



The investment transaction services and prices.

Valid from 1 May 2024

Contents

Prices for CONSULT and DIRECT investment packages
page 3

Prices for COMFORT investment package
page 5

Third-party payments
page 8

Transaction prices
page 9

Securities management
page 11

Investment Fund Savings Plan and private pension
page 12

Pensions and financial planning
page 14

Other services
page 15

Note regarding value added tax

All services and prices in this brochure are subject to legal value added tax for clients domiciled in Switzerland or in the Principality of Liechtenstein. The following are exempt from value added tax: transaction prices (pages 9 to 10), part of the package price for the CONSULT top (page 3) and COMFORT (pages 5 to 7) investment packages, as well as precious metal accounts (page 15).

The bank reserves the right to amend its prices and services at any time, although clients will in all cases be notified in advance.

Prices for CONSULT and DIRECT investment packages

Package price p.a.

Volume-based price on portfolio value, CHF equivalent	CONSULT basic	CONSULT plus	CONSULT top	DIRECT
up to 500 000	0.35 %	0.65 %	0.90 %	0.25 %
up to 1 000 000	0.35 %	0.60 %	0.85 %	0.25 %
up to 5 000 000	0.35 %	0.55 %	0.80 %	0.25 %
from 5 000 000	0.35 %	0.50 %	0.75 %	0.25 %
Minimum price	CHF 100	CHF 600	CHF 4000	CHF 100

Special rates

Special rate for SGKB registered share	0.00 % no minimum price
Special rate for Swisscanto Insurance policies	0.00 % no minimum price
Supplement on securities with a foreign domicile ¹	0.10 %
Supplement on third-party funds ²	0.20 %
Supplement for physically held metals	0.10 %
Item price per security for mortgage notes, policies, documents, items in safekeeping (e.g. coins with no market value), security without value, items in liquidation	CHF 50

CONSULT basic, CONSULT plus and CONSULT top investment packages are only available to clients domiciled in Switzerland.

The monthly price calculation is based on the holding and the total value of the portfolio and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned. The total value of the portfolio is calculated on the basis of the shares, bonds, structured products, investment funds and options held in the portfolio. SGKB registered shares, futures and forward transactions (precious metals or foreign currencies) and short positions are not included in the total value.

The package price is calculated quarterly and charged to the corresponding service account.

If the investment package or portfolio is closed, the client will be required to pay the entire package price due for that month (no pro rata calculation).

We reserve the right to charge special fees for portfolios with special provisions or additional costs and for financial instruments with particular administration and safekeeping expenses. For domiciliary companies, a general supplement of 20 % is added to the package price. If only SGKB registered shares and/or Swisscanto Insurance policies are deposited, the minimum package price will not apply.

Find out more about our investment packages: sgkb.ch/investment-packages

In a nutshell:

- CONSULT investment packages are offering you client advisor support.
- With COMFORT you delegate decisions to our investment specialists.
- The DIRECT investment package gives you the freedom to take your investment decisions independently, without using the bank's advisory services.

¹ Switzerland, Liechtenstein and SGKB investment funds domiciled in Luxembourg are not deemed a foreign securities domicile.

² Investment funds, including exchange-traded funds, whose investment manager is not SGKB are deemed third-party funds.

Investment portfolio services

Price per portfolio p.a.	CONSULT basic	CONSULT plus	CONSULT top	DIRECT
Asset statement with portfolio performance	Included	Included	Included	Included
Asset statement with portfolio performance/analysis and results of strategy monitoring	CHF 60	Included	Included	CHF 60
List of transactions	CHF 40	CHF 40	Included	CHF 40 ⁴
E-tax statement Switzerland ¹	Individual prices according to page 15	Included	Included	Individual prices according to page 15
Tax statement abroad	–	–	–	CHF 270
Reclaiming of Swiss withholding tax ²	–	–	–	Individual prices according to page 15
Reclaiming of tax at source	Individual prices according to page 15	Individual prices according to page 15	Individual prices according to page 15	Individual prices according to page 15
Account management / postage fees/agio/disagio/ payment transactions/ annual fees for four Debit Mastercards	Individual prices	Individual prices	Included	Individual prices
Transaction prices ³	SGKB standard rate	50 % off SGKB standard rate	24 transactions free of charge; 50 % off SGKB standard rate	50 % off SGKB standard rate for instructions sent via electronic channels

¹ Only for clients domiciled in Switzerland.

