



LOAN SERVICES

VALID FROM JANUARY 2024



BANCA DEL SEMPIONE
PRIVATE BANK
SINCE 1960



PRINCIPLES OF APPLICATION

Introduction

Calculation and Charges

Unless otherwise specified, the fees contained in this document are calculated per transaction or on an annual basis ("p.a."). In the case of management, advisory or custody account charges, the calculation considers the monthly average value of the assets (of the securities in the case of custody account charges) and billed quarterly. On the other hand, the costs applied per transaction are usually charged when the transaction occurs.

Value Added Tax (VAT)

The values contained in this document do not include the Value Added Tax. In case it has to be applied, it will be charged as a supplement.

Credit Operations

Banca del Sempione SA's loan operations are subject to variable rates and depend on market conditions. The rates are applied on the following services (indicative and non-exhaustive list): credits with or without cover, fixed advances, mortgage loans, construction loans, corporations, discounting of bills, uncovered position in current accounts, salary accounts and Lombard loans.

1 Current account loans

1.1 Expenses for license or increase of current account loan

New, increase and renewals with contract changes	
	CHF 100
From CHF 250'000	CHF 200
Internal renewals	CHF 100
Expenses for dossier cancellation	CHF 100
Expenses for real estate expertise	Note of the architect in charge + 30%
Land register statement	Actual expenses
Mortgage investigation expenses Italy	
Up to EUR 500'000	CHF 500
From EUR 500'000	CHF 1'000

2 Bank guarantees

Dossier set-up	CHF 50
With counterpart	0.6% p.a (Min. CHF 100)
Blank ¹	1.2% p.a (Min. CHF 100)
Issuance of credit cards	1.2% p.a (Min. CHF 100)

NOTES

1. Minimum rates and conditions

Photograph 1 (cover): River Thur

Photograph 2 (previous page): Rhine Falls

Photograph 3: River Inn

3 Documentary credits and collections

3.1 Documentary credits

Opening, notifications, confirmations

Opening of irrevocable documentary credit ¹	
Up to CHF 500'000	0.20%
Between CHF 500'000 and 5 Mln	0.15%
From CHF 5 Mln	0.075%
Notification without obligation of the bank	0.10%
Confirmation issued by third parties ¹	0.20%
Minimum fee	CHF 200 quarterly
Usage ²	
Payment or negotiation of sight documentary credit ¹	
Up to CHF 500'000	0.20%
Between CHF 500'000 and 5 Mln	0.15%
From CHF 5 Mln	0.075%
Deferred payment ^{1,3}	
Up to CHF 500'000	0.20%
Between CHF 500'000 and 5 Mln	0.15%
From CHF 5 Mln	0.075%

NOTES

1. For each quarter or fraction

2. The following rates are applicable for each usage (with a complete set of documents submitted)

3. Cost related to deferred payments that are to be considered in addition to the point "payment or negotiation of sight documentary credits" and the confirmation or opening fee, with or without commitment by the Bank

Own acceptances of a duration up to ¹

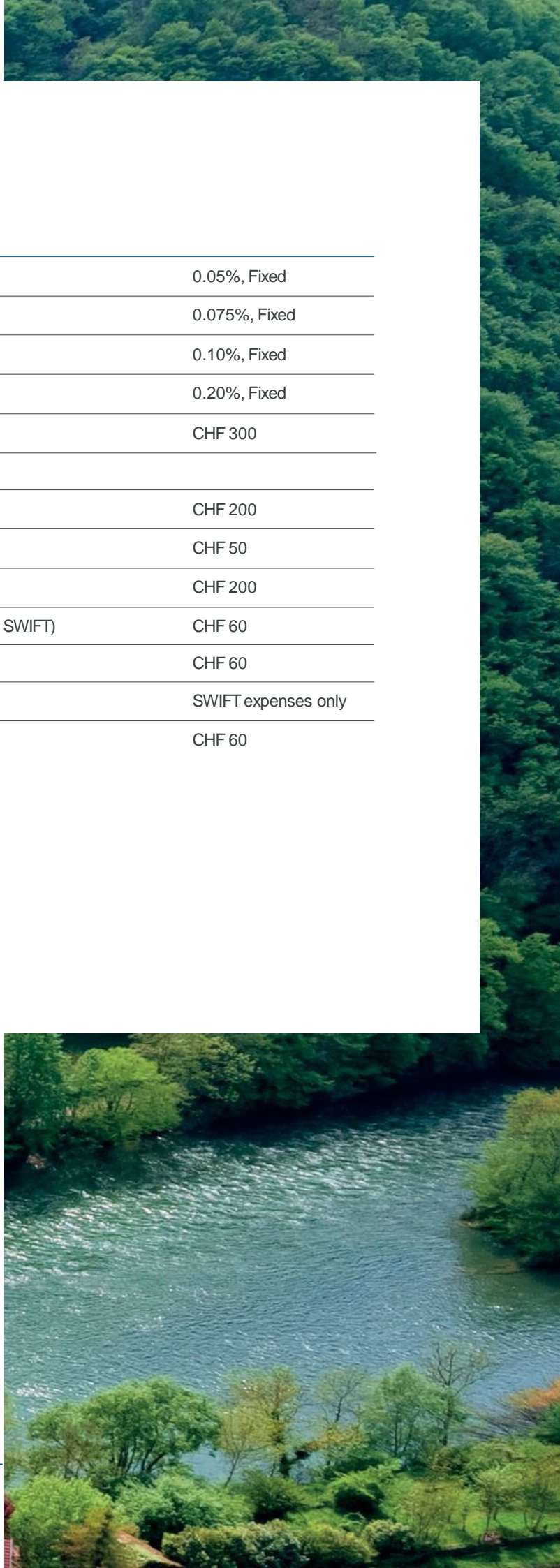
3 months	0.05%, Fixed
4 months	0.075%, Fixed
6 months	0.10%, Fixed
12 months	0.20%, Fixed
Minimum fee	CHF 300
Other	
Modification	CHF 200
Notice	CHF 50
Cancellation	CHF 200
Opening or modification (by letter or SWIFT)	CHF 60
Utilization	CHF 60
Deferred payment	SWIFT expenses only
Payment expenses ²	CHF 60

NOTES

1. If any irregularities found during the documents check cause an increase in working hours (postponement of documents, telex requests, etc.), additional expenses may be charged to the beneficiary, taking into account the importance of the work carried out, applying an hourly rate of CHF 150

2. For each fax message request, an additional minimum fee of CHF 10 + actual charges will be applied

Photograph 4: River Doubs



3.2 Documentary collections

Delivery of documents through payment, acceptance, trust receipt ¹	
Up to CHF 200'000	0.20% per collection
From CHF 200'000	0.10% per collection
Additional fee in the case that the acceptance, the employment letter or the trust receipt, remains at the Bank for collection ¹	
Up to CHF 200'000	0.20% per collection
From CHF 200'000	0.10% per collection
Remittance of documents free of payment ¹	0.20%
Goods release ¹	0.20%
Collection of recalled or returned unpaid or unaccepted ¹	0.20%
Collection expenses via normal	CHF 60
Expenses for delivery of documents free of payment ²	CHF 60

NOTES

1. Minimum fee of CHF 200

2. An additional minimum fee of CHF 10 + actual charges will be applied for each fax message request

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