



Regulatory Banking Service

Your direct access to
regulatory expertise

January 2024





Introduction

In the dynamic landscape of Swiss financial regulations, navigating complex regulatory requirements is a demanding task for banks and financial institutions. Are you seeking fast, accessible support on regulatory banking queries? Do you need a reliable second opinion or a market view from an expert? Our Regulatory Banking Service offers a comprehensive solution to such challenges, providing expert guidance easily and efficiently.

How does our service work?

Our service is straightforward and user friendly. Once you enrol, you can reach out to us with your regulatory queries either via email or a quick phone call. Our team of risk and compliance experts promptly responds, ensuring you get the support you need on various regulatory topics.



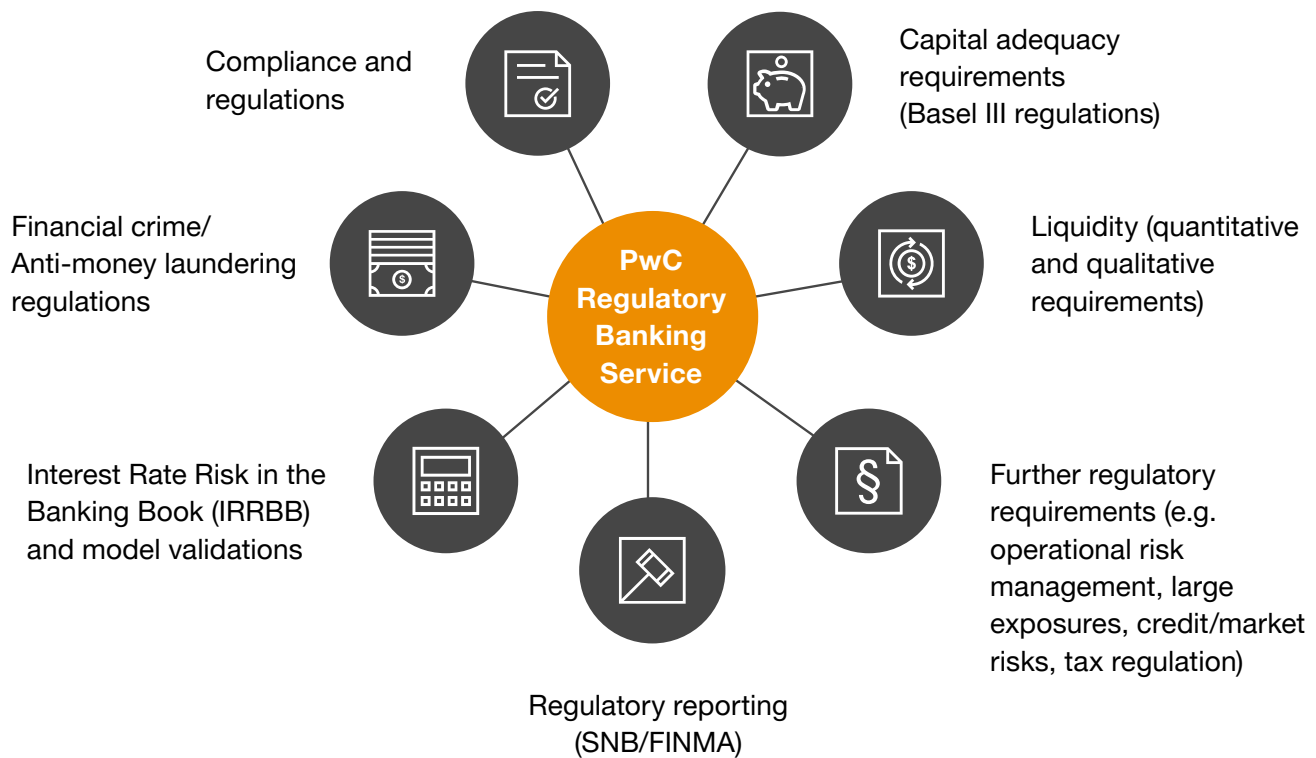
Do you sometimes ask yourself where you can get quick and easy support on complex regulatory banking questions and issues?

