

Schedule of fees for investment transactions

Best conditions for your assets

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This pricing list applies to Liechtensteinische Landesbank AG's clients who have their account at the Bank's head office in Vaduz or a local branch in Liechtenstein. Separate pricing lists apply to clients of Liechtensteinische Landesbank AG who receive services tailored to international markets. These can be obtained from your advisor.

The information on fees and conditions is current at the time of publication. It is, however, subject to change at any time. No warranty is made as to the completeness of information provided in this brochure. All liability for any loss or damage (both direct and indirect as well as consequential damage) that may result from the use of this publication is hereby excluded. Except as otherwise provided herein, the General Business Conditions apply. All prices indicated in this brochure are in Swiss francs (CHF) or the equivalent value and are exclusive of any value-added tax (VAT). If the bank provides special additional services or incurs exceptional expenses, the client may be charged additional fees or higher prices to cover such expenses.

The prices indicated herein were published on 1 January 2026.

01

LLB Invest

Our pricing model – Transparent and fair

We offer attractive pricing models: single fees, fixed fees (all-in) or, upon request, performance- based terms. Our aim is to ensure fair and transparent pricing.

At LLB, we waive trailer fees on LLB funds as well as on third-party funds. This also applies to both asset management and investment advisory services. This makes LLB funds more affordable for you, and you also benefit directly in the case of third-party funds: The commissions that we receive from them are passed on to you in full. If you hold third-party funds in a custody account at LLB, this can lower your costs. Of course, we carefully examine each fund on a case-by-case basis. That way, we create cost transparency and avoid potential conflicts of interest.

Our pricing structures are simple and straightforward, and our conditions can be understood at a glance.

This pricing brochure shows only the fees of LLB. Additional third-party fees as well as product and foreign exchange costs may apply in securities business.

Our advisory models

	LLB Comfort	LLB Expert	LLB Consult	LLB Basic
Objectives	Stress free – outstanding asset management, optimised continually	Dedicated – always abreast of market developments	Security conscious – first-class advice	Personal – partnership-based support
Monitoring, services, and optimisation	 ✓ Outstanding risk management ✓ Maximum flexibility in setting portfolio parameters ✓ Personal advisor ✓ Access to investment experts ✓ Comprehensive service ✓ Active exploitation of market opportunities ✓ Detailed performance reports	 ✓ Outstanding risk management ✓ Maximum flexibility in setting portfolio parameters ✓ Personal advisor ✓ Access to investment experts ✓ Proactive information about market opportunities ✓ Tailored, expanded investment proposals	 ✓ Outstanding risk management ✓ Personal advisor ✓ Tailored investment proposals	 ✓ Personal consulting team ✓ Standardised investment recommendations
Sustainability offer	✓	✓	✓	✓
Services included in the investment business				
Securities trading (brokerage fees) under the single-fee model	–	50 % discount	50 % discount	25 % discount
Securities trading (brokerage fees) under the all-in model	✓	✓	✓	–
Basic services included				
LLB Pro	✓	✓	✓	–
Additional services included				
Tax documents for Liechtenstein/Switzerland	✓	✓	✓	✓
Tax documents for other domiciles	✓	✓	✓	–
Reclaiming withholding tax	✓	✓	✓	–
Initial financial planning consultation	✓	✓	✓	–
Forms of investment				
One-off	✓	✓	✓	✓
Staggered	✓	–	–	–
Systematic	✓	✓	✓	✓

Forms of investment

	One-off	Staggered	Systematic
Description	You decide to invest the entire investment amount immediately in one of our classic investment strategies.	You would like to mitigate the risk of an unfavourable point of entry by reducing the equity quota for your Comfort asset management mandate gradually. Regardless of the point of entry, eight per cent of the target equity share will be taken from money market investments and reinvested in equities at the beginning of every quarter.	You would like to build up wealth over time with small amounts or invest an available amount periodically in LLB funds or under the Comfort asset management model. In both cases, the risk of investing at the wrong time is minimised.
Objectives	Investment of the entire investment amount	Careful, gradual increase of the equity share of the investment over a period of around two years	*Fund savings plan:* Regular purchase of fund units *Investment plan:* Periodic investments of a specified investment amount over 3, 6, 9 or 12 months
Advantages	▪ Direct investment ▪ Prompt participation in financial markets	▪ Professional asset management ▪ Anticyclical accelerator ▪ Risk of unfortunate timing is reduced ▪ Cost average effect	▪ Innovative and high-quality LLB funds or excellent asset management ▪ Risk of unfortunate timing is reduced ▪ Cost average effect





LLB Comfort

Stress free – Outstanding asset management, optimised continually

By choosing our asset management services, you entrust us with responsibility for the professional management of your portfolio. We will send you regular, comprehensive, and detailed reports to explain how your portfolio is developing.

