



# Fees and conditions for private individuals

Valid from 14 October 2024

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Foreign payment services .....	6	• The prices for investments and securities can be found in the document “Fees and conditions in the investment business”.	
Cheques .....	6	• For information on mortgage products please consult your relationship manager.	
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## GENERAL CONDITIONS

Separate conditions apply to customers with digital offering CIC ON.

### Client relationship fee

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Fee for client relationship per quarter	CHF 25 <sup>1</sup>
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Bank CIC charges a simple and transparent flat-rate fee per client relationship for private clients instead of an account management fee. This client relationship fee includes the account management for all the transaction accounts (private accounts, current accounts) held under one client relationship, including foreign currency accounts and other services. **cleverinvest**, pure discretionary mandates as well as 3a retirement accounts and vested benefits accounts are not subject to the client relationship fee.

The client relationship fee includes the following services<sup>2</sup>

- Personal contact
- Account management fee (regardless of the number of accounts)
- Bank statements (digitally)
- Annual or semi-annual statement of assets for mandates (digitally)
- Opening and closing costs
- Tax documents for accounts (digitally)
- Booking fees
- Domestic payments in CHF and EUR via CIC eLounge

### Interest rates

The current interest rate can be found in the overview of account interest rates:

[cic.ch/en/interest-rates](https://www.cic.ch/en/interest-rates)

### Cost per document (original and copies)

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Individual notices	
Credit and debit notices, pre-notices, fee notices, etc.	CHF 2
Statements of interest and capital	CHF 2
Account statements	
Annual, quarterly, monthly, weekly, daily	CHF 5
Asset statement for discretionary mandate	
• annual	free of charge
• monthly and quarterly	CHF 5
Asset statement for advisory mandate and execution-only portfolio	
Annual, quarterly and monthly	CHF 5
Bank statements for 3a retirement relationships and vested benefit relationships	free of charge

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Fees are charged quarterly.

### Third-party fees

All fees charged by a third party, e.g. post and third bank charges, are generally passed on.

<sup>1</sup> For clients domiciled abroad and with a business volume of less than CHF 100000 the rate of CHF 75 per quarter generally applies (except for customers with financing). A higher fee may be charged depending on the country in question.

Your relationship manager would be pleased to inform you about the individual countries.

<sup>2</sup> Additional services are not included in the client fee and are charged separately.

## CARDS

### Visa Debit Card CHF <sup>(1)</sup>

First card in CHF	CHF 48 p.a. <sup>(2)</sup>
Secondary and subsequent cards in CHF	CHF 24 p.a. <sup>(2)</sup>
Block card	Free in eLounge <sup>(3)</sup>
Replace card	CHF 20

#### ATM withdrawals

Withdrawal CHF from an ATM in Switzerland	One free withdrawal per month, then CHF 2 per withdrawal
Withdrawal EUR from an ATM in Switzerland	CHF 4,50 per withdrawal <sup>(4)</sup>
Foreign currency withdrawal abroad	CHF 5 per withdrawal <sup>(4)(5)</sup>

#### Service transactions (payments by card)

POS in Switzerland	Free of charge
POS abroad	Free of charge <sup>(4)</sup>
eCommerce	Free of charge <sup>(4)</sup>
Mobile payment	Free of charge <sup>(4)</sup>

<sup>(1)</sup> All transactions translated into CHF.

<sup>(2)</sup> Fees debited quarterly in advance.

<sup>(3)</sup> CHF 50 if blocked by Helpline or relationship manager.

<sup>(4)</sup> Foreign currencies are debited using the Visa exchange rate at the time of posting plus a 1.5% foreign currency premium.

<sup>(5)</sup> Additional third-party costs (e.g. from the ATM operator) will be charged on.

### Visa Debit Card EUR <sup>(1)</sup>

First card in EUR	CHF 48 p.a. <sup>(2)</sup>
Secondary and subsequent cards in EUR	CHF 24 p.a. <sup>(2)</sup>
Block card	Free in eLounge <sup>(3)</sup>
Replace card	CHF 20

#### ATM withdrawals

Withdrawal CHF from an ATM in Switzerland	One free withdrawal per month, then CHF 2 per withdrawal <sup>(4)</sup>
Withdrawal EUR from an ATM in Switzerland	CHF 4,50 per withdrawal
Withdrawal abroad	CHF 5 per withdrawal <sup>(4)(5)</sup>

#### Service transactions (payments by card)

POS in Switzerland	Free of charge <sup>(4)</sup>
POS abroad	Free of charge <sup>(4)</sup>
eCommerce	Free of charge <sup>(4)</sup>
Mobile payment	Free of charge <sup>(4)</sup>

<sup>(1)</sup> All transactions translated into EUR.

<sup>(2)</sup> Fees debited quarterly in advance.

<sup>(3)</sup> CHF 50 if blocked by Helpline or relationship manager.

<sup>(4)</sup> Other currencies than EUR are debited using the Visa exchange rate at the time of posting plus a 1.5% foreign currency premium.

<sup>(5)</sup> Additional third-party costs (e.g. from the ATM operator) will be charged on.