Would it be helpful to have easy access to an expert to get a second opinion?

We're here for you!

Scope of our service

We provide an integrated suite of services tailored to Swiss regulatory mandates. Our Regulatory Banking Service is specifically designed for FINMA-regulated entities like banks, securities firms and financial intermediaries subject to the Anti-Money Laundering Act. Our areas of expertise include:



Why our Regulatory Banking Service is the right choice for you

- You get direct access to a network of specialists with first-hand experience of the regulatory banking world gained in our Swiss practice from advising and auditing financial institutions on a daily basis.
- In addition to the direct experience and knowledge of our team of specialists, you get market insights and updates on latest developments.
- Moreover, by reaching out to us first, you reduce your regulatory non-compliance risk and thus avoid potential reducing additional costs.



Approach

How it works



1. Initial inquiry

You initiate the process by sending your queries to us, e.g. by email. These could range from specific regulatory questions to requests for broader compliance and risk guidance.

2. Prompt initial response

Within two business days, our team acknowledges the inquiry and provides an initial assessment. This might include a request for additional information and an outline of the scope, time and effort required to respond fully. If your request is straightforward, we could even provide a direct response.

3. Get feedback

Our experts provide the response. The format of this – whether email, memo or call/discussion – is tailored to the nature and complexity of the inquiry, ensuring that we satisfy your needs in the most effective form.

Examples

- SNB reporting queries: How do I accurately complete SNB reporting forms for capital adequacy and large exposures? Are there specific nuances or common pitfalls I should be aware of?
- Anti-money laundering regulations: Can you provide guidance on the application of new anti-money laundering regulations, particularly regarding the identification of beneficial owners from trusted sources and the requirements for regularly updating customer documentation?
- Basel III final requirements: How should the new Basel III operational risk calculation be implemented, especially considering the inclusion of operational losses over the past ten years? What are best practices for its application?
- Operational risk and resilience: What are the key duties for a bank under the new FINMA circular on operational risk and resilience? How can we ensure our practices are fully compliant? How do I manage cyber risks?
- Assessment of approaches: We need an assessment of our current regulatory compliance approaches. Are they effective and in line with the latest regulations? What improvements can be made? Can you perform a IRRBB validation?

Pricing

Our pricing model is designed for clarity and fairness, tailored to the complexity and the time required to address your specific requests. We believe in a pay-per-request approach, ensuring that you only pay for the services you need, without any fixed or recurring fees. The specifics of our pricing will be detailed in an engagement letter, providing you upfront with a clear understanding of the costs.

Pricing estimation (examples)*


Request	Description	Estimated cost (CHF)
Standard inquiry (A)	Smaller, routine regulatory questions or clarifications	750–950
Detailed inquiry (B)	More involved queries requiring in-depth analysis and detailed feedback	950–1,600
Complex inquiry (C)	Extensive requests involving meetings, additional information gathering, market views and thorough assessments	1,400–2,500
Specialised request	Comprehensive inquiries needing detailed assessment, specific information and bespoke reporting formats	Pricing to be agreed individually; tailored offer provided beforehand

* These examples are indicative. Actual costs may vary based on the specifics of each request.

Further information:

- Our service is subject to our client acceptance and independence procedures, ensuring compliance and integrity.
- Our service is available only to clients that are not PwC audit clients.
- We strictly adhere to legal and professional standards on client data confidentiality and protection.
- A detailed engagement letter outlines the scope, pricing and specific terms before any service is provided.
- Pricing model subject to change.



A man in a dark suit stands with his back to the camera on a balcony, looking out at a city skyline. The balcony has a white railing. The background shows several tall buildings under a bright sky. A large black text box is overlaid on the upper right portion of the image.

If you are interested in our
Regulatory Banking Service,
[please register here](#) and
we will contact you.