

# Architects of Wealth

## FEES AND CHARGES

CA INDOSUEZ (SWITZERLAND) SA  
HONG KONG BRANCH

Valid from 29 April 2022

### CONTENTS

ACCOUNT MANAGEMENT AND STANDARD SERVICES	2
DISCRETIONARY PORTFOLIO MANAGEMENT	2
INVESTMENT ADVICE AND DIRECT ACCESS	2
MARKET TRANSACTIONS	3
PRIVATE EQUITY	3
CHEQUES & CASH TRANSFERS	3
OTHER SERVICES	3
ADDITIONAL INFORMATION	4

## ACCOUNT MANAGEMENT AND STANDARD SERVICES

Account opening, maintenance and closure	Fees
■ Account opening .....	No charge
MINIMUM QUARTERLY MAINTENANCE FEE (irrespective of number of accounts opened) .....	HKD 4,000
■ Account statements .....	No charge
■ Mailing .....	No charge
■ Account closure .....	HKD 1,700

### Fixed deposits

■ Minimum deposit HKD 500,000 .....	No charge
(in HKD or foreign currency equivalent)	

Deposit rates vary among different currencies, deposit amounts and periods

### Securities and metals safekeeping

#### FLAT SECURITIES ADMINISTRATION QUARTERLY FEE

Charged each quarter based on the estimated value of securities and metals on deposit at each month-end.

*This flat fee covers costs of custody, administration of securities on deposit, redemptions, coupon and dividend services and management of corporate actions on securities (bonus share grants, redenomination, splits, swaps, capital increases, choice of dividend payment, etc.). For metals held in physical custody, the fee covers handling and storage costs.*

Securities on deposit	Metals on deposit
Estimated value less than HKD 8.0 million (or foreign currency equivalent)	0.35% p.a.
Estimated value between HKD 8.0 million and HKD 40 million (or foreign currency equivalent)	0.42% p.a.
Estimated value between HKD 40 million and HKD 80 million (or foreign currency equivalent)	0.37% p.a.
Estimated value more than HKD 80 million (or foreign currency equivalent)	0.32% p.a.
Third party mutual funds without distribution agreement	Supplement of 0.20% p.a.
Minimum quarterly fee	HKD 2,000 per account

Metals account management	Fees
Quarterly metals account maintenance fee (charged each quarter and calculated daily on the basis of the position's valuation) for each metals account opened.	

■ Gold .....	0.30% p.a.
■ Silver .....	0.40% p.a.
■ Platinum / Palladium .....	0.35% p.a.
■ Minimum quarterly fee .....	HKD 800

### Securities transfers

#### PARTIAL OR TOTAL TRANSFER OF PORTFOLIO

■ Transfer fee (per item) .....	HKD 800
■ Maximum fee (per transfer) .....	HKD 12,000
■ Stamp duty and correspondents' fees .....	if applicable

#### TRANSFER OF SECURITIES AGAINST PAYMENT

■ Transfer fee (per item) .....	HKD 1,200
■ Stamp duty and correspondents' fees .....	if applicable

### Transfers of metals positions

■ Transfer fee (per transaction) .....	HKD 800
■ Stamp duty and correspondents' fees .....	if applicable

### Actions on restricted securities

■ Lifting of restriction investigation fee (per security) .....	HKD 1,200
■ Stamp duty and correspondents' fees .....	if applicable

## DISCRETIONARY PORTFOLIO MANAGEMENT

Discretionary management mandate	Fees
■ Minimum assets under mandate .....	HKD 800,000
(in HKD or foreign currency equivalent)	
■ Management fee charged quarterly based on gross assets at each month-end	

#### DISCRETIONARY MANAGEMENT FEE (Unwrapped)

Profile	Defensive	Conservative/ Balanced/ Growth	Dynamic	Absolute Return
HKD 800,000 to HKD 40 million (or foreign currency equivalent)	0.85% p.a.	0.95% p.a.	1.05% p.a.	0.75% p.a.
HKD 40 million to HKD 80 million (or foreign currency equivalent)	0.80% p.a.	0.90% p.a.	1.00% p.a.	0.70% p.a.
HKD 80 million to HKD 160 million (or foreign currency equivalent)	0.75% p.a.	0.85% p.a.	0.95% p.a.	0.65% p.a.
Above HKD 160 million (or foreign currency equivalent)	0.70% p.a.	0.80% p.a.	0.90% p.a.	0.60% p.a.

