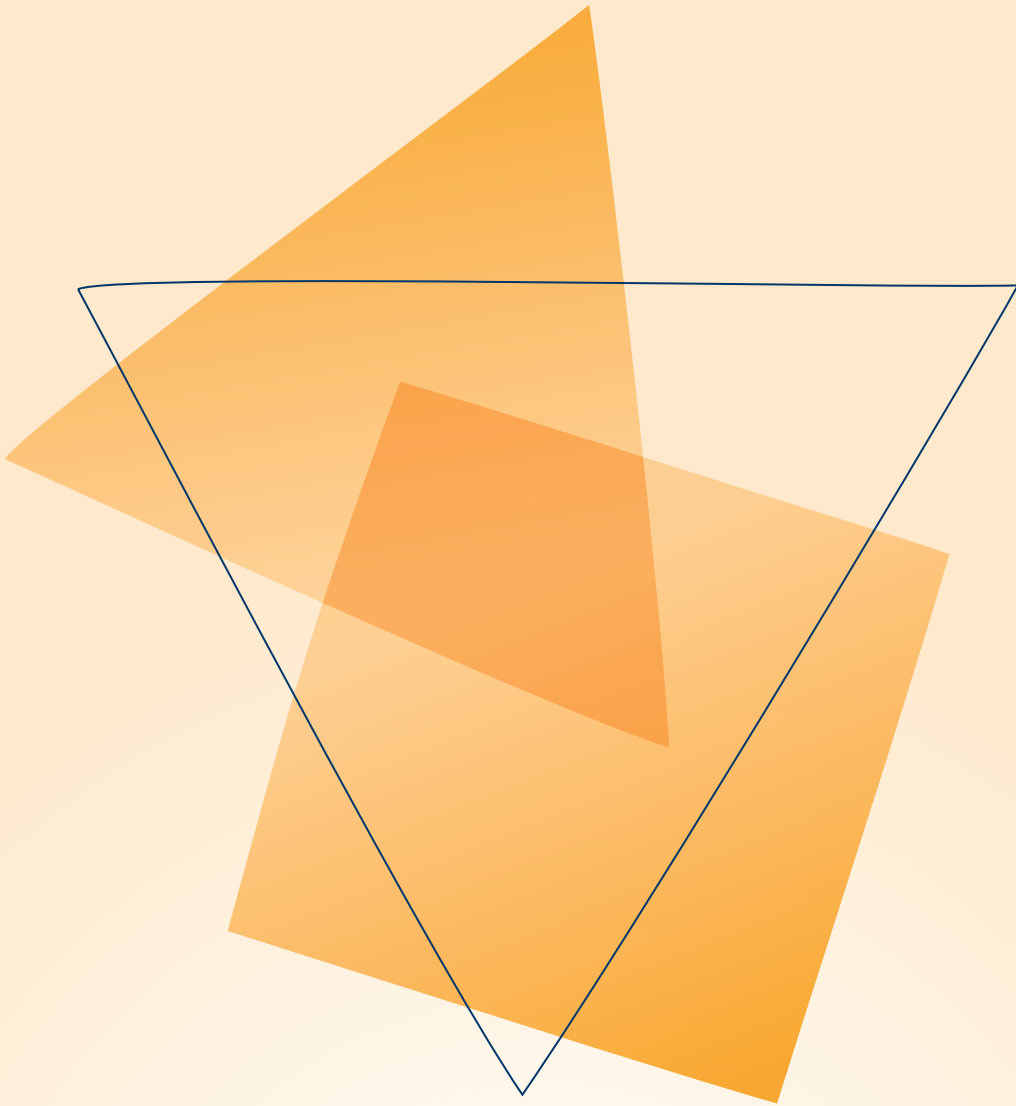


VP Bank Ltd · Valid from April 2024

# Conditions for **intermediaries**



# Summary of charges

Our **no-advice investment and our execution-only services** comprise the following:

## Basic services

Basic fee	p.a.
Tax domicile	
Liechtenstein, Switzerland	CHF 400
Other countries	CHF 600

The basic fee covers the following services:

- Account management
- Account statements, interest and balance statements
- VP Bank Debit Mastercard international
- VP Bank e-banking, e-Post
- Breakdown for tax purposes
- Market data