² For clients domiciled in countries that have a double taxation agreement with Switzerland.

³ Simplified illustration; for details see transaction prices (pages 9 to 10).

⁴ For clients domiciled in the EU/EEA, a list of transactions may only be ordered in addition to individual stock exchange statements.

Prices for COMFORT investment package

Package price p.a.

COMFORT strategy

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 50000	–	0.90 %	0.90 %	0.90 %	–
from 500000	–	0.85 %	0.85 %	0.85 %	–
from 750000	–	0.80 %	0.80 %	0.80 %	–
Minimum price	–	CHF 450	CHF 450	CHF 450	–

COMFORT active

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 100000	–	1.25 %	1.40 %	1.50 %	1.55 %
from 500000	–	1.20 %	1.35 %	1.45 %	1.50 %
from 1000000	–	1.15 %	1.30 %	1.40 %	1.45 %
from 2000000	–	1.05 %	1.20 %	1.30 %	1.35 %
Minimum price	–	CHF 1250	CHF 1400	CHF 1500	CHF 1550

COMFORT premium/premium helvetia

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 300000	0.75 %	1.35 %	1.50 %	1.60 %	1.65 %
from 1000000	0.70 %	1.25 %	1.40 %	1.50 %	1.55 %
from 2000000	0.65 %	1.15 %	1.30 %	1.40 %	1.45 %
from 5000000	0.60 %	1.05 %	1.20 %	1.30 %	1.35 %
Minimum price	CHF 2250	CHF 4050	CHF 4500	CHF 4800	CHF 4950

COMFORT premium dividend

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 300000	–	1.35 %	1.50 %	1.60 %	1.65 %
from 1000000	–	1.25 %	1.40 %	1.50 %	1.55 %
from 2000000	–	1.15 %	1.30 %	1.40 %	1.45 %
from 5000000	–	1.05 %	1.20 %	1.30 %	1.35 %
Minimum price	–	CHF 4050	CHF 4500	CHF 4800	CHF 4950

COMFORT premium eco

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 300000	–	1.45 %	1.60 %	1.70 %	1.75 %
from 1000000	–	1.35 %	1.50 %	1.60 %	1.65 %
from 2000000	–	1.25 %	1.40 %	1.50 %	1.55 %
from 5000000	–	1.15 %	1.30 %	1.40 %	1.45 %
Minimum price	–	CHF 4350	CHF 4800	CHF 5100	CHF 5250

COMFORT tail risk

Equivalent in CHF	0–50 % equity allocation Balanced	0–100 % equity allocation Equity
from 300 000	1.55 %	1.55 %
from 500 000	1.50 %	1.50 %
from 1 000 000	1.45 %	1.45 %
from 2 000 000	1.40 %	1.40 %
Minimum price	CHF 4650	CHF 4650

COMFORT private

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 1 000 000	0.80 %	1.45 %	1.60 %	1.70 %	1.75 %
from 2 000 000	0.75 %	1.35 %	1.50 %	1.60 %	1.65 %
from 5 000 000	0.70 %	1.25 %	1.40 %	1.50 %	1.55 %
Minimum price	CHF 8000	CHF 14 500	CHF 16 000	CHF 17 000	CHF 17 500

The monthly price calculation is based on the holding and the total value of the account and portfolio balances (including fiduciary investments and time deposits) and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned.

The package price is calculated quarterly and charged to the corresponding asset management account. If the investment package or portfolio is closed, the client will be required to pay the entire package price due for that month (no pro rata calculation).

Third-party fees and taxes (e.g. federal stamp duty, stock exchange charges) are not included in the package price and are invoiced separately.

