

Fees and conditions for companies

General conditions

Valid from 28 April 2026

Account management fee

Fee per account per month	CHF 6
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Interest rates & fees

- The current interest rate can be found in the overview of "account interest rates":
<https://www.cic.ch/en/solutions/admin/interest-rates>
- All fees charged by a third-party, e.g. post and third bank charges, are generally passed on.

Cost per document (original and copies)

Individual notices

Credit and debit notices, pre-notices, fee notices, etc.	CHF 2
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Statements

Statements of interest and capital	CHF 2
Term deposit tax certificate	CHF 2

Account statements

Annual, quarterly, monthly, weekly, daily	CHF 5
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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
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Fees are charged quarterly.

Debit card

Visa Debit Card CHF¹	
First card in CHF ²	p.a. CHF 48
Secondary and subsequent cards in CHF ²	p.a. CHF 24
Block card ³	free in eLounge
Replace card	CHF 20
ATM withdrawals	
First CHF withdrawal from an ATM in Switzerland	free of charge
Then every further CHF withdrawal, per month	CHF 2
EUR withdrawal from an ATM in Switzerland ⁴	per withdrawal CHF 4.50
Foreign currency withdrawal abroad ^{4,5}	per withdrawal CHF 5
Service transactions (payments by card)	
POS in Switzerland	free of charge
POS abroad ⁴	free of charge
eCommerce ⁴	free of charge
Mobile payment ⁴	free of charge
Visa Debit Card EUR⁶	
First card in EUR ²	p.a. CHF 48
Secondary and subsequent cards in EUR ²	p.a. CHF 24
Block card ³	free in eLounge
Replace card	CHF 20
ATM withdrawals	
First CHF withdrawal from an ATM in Switzerland	free of charge
Then every further CHF withdrawal, per month ⁷	CHF 2
EUR withdrawal from an ATM in Switzerland	per withdrawal CHF 4.50
Foreign currency withdrawal abroad ^{5,7}	per withdrawal CHF 5
Service transactions (payments by card)	
POS in Switzerland ⁷	free of charge
POS abroad ⁷	free of charge
eCommerce ⁷	free of charge
Mobile payment ⁷	free of charge

Credit card

Mastercard or Visa credit card	CHF/EUR/USD/GBP ⁸
Annual fee first card⁹	
Platinum	500
Gold	200
Classic	100
Second card and thereafter (per card)⁹	
Platinum	250
Gold	100
Classic	50
Replacement card	free of charge

The conditions and General Terms and Conditions of Business of Cornèrcard apply to all credit cards.

Payment services

Domestic payment services (beneficiary's bank in Switzerland)	per payment
Payments via CIC eLounge in CHF and EUR ¹⁰	free of charge
Payments via CIC eLounge in foreign currency excl. EUR ¹⁰	CHF 4
Payments via standing order in CHF and EUR	free of charge
Payments via standing order in foreign currency excl. EUR	CHF 4
Direct debits (LSV+) no charge	free of 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
Premium for instant payments (outgoing)	CHF 1.50
Order placement by telephone, fax, letter, e-mail	CHF 20
Salary lists	CHF 5
Incoming payments via QR bill	free of charge

Foreign payment services (beneficiary's bank outside Switzerland)	per payment
Payments via CIC eLounge (all currencies) ¹⁰	CHF 4
SEPA payments via CIC eLounge (for EUR) ¹⁰	free of charge
Payments via standing order (all currencies)	CHF 4
SEPA payments via standing order (for EUR)	free of 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	CHF 20

Cheques	per credit
Cheque 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	free of charge
Setting up of standing order	free of charge
Surcharge for payments charged to investment account ¹¹	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 (excluding OTC TOFF limits)	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 ¹²	Commission	Minimum
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Import letters of credit/opening of letters of credit

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) ¹³		CHF 200
Pre-advice (flat rate) ¹³		CHF 150

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

Notification without confirmation (flat rate) ¹³	0.10%	CHF 350
Per utilisation (submitted document set) ¹⁴	0.20%	CHF 350
Confirmation (in addition to notification commission)	on request	CHF 350
Amendments (flat rate) ¹³		CHF 200

Deferred payment

Without confirmation by CIC (Switzerland) (flat rate)	0.10%	CHF 250
With confirmation by CIC (Switzerland) (per quarter) ¹⁴	on request	CHF 350
Pre-advice (flat rate) ¹³		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) ¹²		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".

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

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		
Initial consultation/data acquisition		free of charge
Per hour		CHF 200
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 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/camt.053/MT535 (per portfolio and per format)	p.a. CHF 200
MT942/camt.052 (per portfolio and per format)	p.a. CHF 250
MT101/pain.001 (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

Ordering cash (banknotes) via Swiss Bankers Prepaid Services Ltd	
Amounts between CHF/EUR 100 (or equivalent) and CHF/EUR 20,000 (or equivalent) are possible in CIC eLounge	
Orders in CHF and foreign currency up to CHF 1,500 (or equivalent) from an account in CHF (per order)	CHF 10
Orders in EUR up to EUR 1,500 from an account in EUR (per order)	EUR 10
Orders above CHF/EUR 1,500 (or equivalent)	free of charge
Fee for cash orders via relationship manager (per order)	CHF/EUR 20
Fee for taking back cash orders not collected	CHF/EUR 200

Third-party costs	
Agio on amount requested for cash orders with no exchange of currency (e.g. CHF from a CHF account). Debited directly by Swiss Bankers Prepaid Services Ltd.	1.5%

The exchange rate is set by Swiss Bankers Prepaid Services Ltd. The General Terms and Conditions for Use of Swiss Bankers Prepaid Services Ltd Payment Instruments apply.

Footnotes

- ¹ All transactions translated into CHF.
- ² Fees debited quarterly in advance.
- ³ CHF 50 if blocked by Hotline or relationship manager.
- ⁴ Foreign currencies are debited using the Visa exchange rate at the time of posting plus a 1.5% foreign currency premium.
- ⁵ Additional third-party costs (e.g. from the ATM operator) will also be charged.
- ⁶ All transactions translated into EUR.
- ⁷ Other currencies than EUR are debited using the Visa exchange rate at the time of posting plus a 1.5% foreign currency premium.
- ⁸ Only Visa for platinum in GBP – only Mastercard for gold or classic in GBP.
- ⁹ In currency of card.
- ¹⁰ In the case of manual post-processing due to incorrect data, the CIC form price will be charged.
- ¹¹ Four payment orders per year free of charge for the investment account.
- ¹² CIC (Switzerland) 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.
- ¹³ Individual additional expenses can also be billed (CHF 250 per hour).
- ¹⁴ Prices in EUR or USD equivalent to CHF.

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 account range for companies". 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 CIC (Switzerland) 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.