 The amount of costs mainly depends on the instrument type (e.g. capital protection note, barrier reverse convertible, tracker certificate, warrant), underlying value and maturity date.

19 Higher charges may apply for specific cases. Your relationship manager will be pleased to provide you with detailed information.

20 Ongoing charges may also apply to some structured products traded on the primary market.

21 The mark-up is mainly determined by the instrument type (e.g. forward, swap, option), underlying value (e.g. foreign exchange and precious metals, fixed income, equity), transaction volume and maturity date.

## Charges for foreign exchange transactions

For foreign exchange (FX) and precious metal (PM) transactions, Credit Suisse charges a mark-up to the current market rate. This mark-up applies regardless of whether these transactions are directly instructed by the client or result from another service or transaction that requires a currency conversion. So called FX induced transactions<sup>22</sup> are technically equivalent to FX spot transactions and typically arise when purchasing foreign securities or investing in context of a portfolio management mandate. Such mark-ups may be levied in addition to all-in management fees.

The following table provides an overview of the maximum mark-ups per spot transaction based on the target currency. The amount effectively charged depends on the transaction volume and the services provided.<sup>23</sup>

<b>Target currency</b>	<b>One-off [in %]</b>
Major currencies <sup>24</sup>	up to 1.75
Minor currencies <sup>25</sup>	up to 2.50
Other currencies	up to 4.50
Precious metals <sup>26</sup>	up to 2.50

The mark-up for forward transactions, which shall be processed within the usual two-day period for spot transactions, is 0.025% for main currencies respectively 0.05% for all other currencies and precious metals. It is charged in addition to the spot mark-up while for swap transactions only the forward mark-up is levied. Forward, swap and option transactions with a longer term are over-the-counter derivatives and thus financial instruments. Respective cost bandwidths can be found in the “Financial instrument costs” overview.

<sup>22</sup> FX induced transactions might be processed with a time delay, e.g. at an end of day batch process. The market rate might therefore be different from the market rate at the time of order submission.

<sup>23</sup> Your relationship manager will be pleased to provide you with detailed information.

<sup>24</sup> Major currencies are CHF, EUR, USD, GBP, CAD, JPY, AUD, NZD, NOK, SEK (ISO code).

<sup>25</sup> Minor currencies are ZAR, HKD, SGD, CZK, PLN, HUF, DKK, BHD, KWD, SAR, OMR, MAD, THB, ILS, TRY, AED, MXN (ISO code).

<sup>26</sup> Precious Metals are XAU (Gold), XAG (Silver), XPT (Platinum), XPD (Palladium).

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