The following structures are possible here:

- World
- Switzerland
- Quality Income
- Alternative
- Passive

You can choose between direct or collective investments, along with the pricing models of all-in and all-in performance-based.

Regardless of the structure, you will benefit from our systematic approach to asset management and the risk control measures we adopt. Our investments are broadly diversified, and we monitor your portfolio continually. If you issue a mandate to us, we will assume responsibility for daily investment decisions and take over the administration of your custody account.

Our pricing models

All-in model

The all-in fee covers:

- Asset management
- Securities management
- Surcharges for foreign securities and physical safekeeping
- Securities trading fees (LLB fees and third-party fees)

We charge the all-in fee on the basis of the average total assets under management. The fee is debited quarterly, when a modification occurs (change to the form of implementation, investment strategy or pricing model) or when the mandate is closed.

All-in model – performance-based with high-water mark

This performance-based model incorporates the fees listed for the all-in model, but is made up of two components:

- Cheaper base fee
- Performance fee

We charge the **base fee** on the basis of the average total assets under management. The fee is debited quarterly, when a modification occurs (change to the form of implementation, investment strategy or pricing model) or when the mandate is closed.

We charge the **performance fee** only if:

- the average total assets under management (ø assets) performed positively at the end of the year after deducting all costs and
- the cumulative performance (TWR) at the end of the year exceeds its previous high (HWM).

The performance fee of 20 percent (rate) is charged annually, when an adjustment is made or when the mandate is closed.

Calculation of performance fee
Chargeable performance = (1 + TWR) / (1 + HWM) – 1
Performance fee = Chargeable performance × ø assets × rate

The all-in model does not include, in particular, costs of currency conversions, any product costs or third-party fees or charges.

Services included

In LLB Comfort, numerous services are free of charge for you:

Fees included for basic and additional services[1]

- LLB Pro (see page 26)
- Tax report for Liechtenstein, e-tax statement for Switzerland, tax reports for other domiciles, general client report
- Fees for reclaiming withholding tax
- Initial financial planning consultation

LLB Comfort	World	Switzerland	Quality Income	Alternative	Passive
Sustainability offer	**ESG/ESG+**	**ESG**	**ESG**	**ESG**	**ESG**
Form of implementation					
Direct investments[2]	✓	✓	✓	✓	
Collective investments	✓	✓		✓	✓
Pricing models					
All-in model	✓	✓	✓	✓	✓
All-in model – performance-based	✓	✓	✓	✓	

[1]Applies to individuals only. Third-party fees are passed on.
[2]Whenever reasonable and possible, we manage your assets by investing in individual securities.

1. Direct investments

1.1 All-in model (p. a.)[3, 4]

Assets under management	Conservative	Yield	Balanced	Growth	Equities
From CHF 1.0 million	1.10 %	1.25 %	1.40 %	1.55 %	1.70 %
From 5.0 million	0.95 %	1.10 %	1.25 %	1.40 %	1.55 %
From 20.0 million	0.80 %	0.95 %	1.10 %	1.25 %	1.40 %
Minimum per quarter	CHF 2'800.–	CHF 3'200.–	CHF 3'500.–	CHF 3'900.–	CHF 4'300.–

1.2 All-in model – performance-based (p. a.)[3, 4]

Assets under management	Conservative	Yield	Balanced	Growth	Equities
From CHF 1.0 million	0.80 % + 20 % on the positive annual performance[6]				
From 5.0 million	0.65 % + 20 % on the positive annual performance[6]				
From 20.0 million	0.50 % + 20 % on the positive annual performance[6]				
Minimum per quarter	CHF 2'000.–				