Investment portfolio services

Price per portfolio p.a.	COMFORT
Detailed asset statement with performance details and portfolio analysis	Included
List of transactions	Included
E-tax statement Switzerland ¹	Included
Tax statement abroad	Included
Reclaiming of Swiss withholding tax ²	Included
Reclaiming of tax at source	Individual prices according to page 15
Account management/postage fees/agio/disagio	Included

¹ Only for clients domiciled in Switzerland.

² For clients domiciled in countries that have a double taxation agreement with Switzerland.
Minimum reclaim amount CHF 10

Performance-based price model

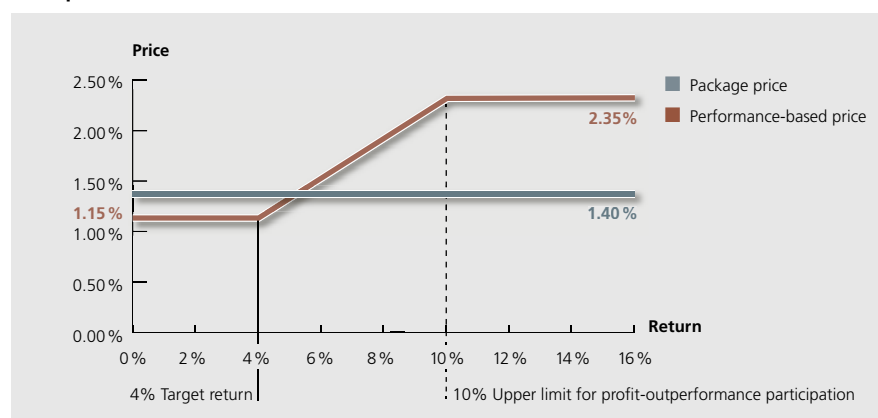
With the performance-based price model, only the basic costs specified in the basic price are payable until the target return has been achieved. This basic price is lower than the package price and includes the remuneration for asset management, portfolio management, brokerage fee and reporting.

An additional profit-outperformance participation is only payable by the client in the event of above-average performance, and is only levied on the proportion that exceeds the target return. Even then, there is an upper ceiling (cap) to this fee.

COMFORT performance-based price models

	Yield	Balanced	Growth	Equity
Basic price	Discount of 0.25 % on the package price			
Profit-outperformance participation	20.00 %			
Target return	2.00 %	4.00 %	5.00 %	6.00 %
Upper limit for profit-out-performance participation (cap)	8.00 %	10.00 %	11.00 %	12.00 %
Minimum price "active"	CHF 1000	CHF 1150	CHF 1250	CHF 1300
Minimum price "premium"/ "premium helvetia"/ "premium dividend"	CHF 3300	CHF 3750	CHF 4050	CHF 4200
Minimum price "premium eco"	CHF 3600	CHF 4050	CHF 4350	CHF 4500
Minimum price "tail risk"	CHF 3900 (0–50 % equities)	CHF 3900 (0–100 % equities)		
Minimum price "private"	CHF 12000	CHF 13500	CHF 14500	CHF 15000

Example: COMFORT active Balanced from CHF 100000



The monthly price calculation of the basic price is based on the holding and the total value of the account and portfolio balances (including fiduciary investments and time deposits) and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned.

The basic price is calculated quarterly and charged to the corresponding asset management account. If the investment package or portfolio is closed, the client will be required to pay the entire basic price due for that month (no pro rata calculation). Third-party fees and taxes (e.g. federal stamp duty, stock exchange charges) are not included in the basic price and are invoiced separately.

In addition to the basic price, the profit-outperformance participation is based on the annual performance in the reference currency of the previous year and is charged once a year in the first quarter. If the performance-based price model is closed, the profit-outperformance participation of the chosen investment strategy, is settled pro rata.

Third-party payments

SGKB may receive sales remuneration or other monetary benefits from third-party or group companies of SGKB for the distribution of investment products such as collective investments or structured products (third-party payments). This remuneration is for ensuring that the organizational requirements for sales (e.g. product research, ongoing monitoring of products and compliance with regulatory requirements) are met. The table below shows the bandwidths of third-party payments that SGKB receives in return for the costs it has incurred:

Product class	Product category	Sales remuneration 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 2.00 %

The monthly calculation of the refund is based on the holding of investment funds subject to sales remuneration and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned. The refund price is calculated quarterly and credited to the corresponding service account. If the investment package or portfolio is closed, the client receives the sales remuneration accrued until such time (no pro rata calculation).