■ Minimum quarterly fee .....	HKD 2,000
■ Transaction fees at 30% discount on rates under Market Transactions	

#### DISCRETIONARY MANAGEMENT FEE (All-in)

Profile	Defensive	Conservative/ Balanced/ Growth	Dynamic	Absolute Return
HKD 800,000 to HKD 40 million (or foreign currency equivalent)	1.40% p.a.	1.50% p.a.	1.60% p.a.	1.30% p.a.
HKD 40 million to HKD 80 million (or foreign currency equivalent)	1.30% p.a.	1.40% p.a.	1.50% p.a.	1.20% p.a.
HKD 80 million to HKD 160 million (or foreign currency equivalent)	1.20% p.a.	1.30% p.a.	1.40% p.a.	1.10% p.a.
Above HKD 160 million (or foreign currency equivalent)	1.10% p.a.	1.20% p.a.	1.30% p.a.	1.00% p.a.

■ Minimum quarterly fee .....	HKD 2,500
-------------------------------	-----------

ALL-IN fee (including management mandate, quarterly account-keeping fees, fees associated with transactions on physical and/or restricted securities and account-keeping charges for securities and metal deposits).

## INVESTMENT ADVICE & DIRECT ACCESS

### Asset management advisory mandate - Advisory desk

Asset management advisory mandate - Advisory desk	Fees
■ Minimum assets under mandate .....	HKD 16 million
(in HKD or foreign currency equivalent)	
■ Management Fee charged quarterly based on gross assets at each month-end	

#### ADVISORY MANDATE FEE (unwrapped)

HKD 16 million to HKD 40 million (or foreign currency equivalent)	0.85% p.a.
HKD 40 million to HKD 80 million (or foreign currency equivalent)	0.75% p.a.
HKD 80 million to HKD 160 million (or foreign currency equivalent)	0.60% p.a.
Above HKD 160 million (or foreign currency equivalent)	0.50% p.a.

■ Transaction fees at 30% discount on rates under Market Transactions	
---	--

#### ADVISORY MANDATE FEE (All-in)

HKD 16 million to HKD 40 million (or foreign currency equivalent)	1.25% p.a.
HKD 40 million to HKD 80 million (or foreign currency equivalent)	1.15% p.a.
HKD 80 million to HKD 160 million (or foreign currency equivalent)	1.00% p.a.
Above HKD 160 million (or foreign currency equivalent)	0.80% p.a.

ALL-IN fee (including management mandate, quarterly account-keeping fees, fees associated with transactions on physical and/or restricted securities and account-keeping charges for securities and metal deposits).

### Direct access - Advisory desk

Direct access - Advisory desk	Fees
■ Minimum assets under mandate .....	HKD 8 million
(in HKD or foreign currency equivalent)	
■ Rates applicable to stock market trades and mutual funds and margin on foreign exchange and metals transactions	Refer to rates set out under Market Transactions

### Hedge fund advisory mandate

■ Access fee (annual rate) .....	HKD 18,000
■ Management fee .....	base fee of 0.60% p.a. and performance fee of 12.00% p.a.
■ Brokerage fee .....	0.35% on subscription and 0% on redemption
■ Stamp duty, correspondents' fees and foreign taxes .....	if applicable

## MARKET TRANSACTIONS

### Securities transactions Fees

Commission / spreads Per trade in HKD	Equities traded on Hong Kong / Singapore stock exchanges	Other Developed Markets	Other Markets	Bonds
Below HKD 800,000	1.00%	1.30%	1.40%	0.40% - 1.50%
HKD 800,000 to HKD 2 million	0.80%	1.00%	1.10%	0.40% - 1.50%
HKD 2 million to HKD 40 million	0.70%	0.90%	1.00%	0.40% - 1.50%
Above HKD 40 million	0.60%	0.80%	0.90%	0.40% - 1.50%
<ul style="list-style-type: none"> <li>Minimum commission on equity and bond trades ..... HKD 1,600</li> <li>Correspondent's fees, stamp duty and foreign taxes ..... if applicable</li> </ul>				