## Securities account management and administration

	Minimum	in % / CHF
Securities account management fee p.a.	CHF 100	0.29%
<b>Surcharge p.a. for external/in-house custody</b>		
Domestic securities domicile (Switzerland, Liechtenstein) and investment funds		0.04%
Foreign securities domicile, alternative investment funds (e.g. hedge funds) and external custody of precious metals		0.10%
Custody at VP Bank		0.17%
<b>Special securities</b>		
Valueless securities (physical)		CHF 100
Documents (envelopes, dossiers, policies, etc.)		CHF 85

The securities account management covers statements of assets as well as securities safekeeping and administration. These charge is levied each quarter on the basis of the average value of the securities account. For VP Bank Funds, the fees are reduced by 50 per cent, while for physical inventories of precious metals and coins, a reduced securities account management fee of 0.21 per cent applies. VP Bank shares/bonds/medium-term notes are free of securities account management fees. We reserve the right to charge a special fee for positions involving extraordinary administrative and storage expense or very high third-party costs.

## Securities trading and money market investments

Transactions
Fees for exchange transactions, money market instruments and other banking transactions can be found from page 4 onwards.

VP Bank Ltd is a bank domiciled in Liechtenstein and is subject to supervision by the Liechtenstein Financial Market Authority (FMA), Landstrasse 109, 9490 Vaduz, Liechtenstein, [www.fma-li.li](http://www.fma-li.li)

**General information:** The list of fees and charges is not exhaustive. Since the charges applicable for a securities transaction (and especially third-party charges) are not always precisely known in advance, the Bank estimates them based on values derived from experience. The costs actually charged may therefore vary from the amounts indicated in this brochure. Please visit ProLink to see specific examples of how costs are calculated for securities transactions. All information refers to the situation as at the publication date. These conditions are subject to change at any time. As a general rule, third-party charges and any taxes are passed on to the client in all transactions. All prices indicated are exclusive of VAT. No account is taken here of any special conditions agreed in individual cases. Please contact your client advisor on this matter. VP Bank's General Terms and Conditions apply.

# Basic services

	Liechtenstein, Switzerland <sup>1</sup>	Other countries <sup>1</sup>
<b>Accounts and payments</b>		
Accounts	max. 4	max. 6
Transaction fees	•	•
Transaction without turnover commission	up to CHF 25,000 per quarter	up to CHF 50,000 per quarter
CHF/EUR e-banking payments within EU/EEA	•	•
Mailing by post	•	•
<b>Cards</b>		
VP Bank Debit Mastercard international	•	•
<b>e-services</b>		
VP Bank e-banking	•	•
e-Post	•	•
e-support	•	•
<b>Reporting and mailing</b>		
Account statements, interest and balance statements	•	•
Statement of assets (annual)	•	•
Account statements on request <sup>2</sup>	monthly/daily	monthly/daily
Copies <sup>2</sup>	max. 2	max. 2
Breakdown for tax purposes Switzerland, Austria, Germany, United Kingdom, Sweden	•	•
Breakdown for tax purposes other countries	•	•
Withholding tax reclaims	25% discount	25% discount
<b>Market data</b>		
Various publications <sup>3</sup>	•	•
<b>Compliance charges</b>		
Opening, monitoring business relationship	•	•
Additional charges for cross-border services	•	•
<b>Basic fee p.a.</b>	<b>CHF 400</b>	<b>CHF 600</b>

<sup>1</sup> Tax domicile contracting party.

<sup>2</sup> Via e-Post.

<sup>3</sup> Available free of charge.

# Securities trading

## Brokerage

Fixed income and similar securities include: bonds and other interest-bearing securities. Equities and similar securities include: bearer and registered shares, participation and dividend rights certificates, option certificates, warrants, exchange-traded products, external investment fund units and other equity-like securities.