2. Collective investments

2.1 All-in model (p. a.)[3, 4, 5]

Assets under management	Conservative	Yield	Balanced	Growth	Equities
From CHF 250'000.–	0.85 %	0.95 %	1.00 %	1.05 %	1.15 %
From CHF 5.0 million	0.70 %	0.80 %	0.85 %	0.90 %	1.00 %
From CHF 20.0 million	0.55 %	0.65 %	0.70 %	0.75 %	0.85 %
Minimum per quarter	CHF 220.–	CHF 240.–	CHF 250.–	CHF 270.–	CHF 290.–

2.2 All-in model – performance-based (p. a.)[3, 4]

Assets under management	Conservative	Yield	Balanced	Growth	Equities
From CHF 250'000.–	0.50 % + 20 % on the positive annual performance[6]				
From CHF 5.0 million	0.35 % + 20 % on the positive annual performance[6]				
From CHF 20.0 million	0.20 % + 20 % on the positive annual performance[6]				
Minimum per quarter	CHF 120.–				

[3]We add a surcharge of 0.15 per cent p. a. for client-specific investment instructions (not possible for passive forms of implementation or during asset accumulation for staggered investments). If the investments are sold entirely or in part upon termination and transferred away from LLB, a fixed brokerage fee of 0.50 per cent is payable.
[4]LLB Comfort Switzerland is available in strategies ranging from Yield to Equities.
LLB Comfort Quality Income is available in the Equities strategy.
LLB Comfort Alternative is available in the strategies of Yield and Balanced.
[5]LLB Comfort Passive is available in the strategies ranging from Yield to Equities.
[6]The performance fee is debited only on the part of the positive annual performance that exceeds the previous high-water mark.



LLB Expert

Dedicated – Always abreast of market developments

LLB Expert guarantees you our tailored expert advice. We monitor your portfolio continually, inform you of any developments with an impact on risk and immediately send you recommendations for optimising your portfolio. This ensures we offer the best possible management of your investments. On request, you can also access our investment specialists and their proven expertise. LLB Expert offers you the ideal framework for actively managing your assets yourself while at the same time benefiting from our specialist knowledge.

Our pricing models

Single-fee model

For the LLB Expert model, you pay:

- Investment fee
  (includes advisory service and securities management)
- Possible surcharges for
  – Foreign securities (0.10 % p. a.)
  – Physical safekeeping (0.15 % p. a.)
- Securities trading fees
  (see page 22)

The calculation basis for the investment fee and surcharges is the custody account volume. Only the advisory component of the investment fee (0.50 %) is charged on tactical liquidity. The fees are debited quarterly, when the product or pricing model is modified or when the mandate is closed.

All-in model

With the all-in model, you pay the all-in fee. It includes all fees listed for the single-fee model. The all-in fee is debited quarterly, when the product or pricing model is modified or when the mandate is closed. The basis of the calculation is the custody account volume, including tactical liquidity.

The single-fee model and the all-in model do not include, in particular, costs of currency conversions, any product costs or third-party fees or charges.

Discounts and services included

In LLB Expert, numerous services are discounted or free of charge for you:

Discounts on the investment fee[7]

- 25 per cent for custody account assets invested in LLB funds (if your custody account contains only LLB funds, the minimum fee is also waived)
- 100 per cent for custody account assets invested in LLB equities and LLB medium-term notes

Discounts on securities trading fees[7]

- 50 per cent

Fees included for basic and additional services[8]

- LLB Pro (see page 26)
- Tax report for Liechtenstein, e-tax statement for Switzerland, tax reports for other domiciles, general client report
- Fees for reclaiming withholding tax
- Initial financial planning consultation

Investment fee (p. a.)

Value of custody account	Single-fee model	All-in model
From CHF 1 million	0.80 %	1.20 %
From CHF 5 million	0.75 %	1.10 %
From CHF 20 million	0.70 %	1.00 %
Minimum per quarter	CHF 500.–	CHF 1'500.–

[7]Applies to the single-fee model only.
[8]Applies to individuals only. Third-party fees are passed on.

LLB Consult

Security conscious – First-class advice

LLB Consult guarantees you access to personal investment advice. Alongside that, regular monitoring minimises the risks in your portfolio. Should we notice deviations from your personal investment strategy, we will actively notify you and offer you specific recommendations. Then, we will implement the investment decision you make.

