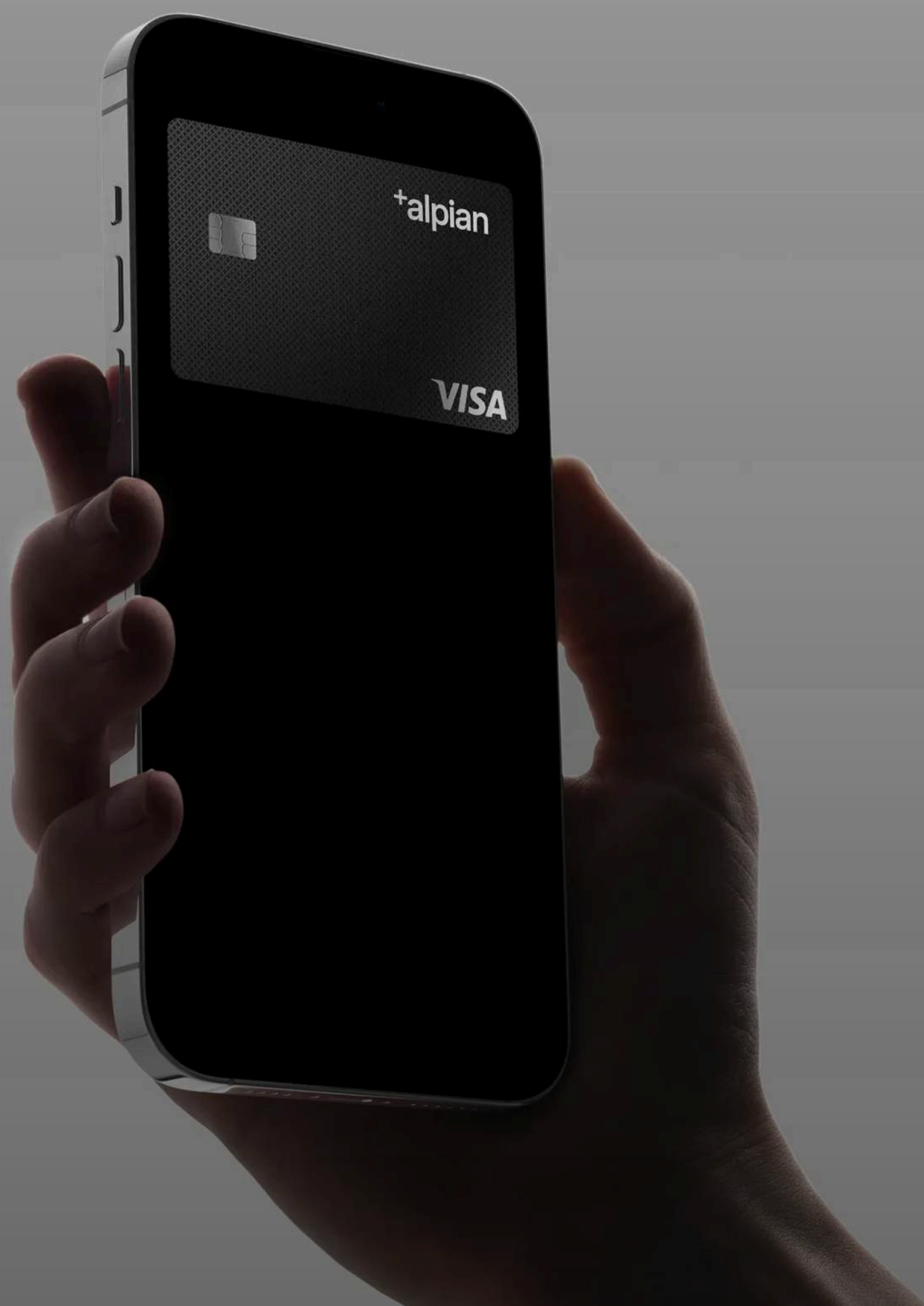




Services and Fees Brochure

Applicable as of
July 13, 2026

Banking Relationship

Account	
Account opening	● Free of charge
Account closure	● Free of charge
Alpian may charge applicable costs associated with any inquiries and treatment of dormant assets. Shall the costs exceed the value of the assets, Alpian may terminate the bank relationship.	

Banking Services

Debit card	
Virtual cards	● Free
Visa metal card order / Replacement ¹	● CHF 60
ATM withdrawal – CHF within Switzerland	● CHF 2 ²
ATM withdrawal - EUR, USD, GBP within Switzerland	● EUR 5 , USD 5, GBP 5 ²
ATM withdrawal outside Switzerland	● 2.5% of the transaction amount ²
Transaction in CHF, EUR, USD, GBP	● Free ³
Transactions in any other eligible currency	● VISA exchange rate
Transaction dispute	● Free for confirmed fraud / Min CHF 25 for rejected case ⁴
All virtual and physical cards can be used with Apple Pay and/or Google Pay.	

1

Applies whenever a replacement is requested by the client. Also charged when cards expire after 5 years and are automatically replaced.

2

In addition to third party fee, if any.

3

The account balance in the transaction currency must be sufficiently funded to cover the transaction. If not, Alpian will, on behalf of the client, automatically process an FX transaction to purchase the missing funds from the client's account with the highest balance.

4

Minimum fee may be charged upfront and is subject to reimbursement if the transaction is subsequently confirmed as fraudulent. Dispute resolution is managed by VISA and is available for transactions exceeding CHF 50 or the equivalent in foreign currency.

