

Fee Schedule for New Gen Accounts

Valid from July 2021

1. Account maintenance and custody fees

Account maintenance & securities custody fee	300 CHF per year (quarterly current account charge of 75 CHF)
Digital assets custody in hot wallet	Free

2. Brokerage¹

	Online orders ²	Manual Orders ³	
Shares	0.25%	0.50%	
ETFs	0.25%	0.50%	
New Gen web catalog funds	Free	0.25%	
Other funds	0.25%	0.50%	
Digital assets	1.00%	1.50%	
FX spots	0.15%	0.30%	
FX forwards	-	0.50%	
Bonds	-	0.50%	
Options	-	5 CHF per contract	

¹All taxes and duties are paid by the client. In case the external fee is greater than BBVA's fee, the external fee will be applied.
²Orders that you place through our digital platforms.
³Orders that require manual intervention by a BBVA employee

3. Payments and securities transfers

		Online	Manual
Cash	Incoming payments	Free	
	Outgoing payments	10 CHF	25 CHF
Securities transfers	Incoming	Free	
	Outgoing	50 CHF per transferred position	

4. Leverage

Credit Lines	Base rate ⁴ + 2.50% annually
Loans	Base rate ⁴ + 2.50% annually
Setup	Free
Renewal	Free

⁴The applicable base rate will be charged. In case the base rate is negative, a base rate of zero (0) will be applied, along with the differential determined by the Bank, for calculation purposes.

5. Account overdrafts

Hasta 10'000 CHF o equivalente	Base rate ⁴ + 1.50% annually
Desde 10'000 CHF o equivalente	Base rate ⁴ + 6.00% annually

⁴The applicable base rate will be charged. In case the base rate is negative, a base rate of zero (0) will be applied, along with the differential determined by the Bank, for calculation purposes.

6. Miscellaneous

Annual tax report	Free
Account cancellation	Free
Market data	Free
Market research reports	Free
Inactive and dormant accounts	300 CHF per year
Standard account certificates	100 CHF
SWIFT payment certificates	25 CHF
Ad-hoc account certificates	100 CHF per hour

7. Current account liquidity

For clients with substantial cash amounts on their current accounts, the bank reserves the right to charge, in addition to the account maintenance and custody fee, interests on the deposited cash, which will be calculated based on the amount of the credit balance and the market interest rates. The applicable interest rates are available upon request. The affected clients will be informed in writing and in advance of all potential charges.

The service fees and commissions, conditions and charges mentioned in this brochure will be applied to BBVA New Gen client accounts according to the general banking conditions of BBVA SA (the Bank). The Bank reserves the right to modify the fees and charges at any time and without prior notice in accordance with the general banking conditions..