Our pricing models

Single-fee model

For the LLB Consult model, you pay:

- Investment fee
  (includes advisory service and securities management)
- Possible surcharges for
  – Foreign securities (0.10 % p. a.)
  – Physical safekeeping (0.15 % p. a.)
- Securities trading fees
  (see page 22)

The calculation basis for the investment fee and surcharges is the custody account volume. Only the advisory component of the investment fee (0.30 %) is charged on tactical liquidity. The fees are debited quarterly, when the product or pricing model is modified or when the mandate is closed.

All-in model

With the all-in model, you pay the all-in fee. It includes all fees listed for the single-fee model. The all-in fee is debited quarterly, when the product or pricing model is modified or when the mandate is closed. The basis of the calculation is the custody account volume, including tactical liquidity.

The single-fee model and the all-in model do not include, in particular, costs of currency conversions, any product costs or third-party fees or charges.

Discounts and services included

In LLB Consult, numerous services are discounted or free of charge for you:

Discounts on the investment fee[9]

- 25 per cent for custody account assets invested in LLB funds (if your custody account contains only LLB funds, the minimum fee is also waived)
- 100 per cent for custody account assets invested in LLB equities and LLB medium-term notes

Discounts on securities trading fees[9]

- 50 per cent

Fees included for basic and additional services[10]

- LLB Pro (see page 26)
- Tax report for Liechtenstein, e-tax statement for Switzerland, tax reports for other domiciles, general client report
- Fees for reclaiming withholding tax
- Initial financial planning consultation

Investment fee (p. a.)

Value of custody account	Single-fee model	All-in model
From CHF 250'000.–	0.60 %	0.90 %
From CHF 5 million	0.55 %	0.80 %
From CHF 20 million	0.50 %	0.70 %
Minimum per quarter	CHF 150.–	CHF 230.–

[9]Applies to the single-fee model only.
[10]Applies to individuals only. Third-party fees are passed on.

LLB Basic

Personal – Partnership-based support

As an investor, you do not change your securities portfolio very often, and your investment decisions are for the long term. With LLB Basic, you have access to competent advice if you need it.

Our pricing model

Single-fee model

For the LLB Basic model, you pay:

- Investment fee
  (includes advisory service and securities management)
- Possible surcharges for
  – Foreign securities (0.10 % p. a.)
  – Physical safekeeping (0.15 % p. a.)
- Securities trading fees
  (see page 22)

These fees do not include, in particular, costs of currency conversions, any product costs or third-party fees or charges. The calculation basis for the investment fee and surcharges is the custody account volume. Only the advisory component of the investment fee (0.15 %) is charged on tactical liquidity. The fees are debited quarterly, when the product or pricing model is modified or when the mandate is closed.

Discounts and services included

In LLB Basic, numerous services are discounted or free of charge for you:

Discounts on the investment fee

- 25 per cent for custody account assets invested in LLB funds (if your custody account contains only LLB funds, the minimum fee is also waived)
- 100 per cent for custody account assets invested in LLB equities and LLB medium-term notes

Discounts on securities trading fees

- 25 per cent

Fees included for additional services[11]

- Tax report for Liechtenstein, e-tax statement for Switzerland

Investment fee (p. a.)

Value of custody account	Single-fee model
Up to CHF 5 million	0.45 %
From CHF 5 million	0.40 %
From CHF 20 million	0.35 %
Minimum per quarter	CHF 30.–

[11] Applies to individuals only. Third-party fees are passed on.



LLB fund savings plan

Saving with a system

The LLB fund savings plan is ideal for creating savings for the longer term – for goals you might realise at a later point in time, or as a complement to your private pension. The longer the period over which you invest, the more independent you will be from short-term exchange rate fluctuations.

You can achieve your individual savings goal flexibly and systematically. You define a savings amount and pay it into your fund savings plan account. The easiest way is to place a standing order with a fixed amount. We will invest this amount systematically in the LLB fund or funds of your choice. We will purchase both full and partial fund shares on your behalf. If your account balance is temporarily insufficient to cover the minimum investment amount, we will not undertake the investment.

