

Fees and conditions for private individuals

General conditions

Valid from 14 January 2026

Client relationship fee

Fee for client relationship per quarter ¹	CHF 25
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CIC (Switzerland) 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 services²

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

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-party bank charges, are generally passed on.
- Separate [conditions](#) apply for clients with the CIC ON digital offering.

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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Bank statement

3a retirement relationships and vested benefit relationships	free of charge
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Fees are charged quarterly.

Debit cards

Visa Debit Card CHF ³	
First card in CHF ⁴	p.a. CHF 48
Secondary and subsequent cards in CHF ⁴	p.a. CHF 24
Block card ⁵	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 ⁶	per withdrawal CHF 4.50
Foreign currency withdrawal abroad ^{6,7}	per withdrawal CHF 5

Service transactions (payments by card)	
POS in Switzerland	free of charge
POS abroad ⁶	free of charge
eCommerce ⁶	free of charge
Mobile payment ⁶	free of charge

Visa Debit Card EUR ³	
First card in EUR ⁴	p.a. CHF 48
Secondary and subsequent cards in EUR ⁴	p.a. CHF 24
Block card ⁵	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 ⁸	CHF 2
EUR withdrawal from an ATM in Switzerland	per withdrawal CHF 4.50
Foreign currency withdrawal abroad ^{7,8}	per withdrawal CHF 5

Service transactions (payments by card)	
POS in Switzerland ⁸	free of charge
POS abroad ⁸	free of charge
eCommerce ⁸	free of charge
Mobile payment ⁸	free of charge

Credit cards

Mastercard or Visa credit card	CHF/EUR/USD/GBP ⁹
Annual fee first card¹⁰ (including one main card and two secondary cards)	
Platinum	500
Gold	200
Classic	100
Replacement card	free of charge

Mastercard or Visa credit card	
Annual fee	CHF 35
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 ¹¹	free of charge
Payments via CIC eLounge in foreign currency excl. EUR ¹¹	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) ¹¹	CHF 4
SEPA payments via CIC eLounge (for EUR) ¹¹	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 savings account or investment account ¹²	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

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

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	
Initial consultation/data acquisition	free of charge
Per hour	CHF 200
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 withdrawal fee (premium)	1.00%
Minimum fee per transaction	CHF 25

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%
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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.

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

Footnotes

¹ For clients domiciled abroad and with a business volume of less than CHF 100,000 the rate of CHF 75.00 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.

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

³ All transactions translated into card currency.

⁴ Fees debited quarterly in advance.

⁵ CHF 50 if blocked by Hotline or the relationship manager.

⁶ Foreign currencies are debited using the Visa exchange rate at the time of posting plus a 1.5% foreign currency premium.

⁷ Additional third-party costs (e.g. from the ATM operator) will also be charged.

⁸ Other currencies than EUR are debited using the Visa exchange rate at the time of posting plus a 1.5% foreign currency premium.

⁹ Only Visa for platinum in GBP - only Mastercard for gold or classic in GBP.

¹⁰ In currency of card.

¹¹ In the case of manual post-processing due to incorrect data, the CIC form price will be charged.

¹² Four payment orders per year free of charge for the investment account, two payment orders per year free of charge for the savings account.

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 private individuals". 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.