	Fixed income and similar securities		Equities and similar securities	
	All stock exchanges Commission <sup>4</sup>	Swiss Exchange Commission <sup>4</sup>	Foreign stock exchanges Commission <sup>4</sup>	
Up to CHF 50,000	0.90%	1.00%	1.90%	
CHF 50,001 to CHF 100,000	0.80%	0.90%	1.70%	
CHF 100,001 to CHF 200,000	0.70%	0.85%	1.60%	
CHF 200,001 to CHF 300,000	0.60%	0.75%	1.50%	
CHF 300,001 to CHF 400,000	0.50%	0.65%	1.40%	
CHF 400,001 to CHF 500,000	0.40%	0.55%	1.30%	
CHF 500,001 to CHF 1,000,000	0.30%	0.35%	1.00%	
Amounts exceeding CHF 1 million	0.25%	0.20%	0.70%	
Minimum	CHF 100	CHF 80	CHF 100	

Secondary market	Commission
Capital protection products	fixed income securities
Other investment strategies	equities depending on stock exchange

## Options

EUREX options	Commission <sup>5</sup>
Up to CHF 20,000	1.30%
CHF 20,001 to CHF 30,000	1.10%
CHF 30,001 to CHF 50,000	0.90%
CHF 50,001 to CHF 100,000	0.80%
CHF 100,001 to CHF 150,000	0.70%
Amounts exceeding CHF 150,000	0.60%
Minimum	CHF 170

Non-EUREX options	Commission <sup>5</sup>
France	3.10%
Great Britain / Netherlands / USA	1.70%
Other countries	2.25%
Minimum	CHF 200

## Futures

EUREX futures		Commission <sup>5</sup>
CHF	per contract	CHF 8
	Minimum	CHF 200
EUR	per contract	EUR 10
	Minimum	EUR 130

Non-EUREX futures		Commission <sup>5</sup>
France/Netherlands/Italy	per contract	EUR 25
	Minimum	EUR 130
Great Britain	per contract	GBP 20
	Minimum	GBP 90
USA up to 100 contracts	per contract	USD 22
USA from 100 contracts	per contract	USD 12
	Minimum	USD 130

<sup>4</sup> Includes third-party brokerage fees; excludes third-party delivery expenses, issue commissions, exchange fees and any product costs.

<sup>5</sup> External stock exchange fees are charged to the client.

# Money market investments / other services

## Issues

Fixed-income and similar securities	Commission
Up to CHF 100,000	1.10%
CHF 100,001 to CHF 250,000	0.90%
CHF 250,001 to CHF 500,000	0.70%
CHF 500,001 to CHF 1,000,000	0.45%
Above CHF 1,000,000	0.25%
Minimum	CHF 100

Equities and similar securities	Commission
Up to CHF 100,000	1.20%
CHF 100,001 to CHF 250,000	1.00%
CHF 250,001 to CHF 500,000	0.80%
CHF 500,001 to CHF 1,000,000	0.50%
Above CHF 1,000,000	0.30%
Minimum	CHF 100

Fixed-income and similar securities include: capital protection products, bonds and other interest-bearing securities.

Equities and similar securities include: return optimisation investment strategies (barrier reverse convertibles, etc.), participation investment strategies (equity basket trackers, etc.), bearer and registered shares, participation and dividend-right certificates, warrants, exchange-traded products, external investment fund units and other equity-like securities.

Double currency units (DOCU)	Commission
Commission p.a.	1.20%

## VP Bank funds

Issue commission	Retail unit classes	Institutional unit classes
VP Bank Short Term Fund	0%	0%
VP Bank Bond Fund	1.0%	0.5%
VP Bank Risk Optimised ESG Equity Fund	1.5%	0.75%
VP Bank Strategy Fund	1.5%	0.75%
VP Bank Thematic Umbrella Fund	-	0.75%
VP Bank Paladin Fund	-	0.75%

Redemptions and switches between VP Bank funds are free of charge. Suitable for the investment of vested pension capital: VP Bank Short Term Fund, VP Bank Bond Fund and VP Bank Strategy Fund Conservative (CHF and EUR), vested pension capitals are free of securities fees.

## Money market investments<sup>6</sup>

	Minimum in local currency
Call money	50,000
Time deposit	25,000
Fiduciary call money, fiduciary time deposit	200,000

Call money (48 hours): interest rate dependent on market situation; interest paid quarterly; notice period 48 hours.

Time deposit (1 week to 12 months): interest rate dependent on market situation; withdrawal upon maturity.