Set up your fund savings plan account with your advisor or online. Using LLB Online Banking/LLB Mobile Banking, you can open and manage your fund savings plan account at any time.

Discounts and services included

- We offer a discount of 25 per cent[12] on the securities management fee and the investment fee.[13]
- You also benefit from a discount of 50 per cent on issue and redemption commissions.[12]
- Children and young people with a «youli» or «you save» account benefit from an additional discount of 100 per cent on the issue commission.
- If you conclude an agreement for the fund savings plan in combination with the LLB Basic, LLB Consult or LLB Expert model, various basic and additional services are included.

Fee calculation[14]

- No minimum fees apply to the LLB fund savings plan.
- You can find details on securities management and securities trading fees from page 20 onwards.

[12]Cannot be combined with discounts offered under LLB Expert, LLB Consult or LLB Basic.
[13]Under the LLB investment plan, the amount not invested during the investment phase is not subject to any fees.
[14]If vested pension benefits are invested in LLB funds, issue and redemption are governed by the conditions of the fund savings plan. Securities fees and investment fees are waived.

LLB investment plan

Systematically build wealth

You invest a specified investment amount through periodic investments in LLB funds or in one of our asset management strategies under the LLB Comfort asset management model. Once the investment phase has been completed, 100 per cent of the single contribution will have been invested.

Fee calculation

- LLB funds option: The applicable terms and conditions are the same as those applicable to the LLB fund savings plan, and the amount not invested during the investment phase is not subject to any fee.
- LLB Comfort option: The LLB Comfort terms and conditions (see page 10) are applicable, and the amount not invested during the investment phase is not subject to the all-in fee.



02

Single-fee model
How it works

Securities management[15]

Professional and fair

We keep your securities safe in a securities account and manage your account for you. With our LLB Online/Mobile Banking, up-to-date information on your investments is always at your fingertips. You can check your current portfolio and find out valuation and development information at any time.

LLB passes on to its clients the full amount of trailer fees received for third-party funds. The amounts are credited in arrears quarterly and within four months, and a detailed calculation is provided.

The securities management fee includes the following services:

- Custody account
- Portfolio statement
- Calculation of third-party trailer fees
- Delivery of securities in electronic form
- Collections
- Corporate actions (exercise of stock rights for capital increases, stock splits/reverse splits, mergers/spin-offs, stock dividends, exercise of warrants, name changes)

In particular, the following items are not included:

- Costs of currency conversions, any product costs and third-party fees and charges
- Management services involving extraordinary costs
- Fees for investment advice (for LLB Invest conditions, see section 01).

The calculation basis for the securities management fee and surcharges is the custody account volume. The fees are debited quarterly, when the product or pricing model is modified or when the securities custody account is closed.

For precious metals, we offer the option of a precious metals collective safe custody account, or we can open a metals account for you. You can also store them in one of our safe deposit boxes.

Discounts on the securities management fee

- Securities management fees on custody account assets invested in LLB funds are calculated separately and receive a 25 per cent discount.[16] You are also not required to pay the minimum fee if your custody account only contains LLB funds.
- Custody account volumes invested in LLB equities and LLB medium-term notes receive a 100 per cent discount on the securities management fee.

Discounts on securities trading fees

- 50 per cent for transactions executed using LLB Online/Mobile Banking

[15]Also includes the management of precious metals.
[16]Only applies to clients with LLB Comfort, LLB Expert, LLB Consult or LLB Basic.

Securities management (p. a.)

Value of custody account	
Up to CHF 5 million	0.30 %
From CHF 5 million	0.25 %
From CHF 20 million	0.20 %
Minimum fee per custody account and quarter	CHF 20.–

Custody account (p.a)

Surcharge	
Foreign securities (outside Liechtenstein and Switzerland)	0.10 %
Physical safekeeping	0.15 %

Metals account management (p. a.)

Silver, gold, platinum, and palladium	0.40 %
Minimum fee per metals account and quarter	CHF 20.–

Receipt and delivery of securities and precious metals[17]

On request, we will electronically transfer the securities from your custody account to another bank or hand them out physically. Likewise, we will receive your securities physically or electronically from other banks and add them to your custody account.

