



**FEES AND COMMISSIONS FOR**  
**PRIVATE BANKING ACCOUNTS**

Swiss residents are subject to the VAT (value added tax) payment. VAT applies to some bank's services. The non-residents are not subject to the VAT payment. Fees and Commissions here stated do not include VAT.

Commercial accounts may be subject to additional fees.

Other services may be subject to additional fees. Please contact us for more information.

**1. MONEY TRANSFERS**

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**1.1 Ingoing funds**

If investment

no fees

If no investment

Applicable tariff "Outgoing funds" (cf table below)

**1.2 Outgoing funds\***

Amount In CHF	In Switzerland		European Union		Outside European Union & Switzerland	
	Private banking	e-banking	Private banking	e-banking	Private banking	e-banking
0 – 2'000	10.-	3.50	15.-	10.-	40.-	25.-
2'000-5'000	16.-	8.-	30.-	15.-	40.-	25.-
5'000 – 20'000	30.-	15.-	50.-	25.-	90.-	45.-
20'000 – 50'000	60.-	40.-	100.-	50.-	150.-	105.-
50'000 – 100'000	100.-	70.-	150.-	100.-	250.-	175.-
100'000 – 200'000	150.-	105.-	250.-	150.-	450.-	315.-
200'000 – 500'000	250.-	175.-	350.-	250.-	550.-	385.-
500'000 – 1'000'000	350.-	245.-	450.-	350.-	650.-	455.-
1'000'000 – 1'500'000	400.-	280.-	550.-	450.-	750.-	525.-
Dès 1'500'000	0,025%	0,020%	0,035%	0,030%	0,05%	0,045%

\* Please note that there are costs of correspondent banks, maximum 0.1% or maximum 100 CHF, apply in addition to the above rates.

## 2. CASH TRANSACTIONS

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### 2.1 Cash withdrawals / Deposit

Withdrawals in CHF	0.15% to 0.50%
Withdrawals in other currencies	0.75% (from 0.20% up to 0.9%)
Deposit in CHF or other currencies	0.15%

### 2.2 Cheques

#### Cashing and Issuing fees

In Switzerland	CHF 30.-
European Union	CHF 60.-
Outside European Union	CHF 100.-
Bounced	CHF 150.- min. CHF 500.- max.

## 3. CREDIT CARDS (VISA, EUROCARD, AMERICAN EXPRESS)

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Issuing and annual contribution	<u>CHF</u>
Main card (Gold)	170.-
Additional card (Gold)	50.-
Combined card (Gold)	200.-
Guarantee 1 % (per year)	min. CHF 120.-
Other fees (blockage, cancellation, etc)	according to the Issuer's general condition
Further order for a principal card	30.-
Other cards	on request

## 4. DEBIT CARDS (SWISS BANKERS)

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### 4.1 Travel Cash

Issuing	free	<b><i>e-banking</i></b> free
Activation	CHF 45.-	CHF 45.-
Loading fee	1% + CHF 25.-	1% + CHF 8.-

### 4.2 Internet Cash

Issuing	free	<b><i>e-banking</i></b> free
Activation	CHF 45.-	CHF 45.-
Loading fee	1% + CHF 25.-	1% + CHF 8.-

## 5. ACCOUNTS ADMINISTRATION FEES

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Commercial account opening < 20 000 CHF	150.-
Per individual account	CHF 90.- quarterly
Per commercial account	CHF 120.- quarterly
Administrative fee companies	CHF 500.- per year
Hold mail	CHF 100.- per year
Online consultation	CHF 100.- per year
Mailing charges	CHF 100.- per year + CHF 25.- per month
Account closing fee	CHF 300.-
Reference letter	CHF 250.- minimum

## 6. ACCOUNT STATEMENT AND EVALUATION STATEMENT

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By ordinary mail	CHF 30.-
By courier	CHF 120.- per sending
By fax (outside European Union)	CHF 35.-
By fax (European Union)	CHF 15.-
By fax (Switzerland)	CHF 5.-

## 7. SAFE DEPOSIT BOXES

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The safes can be rent by customers with a minimum of CHF 100'000.- on their account.

<u>Height</u>	<u>Width</u>	<u>Depth</u>	<u>Rental per calendar year</u>
5 cm	30 cm	45 cm	CHF 250.-
7 cm	30 cm	45 cm	CHF 400.-
15 cm	30 cm	45 cm	CHF 550.-
19 cm	30 cm	45 cm	CHF 700.-
45 cm	30 cm	45 cm	CHF 950.-

## 8. HOME BANKING

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Digipass (device, virtual, sms)	CHF 100.-
Lost of the Digipass	CHF 100.-
Home Banking Service	included in the account fees