Fiduciary call money	Commission p.a.
Up to CHF 2,000,000	0.500%
CHF 2,000,001 to CHF 10,000,000	0.375%
Amounts exceeding CHF 10 million	0.250%
Minimum per quarter	CHF 250

Fiduciary time deposit	Commission p.a.
Up to CHF 500,000	0.500%
CHF 500,001 to CHF 1,000,000	0.375%
CHF 1,000,001 to CHF 10,000,000	0.250%
Amounts exceeding CHF 10 million	0.125%
Minimum per transaction	CHF 250

## Medium-term notes

	Currencies
VP Bank Medium-term Notes	CHF, EUR, USD

For current interest rates, visit our website at [www.vpbank.com](http://www.vpbank.com).

## Other services

### Precious metals accounts

Precious metals	Fee p.a.
Gold, platinum, palladium, silver	0.50%
Minimum	CHF 50

The fee is charged quarterly.

### Delivery fees

	Inbound <sup>7</sup>	Outbound <sup>7</sup>
Electronic delivery	no charge	CHF 150
Physical delivery and restricted shares	CHF 250	CHF 250

A fee of CHF 10 per internal transfer applies (minimum CHF 100). We reserve the right to charge a special tariff for deliveries involving increased third-party costs.

### Delegation of the EMIR reporting obligation

	Fee p.a.
Delegation in accordance with Art. 9 of the European Market Infrastructure Regulation (EMIR).	CHF 100

<sup>6</sup> Valid for: CHF, EUR, USD, GBP; other currencies on request.

<sup>7</sup> Fee per security.

# Asset management mandates

## Fund mandates

Sustainable Plus Fund Mandates are available under the Conservative, Balanced and Growth investment strategies.

All-in fee p.a.	Fixed income	Conservative	Balanced	Growth	Equities
Up to CHF 2.5 million	0.90%	1.10%	1.30%	1.40%	1.50%
CHF 2.5 million to CHF 5 million	0.75%	0.90%	1.10%	1.20%	1.30%
CHF 5 million to CHF 10 million	0.60%	0.80%	0.90%	1.00%	1.10%
CHF 10 million to CHF 20 million	0.45%	0.60%	0.80%	0.90%	1.00%
Amounts exceeding CHF 20 million	on request	on request	on request	on request	on request
Minimum	CHF 2,000	CHF 2,500	CHF 3,000	CHF 3,500	CHF 4,000

## Classic mandates

Sustainable Plus Mandates are available under the Conservative, Balanced and Growth investment strategies.

All-in fee p.a.	Fixed income	Conservative	Balanced	Growth	Equities
Up to CHF 2.5 million	1.20%	1.50%	1.70%	1.80%	1.90%
CHF 2.5 million to CHF 5 million	1.00%	1.20%	1.40%	1.50%	1.60%
CHF 5 million to CHF 10 million	0.80%	1.00%	1.20%	1.30%	1.40%
CHF 10 million to CHF 20 million	0.60%	0.80%	1.00%	1.20%	1.20%
Amounts exceeding CHF 20 million	on request	on request	on request	on request	on request
Minimum	CHF 9,000	CHF 11,000	CHF 12,500	CHF 13,500	CHF 14,000

The all-in fee for fund mandates and classic mandates includes the following fees and services:

- Asset management fee
- Securities account management and administration
- Own and third-party brokerage fees
- Issue commissions
- Fiduciary commissions
- Standard account statements and performance reporting

Third-party fees, expenses and product costs (as per page 7, with the exception of third-party brokerage fees) are not included in the all-in fee for fund mandates and classic mandates.

The all-in fee is charged quarterly on the basis of the average assets for the period. Upon dissolution and sale of assets, the brokerage commission will be incurred without a minimum commission.

## Individual mandates

For tailor-made solutions your client advisor will be pleased to provide you with further information.