CONSULT investment packages

Sales remuneration on collective investments is refunded to the client for each portfolio. Third-party payments on structured products are not refunded to the client.

COMFORT investment package

Sales remuneration on collective investments is refunded to the client for each portfolio. SGKB uses only structured products without third-party payments.

DIRECT investment package

Third-party payments are not refunded to the client.

Investment Fund Savings Plan

Third-party payments are not refunded to the client. SGKB receives sales remuneration in the bandwidth from 0 to 0.50 % p.a. for the collective investments in the Investment Fund Savings Plan. The client can find the sales remuneration rate on the asset statement.

Transaction prices

SGKB standard rate

Transaction value in CHF		Bonds Money market and bond funds (excl. ETF)	Equities (Swiss) Structured products All other funds ²	Equities (foreign) Structured products All other funds ²
up to	25 000	1.00 %	1.20 %	1.60 %
up to	100 000	0.80 %	1.00 %	1.40 %
up to	1 000 000	0.60 %	0.80 %	1.20 %
from	1 000 000	0.40 %	0.50 %	1.00 %
Minimum if instruction given to client advisor/ Client Advisory Center		CHF 80	CHF 80	CHF 120
Minimum if instruction sent via electronic channels ¹		CHF 40	CHF 40	CHF 60

The transaction price is calculated based on the total transaction value (sliding scale) and applies to purchase/subscription and sale/redemption. Statutory and stock market-related charges as well as fees charged by third parties on the purchase or sale of securities are passed on to the client.

Exceptions: A minimal tariff of 10 % applies in the case of rights and warrants (only for sale at maturity) of less than CHF 800.

Standardised derivatives

Options	Commission	
	EUREX option	Non-EUREX option
Premium volume	0.50 %	1.00 %
Basic brokerage fee	CHF 150	CHF 150

Futures	Commission per contract in CHF		
	Eurex futures		Non-EUREX futures
	In CHF	In foreign currency	
Number of contracts traded			
Up to 50 contracts	CHF 20	CHF 30	CHF 80
51 or more contracts	CHF 15	CHF 20	CHF 40
Minimum	CHF 150	CHF 150	CHF 150

In addition, the European Exchange (Eurex) charges fees on a per-contract basis. Depending on the underlying, these amount to between CHF 0.30 and CHF 2 (or the equivalent in the case of foreign currency). In the case of single-stock futures, the Eurex commission for options shall apply.

¹ E-Banking, Mobile Banking

² For subscriptions and redemptions of investment funds, the SGKB standard rate „Equities (Swiss)“ is applied.

Special rate for investment packages

Investment package	CONSULT basic	CONSULT plus	CONSULT top	COMFORT	DIRECT
Free transactions	none	none	first 24 transactions ¹	unlimited	none
Discount on SGKB standard rate if instruction given to client advisor/ Client Advisory Center	0.00 %	50.00 % ²	50.00 % ²		0.00 %
Discount on SGKB standard rate if instruction sent via electronic channels	20.00 %	60.00 %	60.00 %		50.00 %

Money market

Money market investments	Volume	Conditions
Time deposits	from CHF 100 000 or equivalent	1–12 month term
Call money	from CHF 100 000 or equivalent	Notice period: 2 value dates

Money market investments	Volume	Fee
Long term deposit ³	from CHF 1000 to CHF 1 000 000	Free of charge
Fiduciary investments ⁴	from CHF 100 000 to CHF 500 000 or equivalent	0.5 % p.a. ⁵ Minimum CHF 200
	from CHF 500 000 or equivalent	0.375 % p.a.

Taxes

Swiss federal stamp duty	
For Swiss securities	0.075 %
For foreign securities	0.15 %

Third-party fees, foreign fees (such as ADR fees) and taxes are also passed on to the client.