Incoming transfer ⁵

Account		
CHF, EUR, USD, GBP		● Free

Incoming transfers in the following currencies AUD, CAD, CNH, CZK, DKK, HKD, HUF, ILS, MXN, NOK, NZD, PLN, RON, SAR, SGD, TRY & ZAR, will be automatically converted and credited into the CHF account, the conversion rate effective at the time of transaction will be applied.

Outgoing transfer ⁵

Currency	Beneficiary account country	Fee ⁶ Account currency
CHF, USD, GBP	Within the currency zone	● Free
CHF, USD, GBP	Outside the currency zone	● 7
EUR	Eurozone (incl. SEPA) + Switzerland	● Free
EUR	Outside Eurozone or Switzerland	● 7
AUD DKK NOK PLN CAD CZK HUF RON SGD	Within the currency zone	● 2
AUD DKK NOK PLN CAD CZK HUF RON SGD	Outside the currency zone	● 7
Other eligible currencies	Anywhere	● 7

Beneficiary account country: for instance, if a payment in USD is performed in favor of an account held in a bank located in the USA, it will be considered as a payment "Within the currency zone", if a payment in USD is made in favor of an account held in another Swiss Bank, it will be considered as "Outside the currency zone".

The transaction fees are applied in the account currency, either CHF, EUR, USD or GBP, not in the transaction currency. For example, if an outgoing transfer in CAD to a bank located in Canada is requested using the EUR account, Alpian will debit EUR 2 on the EUR account for this transaction and not the equivalent in CAD.

The beneficiary bank might apply a fee on the receiving funds.

Currency exchange

Indicative FX markups ⁷	● 0.20% of the foreign currency transaction volume. Alpian does not take any commission
------------------------------------	---

5

Please be aware that when processing international payments, intermediary or correspondent banks may be involved. These banks might deduct fees from the payment before it reaches the final beneficiary, and the exact amount can vary based on the banks and countries involved. As a result, the beneficiary may receive less than the original amount sent. Alpian SA does not impose any additional fees beyond those outlined in our brochure.

6

Payment thresholds apply to some currencies, resulting in payment fee change. Applicable fee will be disclosed prior to executing the payment.

7

From Friday at 21:00 until Monday at 8:00, the FX markups is 0.50%.

Investment Services

Standard - Investment mandates - Investment fees ⁸

Investment fees standard	0.75%
--------------------------	---

Signature - Investment mandates - Investment fees ⁸

Up to 300'000 CHF invested*	0.69%
From 300'000 CHF to 500'000 CHF invested*	0.60%
From 500'000 CHF invested*	0.50%

*The fee thresholds apply separately to each mandate

Included costs & services

Custody fee	Free
Transaction fee	Free
Deposits/Withdrawals	Free
Closure of a mandate	Free
Advisor consultation	Free, unlimited

Taxes & other costs

Swiss stamp tax duty	0.075% / 0.15% of the transaction value ⁹
Market costs	The trading of securities entails market costs due to the difference between the ask price and the bid price (bid-ask spread) and due to exchanges of currencies (FX mark-up).
Product costs (TER)	Investment management fees are deducted by the ETF or fund companies Alpian is working with. The TER depends on the securities selected in our mandates and may be found in the app.

Transfer of securities from a Managed Essentials, Managed Premium or Guided Premium portfolio

To an external portfolio	CHF 120 per security position
--------------------------	---

8 Debited at the end of each quarter, pro rata temporis, based on the average market value of the quarter.

9 The Swiss Stamp tax may apply on products purchases and sales. The stamp duty varies from one security to another and is fixed by the Swiss government. It varies between 0.075% and 0.15% of the transaction amount. Other sovereign taxes may apply.

Special Investigation

Alpian reserves the right to charge CHF 30 for every 15 minutes of activities carried. Investigation can be requested by the client for incoming transfer, outgoing transfer, amendment of a payment, request for payment copy or any other particular request not mentioned in this document.

Interest rates: Saving account

Saving account deposit

In case of account balance below CHF 125’000	● 0.01% on the full account balance ¹⁰
In case of account balance above CHF 125’000	● 0.10% on the full account balance ¹⁰

In case of negative balance on the account, the bank charges a negative interest fee of 5% p.a.

Interest rates: Multi-currency account

CHF

All balances	● 0% ¹⁰
--------------	--------------------

EUR

First EUR 10’000	● 0% ¹⁰
Portion between EUR 10’001 and EUR 500’000	● 0.75% ¹⁰
Portion above EUR 500’000	● 0% ¹⁰

USD

First USD 10’000	● 0% ¹⁰
Portion between USD 10’001 and USD 500’000	● 1% ¹⁰
Portion above USD 500’000	● 0% ¹⁰

GBP

All balances	● 0% ¹⁰
--------------	--------------------

10 Interest are subject to the Swiss withholding tax of 35%. Rate can evolve without notice at the bank discretion.

Pension

Pillar 3a

Management fee	● 0.60%* per year
----------------	-------------------

Vested Benefit

Management fee	● 0.60%* per year
----------------	-------------------

*Only minimal underlying fund costs (ranging between 0.25% and 0.35% TER) and applicable VAT remain, which are not included in the management fees and remain the responsibility of the client.

General Notes

All above mentioned fees include VAT, where applicable, for clients domiciled in Switzerland.

The publication is intended solely for the customers of Alpian SA. It is not intended to constitute a recommendation, an offer, a solicitation of an offer or as legal or tax advice. You should obtain professional advice before making any decision. As provided by our contractual terms, Alpian reserves the right to alter its services, products or prices at any time without prior notice. Individual services and products are subject to legal restrictions and hence may not be offered worldwide without restriction.

The services and fees brochure is subject to change at any time.