# Third-party charges, expenses and product costs

	Minimum/Maximum <sup>8</sup>	in % <sup>8</sup>
<b>Taxes and duties</b>		
Swiss turnover tax		0.075% to 0.15%
Stamp duties on British/Irish securities (for purchases)		0.50% to 1.00%
Other duties / turnover taxes		0.0325% to 0.50%
French, Italian and Spanish financial transaction tax (for purchases)		0.10% to 0.30%
Stock exchange transfer tax (variable acc. to exchange)		0.00% to 0.30%
<b>Exchange fees<sup>9</sup></b>		
Berne eXchange	CHF 10 to CHF 50	0.01%
Exchanges of HK, SG, IND, PHI, etc.		0.01% to 0.054%
US SEC fee (for sales)		0.0008%
Exchange fees	CHF 0.20 to CHF 2 <sup>10</sup>	
<b>Third-party brokerage</b>		
Equities, liquid markets	CHF 10 to CHF 50 <sup>10</sup>	0.02% to 0.12%
Equities, emerging and frontier markets	CHF 10 to CHF 200 <sup>10</sup>	0.10% to 0.50%
Exchange-traded EUREX options	CHF/EUR 0.20 to CHF/EUR 1.60 <sup>11</sup>	0.20%
Exchange-traded non-EUREX options		0.20% to 1.25%
Exchange-traded US options	USD 1.15 <sup>11</sup>	
Stock market traded commodity options	USD 3 to USD 5 <sup>11</sup>	
Exchange-traded US Treasury options	USD 4.05 <sup>11</sup>	
Exchange-traded futures	CHF 1 to CHF 10 <sup>11</sup>	
<b>Bonds</b>		
Fixed-income securities in local markets	CHF 20	0.10%
Investment funds (excl. ETFs)	CHF 20 to CHF 30	
Private equity and hedge funds <sup>12</sup>	EUR 225 to EUR 300	
<b>Investment fund charges</b>		
Issue commissions		0.00% to 5.00%
Redemption commissions		0.00% to 5.00%
Management fees		0.00% to 3.00%
<b>Product costs</b>		
Structuring costs		0.00% to 3.00%
Performance costs		0.00% to 20.00%
Transaction costs		0.00% to 0.50%
Other product costs		variable acc. to issuer
<b>Third-party settlement and custody fees in securities trading</b>		
Custody fee for American or global depository receipts	0 ct/sh to 10 ct/sh	
Delivery charges, liquid markets, Europe and USA	CHF 0 to CHF 20	
Delivery charges, other liquid markets	CHF 20 to CHF 100	
Delivery charges, emerging and frontier markets	CHF 50 to CHF 300	

<sup>8</sup> The values given are non-binding estimates based on values derived from experience.

<sup>9</sup> Minimum variable according to exchange.

<sup>10</sup> Range of fees, minimum.

<sup>11</sup> Third-party brokerage per contract.

<sup>12</sup> Additional expenses may be incurred by our counterparties (e.g. for the postage of physical documents).

# Payment services

## Overview of services and prices

	Domestic payments (LI/CH)			Foreign payments		
	CHF	EUR	Other currencies	CHF	EUR in EU/EEA	Other currencies, EUR in other countries
<b>Incoming payments</b>	no charge	no charge	no charge	no charge	no charge	no charge
<b>Automatic outgoing payments</b>						
VP Bank e-banking, e-banking mobile	no charge	no charge	CHF 8	no charge	no charge	CHF 8
Direct debits LSV <sup>13</sup>	no charge	no charge	-	-	-	-
Standing order <sup>14</sup>	no charge	no charge	CHF 8	no charge	no charge	CHF 8
<b>Manual outgoing payments</b>						
Standard	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20
"Komfort" payment orders <sup>15</sup>	CHF 2 <sup>16</sup>	-	-	-	-	-

For payment orders placed by letter, fax, e-mail, telephone or at the counter a surcharge of CHF 20 per order is applicable on top of the standard price.

## Additional payment services

Payment services	
Foreign payments and payments in foreign currencies to the EU/EEA area (excluding Liechtenstein) with missing or incorrect IBANs	CHF 20
Express payments (surcharge)	CHF 30
Confirmation of order execution to the account holder or to a third party	CHF 30 per payment
Compliance investigations in connection with payments	CHF 150 per hour (minimum CHF 200)
Investigations relating to domestic and international payments	CHF 150 per hour (minimum CHF 75) <sup>17</sup>
Incorrect orders (for payments being returned)	CHF 20

## Charge options for foreign payments and payments in foreign currencies:

### Sharing of charges (SHA)

As the originator of the transaction, you pay VP Bank's charges. The beneficiary bears all third-party charges (including those of their bank) which are deducted from the amount transferred. In the absence of any instruction to the contrary, this option will be applied. Only the expense option "SHA" (shared costs) is permitted for SEPA payments.

### All charges borne by the originator (OUR)

You pay all charges. This means that, in addition to VP Bank's own charges, you will also be liable for a fixed third-party charge covering all third-party charges billed to us.

