

Swissquote Bank Europe Rate Card

1. Trading Account

a. Shares & ETFs

All markets	0.1%
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Minimum fee per transaction: € 14.95 (€ 24.95 on the Tokyo Stock Exchange).

Trade bundles	
100 trades	€ 1,495
LIMITED TIME OFFER	
50 trades	€ 745

Trade bundles expire 12 months after purchase.

A commission of 0.06% will apply to the value over € 25,000 (or currency equivalent) of your trade.

b. Mutual funds

Buy/Sell commission: **0.5%** (min. € 24.95).

c. Account administration

Free if you trade at least once per month, or **€ 15** per month when you do not trade.

d. Interest

Please refer to our website for interest rates on cash, margin and overdraft interest rates.

2. Smart Portfolios

a. Account administration

	Annual fee
On the first 50,000 EUR/USD/GBP	0.90%
On the next 50,000 EUR/USD/GBP	0.60%
Over 100,000 EUR/USD/GBP	0.40%

The account administration fee is charged quarterly.

b. Portfolio management

	Annual charges
Defensive, Moderate, Growth Portfolios	0.50%
Sustainable Multi-Asset Portfolios	0.97%

Blackrock ongoing charges are based on actual charges for the twelve month period ending 31 December 2018.

c. Other fees

Entry fee	Free
Partial redemptions	Free
Rebalancing	Free
Switch	Free
Exit fee	Free
Urgent next-day redemption	1% of redeemed amount, min. € 24.95

3. Currencies and transfers

a. Currency conversion

Trade size (Euro or currency equivalent)	Spread
0 – 25,000	0.90%
25,000 – 100,000	0.75%
100,000 – 500,000	0.50%
500,000 +	0.25%

Currency conversions from or to ILS, MXN, RUB and TRY will be applied a flat 0.90% spread.

b. Auto-Forex

Trade size (Euro or currency equivalent)	Spread
0 +	0.90%

Auto-Forex: currency conversion on trade settlement and overnight Auto-Forex currency rebalancing.

c. Transfer services

	Charges	Value dates
Incoming bank transfers	Free*	Same day value
Outgoing SEPA bank transfers under € 50,000	Free	Execution day**
Other outgoing transfers	€ 10*	Execution day**
Transfers between Swissquote Bank Europe accounts	Free	Execution day***
Receipt of securities from another institution	Free	
Transfer of securities to another institution	€ 25 per position	

* Any correspondent or intermediary bank fees shall be borne by the client.

** Instructions confirmed before 11 am CET on a weekday will generally be processed on the same day.

*** Transfers between Swissquote Bank Europe accounts may take up to 24 hours to complete.

4. Other fees

a. Other services

	Charges
Statements	Free
Corporate actions	Free
Dividends	Free
Tax Statement	Free
Account closure	Free*
Money/investments credited to a closed account	Up to € 10
Phone trading supplement	€ 20
Ad-hoc requests	€ 80 per hour
Corporate accounts	€ 500 per year

* If account balance is less than € 10: up to € 10.

b. Inactive trading accounts

An account management fee will apply to accounts inactive (no trades or transfers) for 24 months or more.

Inactivity period	Quarterly fee
24 months	0.1875% (min. € 100)
36 months	0.3125% (min. € 200)
60 months	0.4375% (min. € 300)

+17% VAT for residents of the EU.

4. Other fees

c. Exchange fees

Additional exchange fees or taxes levied on transactions will be charged directly to trades when applicable.

	Charges
UK	0.5%
France	0.3%
Germany	0.0038 % (min € 0.60 - max € 18)
Italy	0.1%

Please note that the French and Italian Financial Transaction Tax on applicable purchases will still be charged, even where a position is sold the same day.

Hong-Kong	0.1077%
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For Singapore, all transactions are subject to a Clearing Fee of 0.0325%.

For Structured Warrants a Clearing Fee of 0.05% is charged (subject to a cap of SGD 200). UK Panel on Takeovers and Mergers (PTM) Levy is a flat charge of GBP 1 on all transactions over £10,000. Irish Takeover Panel (ITP) Levy is a flat charge of € 1.25 on all Irish transactions over € 12,500.

d. Multiple fills

Only one commission is charged when one order requires multiple fills on the same day. If your order requires multiple fills over two or more days, one commission will be charged per day.