### Mutual fund transactions

CA Indosuez (Switzerland) SA, Crédit Agricole Group and partners' funds			Other funds
Commission on mutual fund subscriptions, by type of fund:			
Equity funds	subscription minimum amount	up to 2.00% HKD 1,600	up to 3.00% HKD 1,600
Bond funds	subscription minimum amount	up to 1.50% HKD 1,600	up to 2.50% HKD 1,600
Money market funds	subscription minimum amount	up to 1.00% HKD 1,600	up to 2.00% HKD 1,600

- Stamp duty and correspondents' fees ..... if applicable
- Commission on mutual fund redemptions ..... up to 2.00%
- Compensation received for CA Indosuez (Switzerland) SA, Crédit Agricole Group and partners' funds ..... 0% to 100% of management fee
- Rebates received for other mutual funds ..... 0% to 70% of management fee

### Foreign exchange and precious metals transactions Fees

- Below HKD 800,000 equivalent ..... up to 2.00% min HKD 2,000
- Between HKD 800,000 and HKD 2,000,000 equivalent ..... up to 0.70% min HKD 2,000
- Above HKD 2,000,000 equivalent ..... up to 0.50% min HKD 2,000

### OTC derivatives (options and accumulators) transactions Fees

- Foreign exchange and precious metals ..... up to 2.00% min HKD 2,500
- Non foreign exchange ..... up to 3.00% min HKD 2,500

### Structured products ..... 0.30% to 3.00% of notional

### Exchange-traded derivatives transactions Fees

- Options ..... up to 2.00% of notional min HKD 2,000
- Stamp duty and correspondents' fees ..... if applicable

## PRIVATE EQUITY

### Private equity advisory mandate Fees

#### DIRECT CO-INVESTMENTS

- Subscription fee (based on initial investment amount) ..... 3.00%
- Advisory and administration fee<sup>2</sup> (charged and calculated at the start of each quarter, based on the initial investment amount) ..... 0.50% to 1.50% p.a.
- Administrative transfer fees ..... HKD 20,000
- Stamp duty, correspondents' fees and foreign taxes ..... if applicable
- Performance fee<sup>2</sup> ..... by type of transaction as per offer documents

#### FUNDS

- Subscription fee (on commitment amount) ..... 3.00%
- Stamp duty, correspondents' fees and foreign taxes ..... if applicable
- Advisory and administration fee<sup>2</sup> ..... 0.75% p.a. (charged and calculated at the start of each quarter based on latest net asset value<sup>3</sup> of fund plus residual commitment)

### Private equity fund administrative service Fees

- Administrative fee ..... 0.35% p.a. (charged and calculated at the start of each quarter based on latest net asset value<sup>3</sup> of fund plus residual commitment)
- Minimum fee amount ..... HKD 16,000
- Administrative fee on subscription or transfer ..... HKD 30,000
- Stamp duty, correspondents' fees and foreign taxes ..... if applicable

## CHEQUES & CASH TRANSFERS

### Cheques & Cash transfers Fees

#### CHEQUE ISSUANCE

- Registered delivery ..... HKD 160
- DHL delivery worldwide ..... HKD 1,000
- Cheque stop-payment request ..... HKD 500

#### CHEQUE COLLECTION

- Inward payment of cheques drawn on local banks ..... No charge (HKD & USD)
- Cheques sent for collection, subject to final payment ..... HKD 300 (correspondant bank charges will be charged separately)

#### TRANSFERS AND STANDING ORDERS

- SWIFT (outward only) ..... HKD 250
- Flat-rate correspondents' fee if net amount transferred to beneficiary

Currency of transfer	Amount	Fee
In SGD & HKD	All amounts	HKD 120
In all other currencies	Up to HKD 450,000 (in foreign currency equivalent)	HKD 180
	HKD 450,000 to HKD 1,000,000 (in foreign currency equivalent)	HKD 450
	HKD 1,000,000 to HKD 5,000,000 (in foreign currency equivalent)	HKD 550
	Over HKD 5,000,000 (in foreign currency equivalent)	HKD 600

