

Private account

Carry out day-to-day banking transactions without the stress



For marketing purposes

Brief description

The Bank CIC private account is a comprehensive account for handling all your payment transactions. From shopping in the supermarket to booking holidays online and processing securities transactions, the private account is the perfect solution for anyone looking for a simple and flexible way to carry out banking transactions.

Suitability

The Bank CIC private account is the ideal account for individuals looking for a simple and flexible way to handle their salary receipts, payments and securities transactions. Clients also benefit from the innovative CIC eLounge e-banking solution and the Visa Debit Card.

Your benefits

- **Simple and flexible:** Open one or more private accounts in CHF or foreign currency free of charge online in the comfort of your own home.
- **24/7:** In CIC eLounge, one of the most state-of-the-art e-banking solutions in Switzerland is available to you as soon as you open your account.
- **More convenience and security:** Enjoy maximum convenience and high security when using the Visa Debit Card, the credit card and mobile payments.

How it works

The Bank CIC private account is an account for transferring and withdrawing money. It offers global access via CIC eLounge, so you have full control of your money at all times.

Enjoy all the benefits of the private account and use the associated Visa Debit Card. Advanced functions like mobile payment and self-service card management in CIC eLounge make you flexible and self-sufficient at all times. All transactions are posted directly to your account. For further information on the Visa Debit Card, see cic.ch/debit-card.

CIC eLounge

CIC eLounge is the modern e-banking from Bank CIC. You can use it to conveniently take care of your banking business at home or on the go. Our platform offers you full transparency about the development of your assets. For maximum flexibility, CIC eLounge is available as an app and a desktop version. More details can be found at cic.ch/en/elounge-info.

Risks

If the bank becomes insolvent, then bank deposits of up to CHF 100,000 per depositor and bank are privileged and additionally covered by the deposit insurance. Details can be found at www.esisuisse.ch/en.

Tax treatment (in Switzerland)

Interest income is subject to the deduction of withholding tax of 35%.

Prices and conditions

Interest rate: for the current interest rates, please see "Overview of account interest rates": cic.ch/en/interest-rates



Account opening, statements: free of charge

Account maintenance/interest: included in the client relationship fee

Term of notice: 3 months

CIC eLounge: free of charge

Withdrawals

Withdrawals up to CHF 500,000 each year are permitted. Higher amounts require written notice and are subject to a three-month notice period. Withdrawals over CHF 500,000 must be made within 30 days of the notice period expiring. Failure to observe the notice period will incur a charge of 0.5% of the amount over the limit, debited at the month-end or when the account is closed.

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