



Fees and commissions

The initial deposit to open a corporate account is CHF/EUR/USD 10'000.

Minimum balance to maintain on the account is CHF/EUR/USD 1'000.

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. Swiss residents also benefit from special rates.

Commercial accounts may be subject to additional fees. These fees and conditions do not apply to customers of Asset Managers.

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

Money transfers (fees in Swiss Francs)

Incoming funds*

Amount CHF	
0 – 1'999	15.-
2'000 – 4'999	30.-
5'000 – 19'999	50.-
20'000 – 49'999	100.-
50'000 – 99'999	150.-

Incoming funds*

100'000 – 199'999	250.-
200'000 – 499'999	350.-
500'000 – 999'999	450.-
1'000'000 – 1'499'999	550.-
From 1'500'000	0,035%

Outgoing funds*

Amount	Transfer in CHF to all the countries		Transfer in EUR to a SEPA** member		Other currencies (except CHF) to non-SEPA** members	
	Manual (CIM)	e-banking	Manual (CIM)	e-banking	Manual (CIM)	e-banking
0 – 1'999	10.-	3.50	15.-	10.-	40.-	25.-
2'000 – 4'999	16.-	8.-	30.-	15.-	40.-	25.-
5'000 – 19'999	30.-	15.-	50.-	25.-	90.-	45.-
20'000 – 49'999	60.-	40.-	100.-	50.-	150.-	105.-

Outgoing funds*

Amount	Transfer in CHF to all the countries		Transfer in EUR to a SEPA** member		Other currencies (except CHF) to non-SEPA** members	
50'000 – 99'999	100.-	70.-	150.-	100.-	250.-	175.-
100'000 – 199'999	150.-	105.-	250.-	150.-	450.-	315.-
200'000 – 500'000	250.-	175.-	350.-	250.-	550.-	385.-
500'000 – 999'999	350.-	245.-	450.-	350.-	650.-	455.-
1'000'000 – 1'499'999	400.-	280.-	550.-	450.-	750.-	525.-
From 1'500'000	0,025%	0,020%	0,035%	0,030%	0,05%	0,045%

* Please note that there are costs of correspondent banks applied in addition to the above rates.

** [Click here to see the list of SEPA members](#)

Cash transactions

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%
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Credit cards (Visa, MasterCard, American Express)

Example: MasterCard/Visa Gold CHF

Issuance	200.-
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Annual fees	400.-
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Withdrawal	3.5% to ATMs in the world: Swiss min. 5 CHF, Abroad min. 10 CHF, 4% at the counters in the world: Swiss and abroad min. 10 CHF
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Guarantee	1% (per year)	min. CHF 120.-
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Other fees (blockage, cancellation, etc)	According to the Issuer's general condition
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Other cards	See the fees for all credit cards
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Prepaid cards (Swiss Bankers, Visa, MasterCard)

Example: Swiss Bankers Travel Cash

Issuance	Free
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Annual fees	Free
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Activation	CHF 45.-
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Recharge via e-banking	1,5% + CHF 8.- *
Withdrawal	5 EUR - 5 CHF - 5 USD
Cost of use	1 EUR or 1.50 USD or 1.50 CHF per transaction
Other cards	See the fees for all prepaid cards

* Manual recharge fees: 1,5% + 25 CHF

Accounts administration fees

Commercial account opening < 20 000 CHF	CHF 150.-
Per individual account	CHF 90.- /quarterly
Per commercial account	CHF 120.- /quarterly
Per metal account	CHF 90.- /quarterly *
Administrative fee companies	CHF 750.- 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
Compliance fee	CHF 400.-
Rubik fee (for UK and Austria residents)	CHF 250.- per year *
Tax statements	CHF 80.- per year

** if needed/on request*

Account statement and evaluation statement

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

Management mandate / advisory

Please contact your Relationship Manager.

Securities transactions

On all operations, transaction costs and subsequent counterpart fees are debited separately. The federal stamp is applied according to the federal law on stamp duty.

Bonds*

Under one year	0.20 %
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1-2 years	0.30 %
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2-5 years	0.40 %
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Above 5 years	0.50 %
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Stocks*

Stocks	0.50 %
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Investment funds*

(Blackrock and Funds Authorised in Switzerland)	0.50 %
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Others	min. 1.00 %
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**Minimum commission per market order : 25 CHF/EUR/USD*

Safe deposit boxes

Upon request and availability.

Height	Width	Depth	Rental per calendar year
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5 cm	30 cm	45 cm	CHF 250.-
7 cm	30 cm	45 cm	CHF 300.-
10 cm	30 cm	45 cm	CHF 400.-
15 cm	30 cm	45 cm	CHF 550.-
20 cm	30 cm	45 cm	CHF 700.-
30 cm	30 cm	45 cm	CHF 900.-
45 cm	30 cm	45 cm	CHF 1'150.-

Home Banking

Digipass (device, virtual, sms)	CHF 100.- (activation)
Loss of the Digipass	CHF 100.-
Home Banking Service	Included in the account fees

I. For all other non-mentioned services within this document, the bank will establish cost with the client on a case by case basis.

II. Fees at 27/04/2016 - The present list of fees and commissions is subject to changes according to the bank's General Conditions.