



Information on cost transparency within the MiFID II framework (03/2023)

Transactions in financial instruments incur various costs, which have an impact on the return of the investments made. The following tables show an overview of the costs for securities transactions along with some sample calculations.

Example: shares, stock exchange: Switzerland (market value CHF 100,000.00)

Costs and fees in CHF

	Purchase costs		Custody fees		Sale costs	
Service costs Bendura Bank AG	CHF 1,000.00	1.00%	CHF 250.00	0.25%	CHF 1,000.00	1.00%
Service costs Third parties	CHF 40.00	0.04%			CHF 40.00	0.04%
Taxes and levies	CHF 75.00	0.075%			CHF 75.00	0.075%
Total	CHF 1,296.40	1.079%	CHF 250.00	0.25%	CHF 1,296.40	1.075%

The yield of the investment is thus reduced by expenses as follows:

In the 1st year of the investment	CHF 1,296.40	1.30%
Starting the 2nd year of the investment, per year	CHF 250.00	0.25%
In the year of the sale, additionally	CHF 1,296.40	1.30%

This means that the exemplary total and incidental costs of the traded share over a two-year holding period would reduce the return by 2.85% at the time of sale.

Example: shares, stock exchange: abroad (market value USD 100,000.00)

Costs and fees in USD

	Purchase costs		Custody fees		Sale costs	
Service costs Bendura Bank AG	USD 1,900.00	1.90%	USD 350.00	0.35%	USD 1,900.00	1.90%
Service costs Third parties	USD 50.00	0.05%			USD 50.00	0.05%
Taxes and levies	USD 150.00	0.15%			USD 150.00	0.15%
Total	USD 2,100.00	2.10%	USD 350.00	0.35%	USD 2,100.00	2.10%

The yield of the investment is thus reduced by expenses as follows:

In the 1st year of the investment	USD 2,100.00	2.10%
Starting the 2nd year of the investment, per year	USD 350.00	0.35%
In the year of sale, additionally	USD 2,100.00	2.10%

This means that the exemplary total and incidental costs of the traded share over a two-year holding period would reduce the return by 4.55% at the time of sale.



The costs for the purchase of a share generally consist of the combined service costs of Bendura Bank AG and the costs of third parties. If the share is purchased or sold in a currency other than the reference currency in which the account is maintained, additional costs for foreign currency are incurred.

Example: bonds, exchange: Switzerland (market value CHF 100,000.00)

Costs and fees in CHF

	Purchase costs		Custody fees		Sale costs	
Service costs Bendura Bank AG	CHF 800.00	0.80%	CHF 250.00	0.25%	CHF 800.00	0.80%
Service costs Third parties	CHF 35.00	0.035%			CHF 35.00	0.035%
Taxes and levies	CHF 75.00	0.075%			CHF 75.00	0.075%
Total	CHF 910.00	0.91%	CHF 250.00	0.25%	CHF 910.00	0.91%

The yield of the investment is thus reduced by expenses as follows:

In the 1st year of the investment	CHF 910.00	0.91%
Starting the 2nd year of the investment, per year	CHF 250.00	0.25%
In the year of sale, additionally	CHF 910.00	0.91%

This means that the exemplary total and incidental costs of the traded bond over a two-year holding period would reduce the return by 2.07% at the time of sale.

Example: bonds in foreign currency, exchange: abroad (market value EUR 100,000.00)

Costs and fees in EUR

	Purchase costs		Custody fees		Sale costs	
Service costs Bendura Bank AG	EUR 800.00	0.80%	EUR 350.00	0.35%	EUR 800.00	0.80%
Service costs Third parties	EUR 40.00	0.04%			EUR 40.00	0.04%
Taxes and levies	EUR 150.00	0.15%			EUR 150.00	0.15%
Total	EUR 990.00	0.99%	EUR 350.00	0.35%	EUR 990.00	0.99%

The yield of the investment is thus reduced by expenses as follows:

In the 1st year of the investment	EUR 990.00	0.99%
Starting the 2nd year of the investment, per year	EUR 350.00	0.35%
In the year of sale, additionally	EUR 990.00	0.99%

This means that the exemplary total and incidental costs of the traded bond over a two-year holding period would reduce the return by 2.33% at the time of sale.

The figures provided here are sample costs that do not reflect client-specific agreements. The actual costs may deviate from the figures listed here.



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Any personal taxes that may be applicable, such as capital gains tax, wealth tax or withholding tax, are not included in this cost information.

You will receive an annual comprehensive statement of the expenses incurred as part of your investment activities in each given year.

Securities transactions are associated with corresponding risks. In this regard, we refer you to the risk brochure "Risks in securities trading".

If you have any questions, your client advisor will be pleased to assist you.