Fee Schedule

This document contains all information regarding fees and external costs when you use the« Invest» financial services of findependent.

1. Management and Custody Fees

1.1 Custody Fees

regardless of the investment amount	0.20% per year
Annual electronic tax statement	free
Deposits and withdrawals	free
Account opening and closing	free

1.2 Management Fees

up to CHF 50,000 investment amount	0.20% per year
from CHF 50'000	0.18%
from CHF 150'000	0.15%
from CHF 250'000	0.13%
from CHF 500'000	0.11%
from CHF 1'000'000	0.09%
Strategy selection and changes	free
Buy and sell transactions	free

1.3 Fee-free Amount

For new clients, findependent waives custody and management fees on a certain fee-free amount. You can view your individual fee-free amount in the findependent app. If your investment amount exceeds your fee-free amount, fees will only be charged on the portion of your investment above the fee-free amount.

1.4 Terms and conditions

Custody and management fees are charged quarterly (0.0725% to 0.1% per quarter) directly on the findependent account. Fees are calculated based on the average market value of the investment amount, including account balances, on the 25th day of each month within the quarter. Fees include VAT.

2. Currency Conversion Surcharges

Currency conversion surcharges of 0.50% apply to ETF transactions in foreign currencies. Depending on the chosen investment solution, 34% to 50% of the investment amount is allocated to ETFs in foreign currencies.

3. External Costs

3.1 Stamp Duties

Stamp duties (Swiss federal turnover tax) apply to all ETF transactions. This tax amounts to 0.075% of the transaction amount for domestic ETFs and 0.15% for foreign ETFs.

3.2 Exchange Fees

Exchange fees apply to all ETF transactions. These fees paid to the Swiss exchange SIX amount to 0.015%.

3.3 ETF Costs (TER)

The costs of the ETFs used in findependent investment solutions (total expense ratio, TER) are charged directly within the ETFs and are not additionally charged on the findependent account. The average ETF costs are transparently disclosed in the factsheets for the investment solutions.

4. Adjustments

findependent may adjust this fee schedule at any time within the framework of legal requirements. Any changes to your disadvantage will be announced at least 30 days in advance. We will inform you of all changes by email and/or via the app.