Services		Receipt	Delivery
Electronic delivery of securities	per position	free of charge	CHF 150.–[18]
Electronic delivery of precious metals	per position	free of charge	CHF 50.–
Physical delivery of securities or precious metals	per position	free of charge	CHF 150.–[18]
Transmission and recording of tax-relevant purchasing data	per hour	CHF 150.–	CHF 150.–

[17]This does not include any third-party expenses or government charges.
[18]Internal custody account transfers are free of charge. A fee of CHF 750.– per position applies to the delivery of hedge funds.

Securities trading[19]

Professional and straightforward

We execute securities transactions worldwide for you. We accept trading orders during the Swiss Stock Exchange's trading hours (online until 10 p.m.) – even on local Liechtenstein public holidays.

We trade on your behalf:

- Shares and other equity securities
- Bonds and money market papers
- Investment funds
- Futures, options and other derivatives
- Structured products[20]
- Precious metals and coins[20]

If you wish to subscribe to a new issue, our traders can assist you by assuming responsibility for the coordination and submission of your subscription form.

Fee calculation

- Use LLB Online Banking/LLB Mobile Banking to execute your stock market transactions online and take advantage of the 50 per cent discount on our own brokerage fees as well as issue and redemption commissions for LLB funds and third-party funds.
- As a rule, the purchase and sale of LLB funds is not subject to minimum fees.
- Our fees apply to the trading volume per settlement.
- They do not include any third-party brokerage fees, delivery charges, stock exchange and registration fees, securities transfer tax, other taxes, etc.

[19]Also includes the trading of precious metals.
[20]Prices on request

Brokerage fees for equities, bonds, and similar securities

	Equities and similar securities		Bonds and similar securities	
Trading volume	**Domestic**	**Abroad**	**Domestic**	**Abroad**
Up to CHF 100'000.–	1.05 %	1.80 %	0.80 %	0.90 %
From CHF 100'000.–	0.80 %	1.40 %	0.55 %	0.65 %
From CHF 250'000.–	0.55 %	0.95 %	0.35 %	0.45 %
From CHF 500'000.–	0.40 %	0.65 %	0.25 %	0.35 %
Minimum	CHF 80.–	CHF 100.–	CHF 80.–	CHF 100.–

Issue and redemption commissions for LLB funds, and third-party funds

	LLB funds			Third-party funds[22]		
Trading volume	**Money market**	**Bonds/ strategy[21]**	**Equities**	**Money market**	**Bonds/ strategy**	**Equities**
Up to CHF 100'000.–	0.30 %	0.70 %	0.95 %	0.60 %	1.40 %	1.85 %
From CHF 100'000.–	0.28 %	0.50 %	0.85 %	0.55 %	1.00 %	1.65 %
From CHF 250'000.–	0.20 %	0.45 %	0.70 %	0.40 %	0.90 %	1.40 %
From CHF 500'000.–	0.15 %	0.40 %	0.60 %	0.30 %	0.80 %	1.20 %
Minimum	no minimum	no minimum	no minimum	CHF 100.–	CHF 100.–	CHF 100.–

[21] Including LLB Gold Funds
[22] Private equity and hedge funds:
– Direct placement: CHF 800.– per transaction
– Pool placement: standard rate for third-party funds plus third-party costs of up to CHF 300.–

Money market investments

Type	
Call money	no commission
Term deposits	no commission
Time deposits	no commission

Fiduciary deposits (p. a.)

Investment volume	
Up to CHF 10.0 million	0.50 %
From CHF 10.0 million	0.25 %
Minimum per interest statement	CHF 250.–

Money market securities

Term	
Up to 3 months	0.0625 %
From 3 months	0.1250 %
From 6 months	0.2500 %
Minimum domestic/foreign	CHF 80.–/100.–

Traded options

Trading volume	Eurex	Non-Eurex
Up to CHF 25'000.–	1.30 %	1.75 %
From CHF 25'000.–	1.00 %	1.45 %
From CHF 50'000.–	0.70 %	1.15 %
Minimum	CHF 80.–	CHF 100.–

Futures

Number of contracts	Per contract
5 or fewer:	CHF 50.–
From 6	CHF 40.–
From 11	CHF 35.–
From 21	CHF 30.–
From 26	CHF 25.–
From 51	CHF 20.–
From 101	CHF 15.–
Minimum	CHF 150.–

03

Third-party remuneration

LLB may receive trailer fees or other non-cash benefits from LLB Group companies or third parties for distributing investment products, such as collective investment schemes or structured products. These fees are for the Bank's sales expenses, for example for product research or ensuring compliance with regulatory requirements. The following table shows the range of trailer fees that the Bank receives for its expenses.