¹ The first 24 transactions per year are free of charge. If the investment package or portfolio is opened during the year, 24 free transactions are available regardless of the date of opening (no pro rata calculation). If the investment package or portfolio is closed during the year, the entitlement to free transactions is not retroactively reduced.

² Discount applies in addition to the minimum SGKB standard rate and standardised derivatives (basic brokerage fee, price calculates on premium volume or number of contract).

³ Only for clients domiciled in Switzerland.

⁴ Fiduciary change CHF 50

⁵ With a trustcall, the commission is due quarterly with each interest payment and upon repayment.

Securities management

Deposits and deliveries

Deposits	
Physical/electronic deposits	Free of charge
Deliveries (per item)	
Non-physical/electronic deliveries	
Portfolio transfers within SGKB	Free of charge
Portfolio transfers to banks in Switzerland	CHF 100
Portfolio transfers to banks abroad	CHF 150
Portfolio transfers of items in liquidation	Based on actual cost
Physical deliveries	
Individually and collectively held assets to clients	CHF 100 *
Individually and collectively held assets to banks in Switzerland	CHF 100 *

Services for general meetings

General meetings in Switzerland and Liechtenstein	
Registration of registered shares	Free of charge
Ordering of general meeting documents in the case of bearer shares	Free of charge
Standing order for ordinary general meetings in the case of bearer shares	Free of charge
General meetings abroad	
Ordering of admission tickets and general meeting documents for companies domiciled in the EU/EEA	CHF 200
Standing order for ordinary general meetings for companies domiciled in Germany and Austria (cost of CHF 200 – plus VAT – for ordering General Meeting documents is nevertheless charged)	Free of charge
Ordering of admission tickets and documents for companies domiciled in other countries	Based on actual cost Minimum CHF 300
Confirmation of portfolio holding	CHF 20
Order to vote at general meetings of companies domiciled in the EU/EEA	CHF 150

* Plus third-party costs, postage and insurance.

Investment Fund Savings Plan and pension

Investment Fund Savings Plan

Investment Fund Savings Plan

Portfolio price p.a.

Up to 25th birthday and for the type "gift" of the Investment Fund Savings Plan	Free of charge
From 25th birthday	0.20 %
	No minimum price

The monthly price calculation is based on the holding and the value of the Investment Fund Savings Plan portfolio and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned. The portfolio price is calculated quarterly and charged to the Fund Savings Account. If the Investment Fund Savings Plan portfolio is closed, the client will be required to pay the entire portfolio price due for that month (no pro rata calculation).

Transaction prices

Transaction in the Investment Fund Savings Plan portfolio	Free of charge
---	----------------

E-tax statement Switzerland

E-tax statement Switzerland for the Investment Fund Savings Plan	Free of charge
--	----------------

Securities saving with pension funds (pillar 3a)

Pension portfolio

Portfolio price p.a.

SGKB pension funds	Free of charge
	No minimum price
Third-party financial instruments	0.40 %
	Minimum price CHF 50

The monthly price calculation is based on the holdings and value of the financial instruments in the pension portfolio and takes place on the first day of the month (excluded Saturday, Sunday and January 1st) concerned. The portfolio price is calculated quarterly and charged to the pension account concerned. If the pension account has a negative balance due to the debit, SGKB may even out this balance without prior consent from the client. Financial instruments may be liquidated in the corresponding amount to settle such balances. If the pension portfolio is closed, the client will be required to pay the entire portfolio price due for that month (no pro rata calculation).

Transaction prices

Transactions in the pension portfolio	Free of charge
---------------------------------------	----------------

Exchange on retirement

Upon retirement, SGKB pension funds can be exchanged and held in a private investment portfolio. The sale of the SGKB pension fund in the pension portfolio and the purchase of the corresponding SGKB strategy fund in the investment portfolio are free of charge.

Securities saving with vested benefits (pillar 2)

The vested benefits accounts and portfolio are held with the Swisscanto Vested Benefits Foundation of the Cantonal Banks.

Pension portfolio

Portfolio price p.a.

