



# Fees and conditions for companies

Valid from July 2021

## Overview

<b>General conditions</b> .....	<b>3</b>
Account management fee .....	3
Interest rates .....	3
Additional statements, advices and copies .....	3
Third-party fees .....	3
<b>Cards</b> .....	<b>3</b>
Maestro card .....	3
Visa corporate card .....	4
<b>Payment services</b> .....	<b>4</b>
Domestic payment services .....	4
Foreign payment services .....	4
Cheques .....	5
Research .....	5
Other payment service charges .....	5
<b>Financing</b> .....	<b>5</b>
Loans .....	5
Guarantees and sureties .....	5
Trade finance/documentary business .....	6
<b>Tax services</b> .....	<b>7</b>
Various statements .....	7
Application to reclaim foreign withholding tax .....	7
Tax advice/preparation of tax return .....	7

<b>Safe deposit box</b> .....	<b>7</b>
<b>Other fees</b> .....	<b>8</b>
Correspondence .....	8
Numbered relationship .....	8
Electronic delivery of data to third parties/ Acceptance of payment orders from third parties .....	8
Other one-off charges .....	8

### General information

- Prices and services are subject to change at any time.
- The fees and conditions for the range of accounts can be found in the separate “Overview of the range of accounts of Bank CIC”.
- The prices for investments and securities can be found in the document “Fees and conditions in the investment business”.
- For information on mortgage products, please consult your relationship manager.
- The General Terms and Conditions of Bank CIC apply.
- The prices and fees listed are exclusive of Swiss value added tax (VAT). If payable by law, VAT will be added.
- Further information can be found on the internet at [cic.ch](http://cic.ch).

## GENERAL CONDITIONS

### Account management fee

---

Fee per account per month	CHF 6
---------------------------	-------

---

### Interest rates

The currently valid interest rates can be found in the separate "Overview of range of accounts of Bank CIC" on the internet at [cic.ch/account-range-cards](http://cic.ch/account-range-cards)

### Cost per document (original and copies)

---

Individual notices	
Credit and debit notices, pre-notices, fee notices, etc.	CHF 2.00
Statements of interest and capital	CHF 2.00
Account statements	
Annual, quarterly, monthly, weekly, daily	CHF 5.00
Asset statement for discretionary mandate	
• annual	free of charge
• monthly and quarterly	CHF 5.00
Asset statement for advisory mandate and execution-only portfolio	
Annual, quarterly and monthly	CHF 5.00
Bank statements for 3a retirement relationships and vested benefit relationships	free of charge

---

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.

## CARDS

### Maestro card

---

Maestro primary card	p. a. CHF 50
Second card	p. a. CHF 20
Replacement card	CHF 20
Card blocking	CHF 50

---

Foreign currency card available in EUR. Prices equivalent to CHF.

### ATM withdrawal

---

• in Switzerland in CHF	no charge
• in Switzerland in EUR	EUR 3.50
• abroad	CHF 5

---

### Service transactions (payments per card)

---

• in Switzerland	no charge
• abroad	no charge

---

### VISA corporate credit card

Silver card (Company Classic)	p. a. CHF 100
Gold card (Company Classic)	p. a. CHF 200
Replacement card	CHF 20
Card blocking	no 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.

### PAYMENT SERVICES

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

	per payment
Payments via CIC eLounge in CHF and EUR <sup>1</sup>	no charge
Payments via CIC eLounge in foreign currency excl. EUR <sup>1</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 payment slip)	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 BESR (orange payment slip)	no charge

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

	per payment
Payments via CIC eLounge (all currencies) <sup>1</sup>	CHF 4
SEPA payments via CIC eLounge (for EUR) <sup>1</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

<sup>1</sup> In the case of manual post-processing due to incorrect data, the CIC form price will be charged.

## 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 (BESR copies)	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
Booking fees charged per booking	CHF 0.50

## FINANCING

### Loans

Checking and processing	on a time spent basis
Minimum per application	CHF 500

### Guarantees and sureties

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

## Trade finance/documentary business<sup>2</sup>

Import letters of credit/opening of letters of credit	Commission	Minimum
Opening/issue per quarter	0.20%	CHF 350
Opening (commitment) for every further quarter or unit	0.20%	CHF 350
Per utilisation (submitted document set)	0.20%	CHF 350
Amendments (flat-rate) <sup>3</sup>		CHF 200
Pre-advice (flat-rate) <sup>3</sup>		CHF 150

## Export letters of credit (notification/ confirmation of letter of credit

	Commission	Minimum
Notification without confirmation (flat-rate) <sup>3</sup>	0.10%	CHF 350
Per utilisation (submitted document set)	0.20%	CHF 350 <sup>4</sup>
Confirmation (in addition to notification commission)	on request	CHF 350
Amendments (flat-rate) <sup>3</sup>		CHF 200
Deferred payment		
• Without confirmation of Bank CIC (flat-rate)	0.10%	CHF 250
• With confirmation of Bank CIC (per quarter)	on request	CHF 350 <sup>4</sup>
Pre-advice (flat-rate) <sup>3</sup>		CHF 150

Documentary collection	Commission	Minimum
On sight	0.20%	CHF 250
Per acceptance/expiry (without payment obligation)	0.25%	CHF 350
Amendments (flat-rate) <sup>3</sup>		CHF 150

## Various

Fees for documents with discrepancies		CHF 150
Discounting of bills of exchange (excl. interest)		CHF 100

The fees and conditions for money market investments can be found in the document "Fees and conditions in the investment business".

<sup>2</sup> Bank CIC offers you a fixed-rate solution for your trade financing that is tailored to your business and your services. Please contact your relationship manager for information on this.

<sup>3</sup> Individual additional expenses can also be billed (CHF 250 per hour).

<sup>4</sup> Prices in EUR or USD equivalent to CHF.

## 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. All country-specific tax documents are adapted to the needs of private investors with unlimited tax liability.

### Application to reclaim Swiss anticipatory tax

Per application	CHF 100
-----------------	---------

This service is only offered to individuals liable to pay tax abroad.

### Application to reclaim foreign withholding tax

Per application/country	CHF 100
-------------------------	---------

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 legal entities in Switzerland

Per hour	CHF 200
Initial consultation/data acquisition	free of charge
Tax declarations for legal entities	on a time spent basis minimum CHF 500

### SAFE DEPOSIT BOX

Safe rental and key deposit	on request
-----------------------------	------------

## OTHER FEES

### Correspondence

	per client relationship
Fee for retained correspondence/special dispatch order	CHF 250
Fee for undeliverable correspondence	CHF 500
Fee for confirmation of business relationships	CHF 150
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.

### Electronic delivery of data to third parties/acceptance of payment orders from third parties

MT940/MT535	p. a. CHF 200
MT942	p. a. CHF 250
MT101	same as for payment transactions Switzerland/abroad via CIC eLounge

### Other one-off charges

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