Product class	Product category	Trailer fees p.a.	One-off at time of issue
Collective investment schemes	Money market funds	0 to 0.40 %	–
	Bond funds	0 to 1.40 %	–
	Real estate funds	0 to 0.50 %	–
	Other investment funds	0 to 1.50 %	–
Structured products		–	0 to 2.50 %

Waiver / forwarding

Trailer fees are not included in the costs of LLB funds, which makes them cheaper than third-party funds. For third-party funds, the Bank passes 100 per cent of trailer fees they receive onto you.

Reimbursement for funds

The monthly calculation of the refund is based on the portfolio of investment funds. You will be notified of the quarterly refund payment within four months following the end of the quarter. If the custody account is closed, you will receive the third-party remuneration expected or accrued up to that point.

04

Basic and additional services

LLB Daily

With our LLB Daily account packages, you can structure your own banking relationship in a way that is tailored to your own needs. You can find the fees for our account packages and individual fees for account, card, and payment transaction services in the «Best conditions for you» price list.

For retail clients with LLB Comfort, LLB Expert or LLB Consult, the LLB Pro package is free of charge and includes the following services:

Accounts:
- Unlimited number of private accounts (CHF/EUR/USD)
- 1 savings account with a preferential interest rate
- Unlimited number of accounts in other foreign currencies

Cards:
- 2 debit cards
- 2 credit cards (Classic/Gold)
- Optional: Virtual debit cards (CHF 0.30 per card per month)

Payment: [23]
- Mobile payment (Apple Pay, Google Pay, Samsung Pay, LiPay)
- Transfers worldwide free of charge in LLB Online/Mobile Banking
- Cash withdrawals at ATMs with debit card free of charge worldwide
- Online and on-site purchases with debit card free of charge worldwide

Included for you:
- Personal contact digitally and in-branch
- Physical account statements

[23] Third-party fees charged to LLB are passed on.

Private financial planning and tax services

We adopt an integrated advisory approach towards asset planning, where we take a range of financial, tax, and legal factors into account. You benefit from extensive expertise from a single source. Our services range from risk provision planning, wealth accumulation and pension planning to estate planning.

Private financial planning and tax services

Services		
Private financial planning	per hour	CHF 200.–
▪ Advisory packages LLB Compass for private individuals	fixed fee	CHF 1'200.– - 2'200.–[24]
▪ Advisory packages LLB Compass for entrepreneurs	fixed fee/ based on effort	from CHF 1'600.–[24]
Estate planning	per hour	CHF 250.–
▪ Contract drafting	fixed fee	from CHF 500.–[25]
General tax services	per hour	CHF 250.–
Transmission and recording of tax data concerning purchases	per hour	CHF 150.–
Liechtenstein tax report	per report	free of charge[26]
Switzerland e-tax statement	per report	free of charge[26]
Tax report other domiciles	per report	CHF 300.–[27]
General client report	per report	CHF 250.–[27]
Reclaiming withholding tax (min. CHF 50.– per position, max. CHF 1'000.– per application)	per position	10 % of the amount eligible to be reclaimed[27, 28]

Other services and fees

Services	Single fees
Cross-border fee[29]	CHF 360.– p. a.
Consolidated asset report	CHF 300.–
LLB Online Banking/LLB Mobile Banking	free of charge

[24]Complex cases will be billed on a time and materials basis at an hourly rate of CHF 200.–.
[25]Complex cases will be billed on a time and materials basis at an hourly rate of CHF 100.– to CHF 250.–.
[26] CHF 20.– per extra copy
[27]Clients with LLB Comfort, LLB Expert or LLB Consult are exempt from this fee.
[28]Third-party fees are charged separately.
[29]Applies to clients domiciled outside CH and LI (except for Vorarlberg, clients with place of work in LI).

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