SGKB pension funds

Free of charge¹
No minimum price

Third-party financial instruments

0.45 %¹
No minimum price

The Swisscanto Vested Benefits Foundation charges the listed prices per year, based on the value of the portfolio. The value of the portfolio is derived from the average redemption price of the financial instruments as at the last banking day of each month. The portfolio price falls due on 30 November or on the leaving date and is debited to the vested benefits account.

Further details on the prices can be found in the cost regulations and in the appendix to the cost regulations of the Swisscanto Vested Benefits Foundation of the Cantonal Banks (www.swisscanto-fzs.ch).

Transaction prices

Transactions in the pension portfolio

Free of charge

1e pension solution (pillar 2)

The pension portfolio is held by Liberty 1e Flex Foundation.

Pension portfolio

Liberty 1e Flex Foundation fee and asset management price SGKB

1.40 % p.a.
maximum price CHF 7500

Contract price

at conclusion of contract
regularly p.a.

CHF 100.–
CHF 100.–

¹ In addition to the portfolio price, a securities administration fee of 0.15 % p.a. is charged by the foundation.

Pension and financial planning

Financial planning	
Pension analysis	
▪ Evaluation of risks benefit in event of incapacity and death	CHF 300 ¹
▪ Calculation of any pension gaps	
▪ Proposals for covering pension gaps	
Retirement services	
▪ Full overview and analysis of current and future financial development	
▪ Development of solutions and proposals in accordance with scope of services of the corresponding service variant	
– Retirement check	CHF 900
– Retirement consulting	CHF 1500
– Retirement planning	CHF 2500
– Retirement planning for entrepreneurs	CHF 3000
– Follow-up advice	50 % discount from normal rate
Inheritance matters	
Inheritance advice	
▪ Initial meeting	Free of charge
▪ Detailed personal consultation	
▪ Tailor-made estate planning solutions	
▪ Production of the following documents:	Price per hour CHF 250
– Marriage contract	Minimum price CHF 1200 *
– Inheritance contract	Minimum price CHF 1200 *
– Notarized will	Minimum price CHF 1000 *
– Advance care directive (individuals)	Minimum price CHF 450 *
– Advance care directives (spouses/cohabiting couples)	Minimum price CHF 700 *
– Holographic will (individuals)	Minimum price CHF 350
– Holographic wills (spouses/cohabiting couples)	Minimum price CHF 500
	(*Costs are inclusive of notarization)
Inheritance check	
Review of existing arrangement	CHF 250
Estate distribution and execution of wills	
▪ Acting as executor of an estate	Basic charge CHF 2500, additional price per hour CHF 250
▪ Division of an estate on behalf of heirs	
Tax matters	
▪ Tax return check	CHF 200
▪ Tax return	Minimum price CHF 380
▪ Tax return to property gain tax	Price per hour CHF 200
▪ Assisting the client with supplementary tax, penalty proceedings and self-denunciation	Price per hour CHF 200
▪ General advice on tax matters	Price per hour CHF 200

¹ Free of charge in combination with a mortgage with SGKB.

Other services

Precious metal accounts	
Gold, platinum, palladium	
The price is calculated based on the equivalent value on the cut-off date. (The cut-off date for the calculation is the first day of the month [excluded Saturday, Sunday and January 1st] concerned)	0.3 % p.a.
Silver	
The price is calculated based on the equivalent value on the cut-off date. (The cut-off date for the calculation is the first day of the month [excluded Saturday, Sunday and January 1st] concerned)	0.5 % p.a.
Minimum price p.a.	
Where the precious metal account is opened or closed during a year, the price is calculated on a pro rata basis (monthly).	CHF 50
Refining price (fabrication premiums) in the case of physical acceptance	From CHF 50
Delivery fees per delivery	From CHF 30
Plus duties, postage and insurance	Based on actual cost
E-tax statement Switzerland	
Price per customer relationship (Client number)	
Only CONSULT basic and/or DIRECT	CHF 5 per item (min. CHF 30 max. CHF 380)
Only or additionally CONSULT plus, CONSULT top, COMFORT or Investment Fund Savings Plan	Free of charge
Reclaiming of Swiss withholding tax	
Price per customer relationship (Client number)	
Only DIRECT	CHF 100 ¹
Only or additionally COMFORT	Free of charge ²
Reclaiming of tax at source³	
Price per customer relationship (Client number)	CHF 370
Safe deposit boxes	
Depends on size of safe deposit box	From CHF 60
Special services	
Retained Mail	CHF 500 p.a.
Special efforts	
Price per hour	CHF 150