## PAYMENT SERVICES

## Mastercard or Visa Credit Card

Silver card (Classic)	p. a. CHF 100
Additional Silver card	p. a. CHF 50
Gold card	p. a. CHF 200
Additional Gold card	p. a. CHF 100
Platinum card	p. a. CHF 500
Additional Platinum card	Free of charge
Prepaid	p. a. CHF 35
Replacement card	Free of charge
Card blocking	Free of charge
Commission for issuing or amending a bank guarantee to Cornèrcard	CHF 200
Commission for issuing or amending a bank guarantee to another card provider	CHF 500

The conditions and general terms and conditions of Cornèrcard apply.

Foreign currency cards are available in EUR and USD. Prices equivalent to CHF.

## Domestic payment services (beneficiary's bank in Switzerland)

	per payment
Payments via CIC eLounge in CHF and EUR <sup>3</sup>	no charge
Payments via CIC eLounge in foreign currency excl. EUR <sup>3</sup>	CHF 4
Payments via standing order in CHF and EUR	no charge
Payments via standing order in foreign currency excl. EUR	CHF 4
Direct debits (LSV+)	no charge
CIC Piccolo payment order (per QR-bill)	CHF 0.50
CIC form for payments in CHF and EUR	CHF 5
CIC form for payments in foreign currency excl. EUR	CHF 8
Order placement by telephone, fax, letter, e-mail	CHF 20
Salary lists	CHF 5
Incoming payments via QR-bill	no charge

## Foreign payment services (beneficiary's bank outside Switzerland)

	per payment
Payments via CIC eLounge (all currencies) <sup>3</sup>	CHF 4
SEPA payments via CIC eLounge (for EUR) <sup>3</sup>	no charge
Payments via standing order (all currencies)	CHF 4
SEPA payments via standing order (for EUR)	no charge
CIC form (all currencies)	CHF 8
SEPA payments via CIC form (for EUR)	CHF 5
Order placement by telephone, fax, letter, e-mail	CHF 25
SEPA order placement by telephone, fax, letter, e-mail (for EUR)	CHF 20

## Cheques

Cheque credit	per credit
• subject to cheque clearing	CHF 20
• after cheque has cleared	CHF 50

## Issuing cheques

• Bank cheque	CHF 30
• Ordering of correspondent bank cheque, per cheque	CHF 1.50
• Debiting of correspondent bank cheque (upon encashment)	CHF 10
• Blocked cheques	CHF 50

## Research

Domestic and abroad, per order	CHF 50
Time-consuming requests for clarification, per hour	CHF 100
Post office enquiries	CHF 20

## Other payment service charges

Domestic account transfer	no charge
Setting up of standing order	no charge
Surcharge for payments charged to savings accounts	CHF 5
Surcharge for payments with "OUR" fee option (excluding domestic payments in CHF and EUR)	CHF 25
Surcharge for separate confirmation of execution via SWIFT/SIC copy	CHF 30

<sup>3</sup> In the case of manual post-processing due to incorrect data, the CIC form price will be charged.

## FINANCING

### Loans

Checking and processing	on a time spent basis
Minimum per application <sup>1</sup>	CHF 500

<sup>1</sup> Excluding OTC TOFF limits

### Guarantees and sureties

	Commission	Minimum
Secured guarantees/sureties	p. a. 0.60%	CHF 200
Unsecured guarantees/sureties	p. a. 1.20%	CHF 200

## TAX SERVICES

### Various statements

CH tax statement	p. a. CHF 135
Country-specific tax report for Germany, France or Belgium	p. a. CHF 330
Country-specific tax report for Italy, Spain and United Kingdom	p. a. CHF 400
General income and transaction statement (generic report)	p. a. CHF 150

These prices apply only to active business relationships. Closed client relationships incur double the above-mentioned charges.

### Application to reclaim Swiss anticipatory tax

Per application	CHF 100
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This service is only offered to individuals liable to pay tax abroad.

### Application to reclaim foreign withholding tax

Per application/country	CHF 100
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This service is only offered to individuals liable to pay tax in Switzerland. All third-party costs/third-party bank fees incurred to reclaim foreign withholding tax shall be charged to the client.

### Tax advice/preparation of tax return for natural persons in Switzerland

Per hour	CHF 200
Initial consultation/data acquisition	free of charge
Tax declarations for natural persons liable to pay tax in Switzerland	all cantons on a time spent basis minimum CHF 200

### COUNTER SERVICES

Cash transactions in foreign currencies via a corresponding foreign currency account

Cash withdrawals	1,00%
Minimum	CHF 25
Change services (for clients)	free of charge

### SAFE DEPOSIT BOX

Safe rental and key deposit	on request
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### OTHER FEES

#### Correspondence

	per client relationship
Fee for undeliverable correspondence	CHF 500
Fee for certificate of completeness of client relationship	CHF 150

#### Numbered relationship

	per client relationship
Fee for Swiss clients	CHF 1 000
Fee for foreign clients	CHF 1 300

The fee for numbered relationships also includes the fee for retained correspondence.

#### Other one-off charges

	per hour
Special client orders, extraordinary administrative expenses, investigations, etc.	CHF 200