



Fees and conditions for private individuals

Valid from July 2021

Overview

General conditions	3
Client relationship fee	3
Interest rates	3
Additional statements, advices and copies	3
Third-party fees	3
Cards	4
Maestro card	4
MasterCard or Visa credit card	4
Payment services	5
Domestic payment services	5
Foreign payment services	5
Cheques	5
Research	5
Other payment service charges	5
Financing	6
Loans	6
Guarantees and sureties	6
Tax services	6
Various statements	6
Application to reclaim foreign withholding tax	6
Tax advice/preparation of tax return	7

Counter services	7
Safe deposit box	7
Other fees	7
Correspondence	7
Numbered relationship	7
Other one-off charges	7

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 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.

GENERAL CONDITIONS

Client relationship fee

Fee for client relationship per quarter	CHF 25 ¹
---	---------------------

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. Pure savings account relationships (savings accounts or investment accounts), 3a retirement accounts and vested benefits accounts, as well as pure investment accounts in connection with real estate financing are not subject to the client relationship fee.

The client relationship fee includes the following services²

- Account management fee
- Monthly account statement
- Individual transaction statements and pre-advice, without credit/debit advice for payment transactions
- Annual or semi-annual statement of assets for mandates
- Opening and closing costs
- Postage to main address
- Booking fees
- Maestro ATM withdrawals in CHF in Switzerland
- Maestro service transactions in CHF in Switzerland and abroad
- Domestic payments in CHF and EUR via CIC eLounge

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.

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.

¹ For clients domiciled abroad and with a business volume of less than CHF 100,000 the rate of CHF 75 per quarter generally applies. 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.

² Additional services are not included in the client fee and are charged separately.

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

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
Prepaid	p. a. CHF 150
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 ³	no charge
Payments via CIC eLounge in foreign currency excl. EUR ³	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) ³	CHF 4
SEPA payments via CIC eLounge (for EUR) ³	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 (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

³ 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	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

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 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
-----------------------------	------------

OTHER FEES

Correspondence

	per client relationship
Fee for retained correspondence/special dispatch order	CHF 250
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