### All charges borne by the beneficiary (BEN)

The beneficiary bears all charges relating to the transaction, including VP Bank's charges.

## Fixed third-party charges for foreign payments and payments in foreign currencies (charge option OUR)

Currency	Limit	Charges
Euro (EUR)		EUR 10
	from EUR 1,000	EUR 25
	from EUR 10,000	EUR 40
US dollar (USD)		USD 20
	from USD 25,000	USD 40
	from USD 100,000	USD 60
Other		CHF 35

The charges are calculated in the currency of the debited account. The currency conversion is based on the foreign exchange mid-rate on the day in question.

<sup>13</sup> SEPA direct debits: Foreign payments EUR in EU/EEA no charge.

<sup>14</sup> For standing orders not issued via VP Bank e-banking, there is a one-off set-up fee of CHF 10 per order.

<sup>15</sup> Execution takes place on the following working day.

<sup>16</sup> Prices per order.

<sup>17</sup> Including third-party fees.

# Means of payment

## VP Bank debit cards and ATM card

	VP Bank ATM Card	VP Bank Debit Mastercard	VP Bank Debit Mastercard international
<b>Description</b>	The handy account card for withdrawals from VP Bank	The card that's safe to use throughout Europe	The card that can be used worldwide
<b>Security feature: card usable</b>	at VP Bank ATMs	Europe <sup>18</sup>	worldwide
<b>Account currency</b>	CHF	CHF/EUR <sup>19</sup>	CHF/EUR <sup>19</sup>
<b>Card fee p.a.<sup>20</sup></b>	CHF 20	CHF 50	CHF 70
<b>Additional card p.a.<sup>20</sup></b>	CHF 20	CHF 50	CHF 70
<b>Replacement card</b>	CHF 20	CHF 20	CHF 20
<b>Card blocking</b>	CHF 50	CHF 50	CHF 50
<b>Replacement PIN</b>	CHF 20	CHF 20	CHF 20
<b>Changes to limits</b>			
Limit reduction	-	no charge	no charge
Limit increase	-	CHF 5	CHF 5
<b>Cashless payments</b>			
LI/CH	-	no charge	no charge
Abroad	-	CHF 1.50 (plus third-party fees)	CHF 1.50 (plus third-party fees)
Mobile wallets/e-commerce	-	no charge (plus third-party fees)	no charge (plus third-party fees)
<b>Cash withdrawals</b>			
At VP Bank ATMs	no charge	no charge	no charge
At other banks' ATMs LI/CH	-	CHF withdrawal: no charge	CHF withdrawal: no charge
		EUR withdrawal: CHF 5	EUR withdrawal: CHF 5
At ATMs abroad	-	CHF 5 (plus third-party fees)	CHF 5 (plus third-party fees)

**For your security:** Our "GEO blocking" security service already offers you effective protection against the misuse (skimming) of your VP Bank Debit Mastercard. We also offer enhanced security by limiting the number of card withdrawals that can be made against your available account balance. In addition, you are free to determine your own individual withdrawal limit. A PIN will be requested when making contactless payments for amounts over CHF 50.00 or the equivalent. A PIN may be requested at any time should several consecutive contactless payments under CHF 50.00 be made.

## Cheques and Travel Cash

Issuing cheques	per cheque	Stopping cheques	per cheque
Bank cheque	CHF 50	Bank cheque / correspondent cheque	CHF 50
Presenting cheques	per cheque	Travel Cash (CHF/EUR/USD) <sup>21</sup>	
Bank cheque / correspondent cheque		Loading	1.5% of the loaded amount (including third-party commission)
VP Bank cheque	no charge		
Immediate crediting (subject to clearance)	CHF 25		
Crediting after final payment	CHF 50		
Traveller's cheque			
Traveller's cheque (CHF)	no charge		
Traveller's cheque (in foreign currency)	CHF 20		

## Credit cards

We offer a range of Visa and MasterCard credit cards for private and corporate clients. Your client advisor will be pleased to provide further information.