¹ Minimum reclaim amount CHF 150

² Minimum reclaim amount CHF 10

³ Reclaiming for securities domiciles FI/FR/NO/SE. For securities domiciles DE/IE a supplement of CHF 30 and for securities domiciles AT/NL a supplement of CHF 70 will be charged. For the securities domiciles BE/IT the price of CHF 370 per event (distribution) applies, for the securities domicile PT a supplement of CHF 30 will be charged. For the securities domicile ES the price of CHF 370 per ISIN applies. For securities domiciles CA/DK a supplement of CHF 70 will be charged. Third party fees are charged to the client. Reclaiming will be executed, if the reclaiming value of CHF 600 is reached and this value is higher than the price plus third party fees.

Personalized advice for private and business clients

9450 Altstätten 071 755 01 26	9403 Goldach 071 844 28 28	9001 St. Gallen 071 231 31 31
9434 Au 071 747 15 15	9201 Gossau 071 385 20 20	9014 St. Gallen-Bruggen 071 231 34 00
9478 Azmoos 081 783 10 11	9435 Heerbrugg 071 722 55 55	9016 St. Gallen-Neudorf 071 288 01 88
7310 Bad Ragaz 081 303 42 00	9102 Herisau 071 354 85 11	9430 St. Margrethen 071 747 29 29
9602 Bazenhaid 071 931 24 24	8887 Mels 081 723 01 81	9053 Teufen 071 335 09 90
9471 Buchs 081 756 36 66	9650 Nesslau 071 994 14 22	8730 Uznach 055 285 93 41
9113 Degersheim 071 371 14 22	9463 Oberriet 071 761 24 24	9240 Uzwil 071 955 49 49
9444 Diepoldsau-Schmitter 071 733 77 11	8640 Rapperswil-Jona 055 222 74 11	8880 Walenstadt 081 735 16 22
9642 Ebnat-Kappel 071 993 26 26	9424 Rheineck 071 888 52 88	9630 Wattwil 071 988 42 42
8733 Eschenbach 055 282 20 01	9401 Rorschach 071 844 27 27	9500 Wil 071 913 62 06
9230 Flawil 071 393 15 25	7320 Sargans 081 723 11 43	9300 Wittenbach 071 298 45 45
8890 Flums 081 733 22 23	8718 Schänis 055 619 67 67	
9473 Gams 081 771 11 41	9475 Sevelen 081 783 10 11	

Personal advice: private banking

7310 Bad Ragaz 081 303 43 00	9001 St. Gallen 071 227 96 00	9500 Wil 071 913 71 00
8640 Rapperswil-Jona 055 222 53 00	9430 St. Margrethen 071 747 13 00	8021 Zürich 044 214 31 11

All our branches have at least one ATM. Cash can also be withdrawn at the following locations:

- Abtwil
- Bad Ragaz: Casino
- Buchs-Räfis: Churerstrasse 63
- Jonschwil
- Niederuzwil
- Rapperswil-Jona: Molkereistrasse; Fischmarktplatz 1
- St. Gallen:
AVIA Shop (Oberstrasse)
Casino (Hotel Radisson)
Kantonsspital
Multergasse
OLMA: Cashbox
- Trübbach
- Valens: Klinik
- Widnau: Cashbox
- Wil: Railcenter

Internet: www.sgkb.ch

Email: info@sgkb.ch

Client Advisory Center:

+ 0844 811 811

Advice on products and services, information on account management and payment transactions

newhome

Discover a large selection of properties in your region on www.newhome.ch

Published by:

St.Galler Kantonalbank AG
St. Leonhardstrasse 25
9001 St. Gallen