## OTHER SERVICES

### Loans and guarantees Fees

- Loan ..... interest and fees by type of transaction
- Mortgage financing ..... interest and fees by type of transaction
- Insurance premium financing ..... interest and fees by type of transaction
- Guarantee ..... fees by type of transaction

### Other services Fees

#### INHERITANCE

##### Handling fee

- First year ..... HKD 6,000
- Subsequent years ..... HKD 1,800

#### ARCHIVE AND ADMINISTRATIVE SEARCH

- Case opening charge ..... HKD 1,800
- Time-spent charge (min. 30 minutes) ..... HKD 1,800 per hour

#### AUDIT CONFIRMATION

- Audit confirmation fee ..... HKD 800 per confirmation

#### COMPLEX CASES, SPECIAL SERVICES OR ARRANGEMENTS

- Time-spent charge (min. 30 minutes) ..... HKD 1,800 per hour

#### DORMANT ASSETS

##### Record keeping fee

- First year ..... HKD 1,500
- Subsequent years ..... HKD 1,500
- Searches via an external agent ..... actual cost

### Insurance products (through referral to third party insurance brokers)

- Commission received from third party insurance brokers ..... from 50% to 70% of income received by the brokers

### Exceptional fees Fees

CA Indosuez (Switzerland) SA reserves the right to charge additional fees if the services requested by the customer are more numerous or complex than those usually provided by the Bank. In particular, this provision applies to accounts of companies engaged in trade and accounts with numerous transactions (securities or payments), as well as customers with a profile requiring close monitoring by the Bank.

- Time-spent charge (minimum 30 minutes) ..... HKD 1,800 per hour

<sup>1</sup> Excluding Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect

<sup>2</sup> Excluding investments via Tiera Capital SCA, SICAR and Tiera Capital SCA, SICAV-SIF.

<sup>3</sup> Net asset value (NAV) based on the latest report received from the fund and adjusted for interim drawdowns and payouts, if applicable.

## ADDITIONAL INFORMATION

---

### Treatment of benefits from price improvements

CA Indosuez (Switzerland) SA (the "Bank") may execute a trade at a price better than that quoted to you during the order taking ("price improvement").

1.If the Bank acts as principal in that trade:-

- if the actual monetary benefits from that executed trade does NOT exceed the monetary benefits percentage ceiling disclosed to you for that trade ("Disclosed MB Ceiling"), the Bank will retain the actual monetary benefits in full (including those from the price improvement in full);
- If that actual monetary benefits exceeds the Disclosed MB Ceiling (the difference is called the "Excess"), the Bank will pass on the Excess to you in full.

2.If the Bank acts as agent in that trade:-

- the Bank will not retain any benefit from the price improvement.

### Discount arrangement

- The Bank does not offer any discount to the fees and charges payable by you unless the Bank notifies you otherwise.
- The Bank may at its sole and absolute discretion offer to you a discount on such fee or charge. In doing so, the Bank will consider a number of factors, including without limitation to the nature of the banking or investment transaction and the fee and commission arrangement of the Bank with the related issuer or third party.
- The Bank giving you any discount to such fee or charge is not and should not be considered as the Bank's waiver its rights to any fees or charges payable by you on any other banking or investment transactions.

### Non-monetary benefit disclosure

- When you trade, subscribe or deal with investment products with the Bank, the Bank may receive non-monetary benefits (e.g. financial research data) from other party(ies).

All rates are listed in Hong Kong Dollar (HKD) and will be debited in Hong Kong Dollar (HKD) or the foreign currency equivalent.

These fees and charges take into account the commissions and other forms of remuneration or benefits the Bank may receive from third parties.

The Bank reserves the right to adjust, in its absolute and sole discretion, the fees and charges stated in this booklet at any time by giving its customers thirty (30) days' prior written notice.

However, where such adjustment is imposed as a result of events, circumstances or reasons beyond the control of the Bank, less than thirty (30) days' prior written notice may be given by the Bank.

### CA Indosuez (Switzerland) SA

#### Incorporated in Switzerland with members' limited liability

Head-Office: 4 Quai Général-Guisan, CH-1204 Geneva - T: +41 58 321 90 00 - F: +41 58 321 90 99

Hong Kong office: 29th Floor, Two Pacific Place, 88 Queensway, Hong Kong - T: +852 3763 6888 - F: +852 3763 6868