<sup>18</sup> Due to GEO blocking, your VP Bank Debit Mastercard may normally only be used in Europe. Your card setting may be changed free of charge to allow it to be used in other countries for a period of up to four weeks. The standard default setting allows the card to be used in the following countries and regions: Principality of Liechtenstein, Switzerland, Germany, Austria, France, Italy, Spain, Portugal, Great Britain, and Åland, Albania, Andorra, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, the Faroe Islands, Finland, Gibraltar, Greece, Greenland, Guernsey (Channel Islands), Hungary, Isle of Man, Iceland, Ireland, Jersey (Channel Islands), Latvia, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Montenegro, the Netherlands, Norway, Poland, Romania, San Marino, Serbia, Slovakia, Slovenia, Svalbard and Jan Mayen, Sweden, Turkey, Vatican City.

<sup>19</sup> Account entries in EUR at current exchange rate.

<sup>20</sup> Quarterly debit.

<sup>21</sup> Travel Cash cards issued only to natural persons.

# Account services

Information on interest rates can be found in the separate table showing current interest rates.

Current account	
Account currency	CHF/EUR and most major foreign currencies
Withdrawal	full amount at any time
Standard statement option	quarterly
Periodic account statement option: at client's request (prices p.a.)	
Daily statement	CHF 60
Monthly statement	optional
Postage	postage charges
Account management fees	
Transaction fees	CHF 0.30 per transaction
Periodic account balancing fees	CHF 5 per balancing
Turnover commission <sup>22</sup>	CHF/EUR/USD 1%, other currencies 2% of the debit entry (min. CHF 5 per account statement, max. CHF 2,000 per transaction)

<sup>22</sup> The turnover commission does not apply to transactions in securities, foreign exchange, time deposits and precious metals. We reserve the right to charge additional commissions.

# Other services

Services	
Premium/discount on cash transactions in account currency into foreign currency accounts	
Incoming payment	
EUR/USD	0.25%
Other currencies	0.50%
Outgoing payment	
All foreign currencies	1.00%
Account closure	
All foreign currencies	1.50%
Breakdown for tax purposes <sup>23</sup>	
Switzerland	CHF 250
Austria	CHF 300
Germany	CHF 300
United Kingdom	CHF 250
Sweden	CHF 300
Other countries	CHF 250
Reclaiming withholding tax <sup>24</sup>	
Fee as % of amount reclaimed	10%
Minimum	CHF 100
Maximum	CHF 500
Coin-counting	
VP Bank clients	2.00% (min. CHF 5 per deposit)
Non-clients	5.00% (min. CHF 25 per deposit)
Retained correspondence <sup>25</sup>	
Undeliverable correspondence (fee for investigations)	CHF 1,000 p.a.
	CHF 300 in the first year CHF 250 in subsequent years
Dormant assets <sup>26</sup>	
	CHF 200 per hour
Politically exposed persons (PEP)	
Per business relationship	CHF 500 p.a. (min. CHF 2,000 per PEP)
Termination of the business relationship	
Tax domicile Liechtenstein, Switzerland	CHF 100
Tax domicile other countries	CHF 200

## Extraordinary expenses

Extraordinary expenses and costs (e.g. for information, copies, confirmations, breakdown for tax purposes, deputy safe deposit box openings, physical collection of coupons and security redemptions, compliance clarifications, debt collection, administrative and legal assistance proceedings, opening of business relationships with increased expenditure) are charged at cost (CHF 250.- per hour). A lump-sum fee of CHF 750 per quarter is charged for business relationships involving a foreign domicile with high compliance and monitoring requirements. Your client advisor will be pleased to provide further information.

<sup>23</sup> Valid for standing orders. The Bank reserves the right to charge an additional fee for one-off orders.

<sup>24</sup> Fee per form/country. Third-party fees for dividend certificates will be passed on to the client. For collective statements, a fee of CHF 100 applies per form/country.

<sup>25</sup> For legal reasons, however, VP Bank reserves the right to send individual documents to the client by post or e-Post.

<sup>26</sup> Dormant accounts: Business relationships for which VP Bank has not had any client contact in the form of address data or account movements over a period of 10 years or more, or for which communications sent by VP Bank are returned without the provision of a new address, are regarded as dormant accounts and receive special treatment.



# Your contact – wherever you may be

VP Bank Ltd is a bank domiciled in Liechtenstein and is subject to supervision by the Financial Market Authority (FMA) Liechtenstein, Landstrasse 109, 9490 Vaduz, Liechtenstein, [www.fma-li.li](http://www.fma-li.li)

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