Account range for private individuals

Payments

Valid from 1 January 2027

Type	Private account	Current account
Description	For salary receipts, payments and execution of securities transactions.	For your banking transactions and as a settlement account within an approved credit limit.
Currency	CHF, EUR, USD and GBP	CHF and foreign currencies
Interest rate and interest payment limit	For the current interest rates and interest payment limit, please refer to the overview: cic.ch/interest-rates	For the current interest rates and interest payment limit, please refer to the overview: cic.ch/interest-rates
Opening and closing	Free of charge	Free of charge
Account maintenance	The account management fees can be found in the tariff "Service offerings for private individuals".	The account management fees can be found in the tariff "Service offerings for private individuals".
Access/withdrawal limits	CHF, EUR, USD, GBP 500,000 p.a. Larger amounts require three months' notice. In the event of failure to comply with the notice period, a charge of 0.50% of the amount exceeding the limit will be imposed at the end of the month or when the account is closed. No restriction for purchases of securities or precious metals or when making interest or amortisation payments on loans from CIC (Switzerland).	No notice required up to the amount of the credit balance.
Overdrafts	Not intended Overdrafts granted on an individual basis are subject to an interest on arrears.	Possible Amounts in excess of the approved credit limit are subject to an interest on arrears (plus 0.25% lending fee per quarter on the maximum debit amount).
Statements [1]	Monthly if there were any transactions	Monthly if there were any transactions
Account settlement	Annual, free of charge	Quarterly, free of charge
Payment transactions	Available	Available
CIC eLounge	Account enquiries and payment transactions	Account enquiries and payment transactions
Visa debit card	Available in CHF and EUR. For service charges see «Service offerings for private individuals».	Available in CHF and EUR. For service charges see «Service offerings for private individuals».
Credit card	Available in CHF, EUR, GBP and USD. For service charges see «Service offerings for private individuals».	Available in CHF, EUR, GBP and USD. For service charges see «Service offerings for private individuals».
Link to securities custody account	Possible	Possible

Saving

Type	Investment account	Savings account [2]
Description	For flexible saving for your medium-to-long-term investment goals.	For traditional and long-term saving.
Currency	CHF, EUR	CHF
Interest rate and interest payment limit	For the current interest rates and interest payment limit, please refer to the overview: cic.ch/interest-rates	For the current interest rates and interest payment limit, please refer to the overview: cic.ch/interest-rates
Opening and closing	Free of charge	Free of charge
Account maintenance	Free of charge	Free of charge
Access/withdrawal limits	CHF, EUR 50,000 p.a. Larger amounts require three months' notice. In the event of failure to comply with the notice period, a charge of 0.50% of the amount exceeding the limit will be imposed at the end of the month or when the account is closed. No restriction for purchases of securities or precious metals or when making interest or amortisation payments on loans from CIC (Switzerland).	CHF 25,000 p.a. Larger amounts require six months' notice. In the event of failure to comply with the notice period, a charge of 0.50% of the amount exceeding the limit will be imposed at the end of the month or when the account is closed.
Overdrafts	Not possible	Not possible
Statements [1]	Monthly if there were any transactions.	Monthly if there were any transactions.
Account settlement	Annual, free of charge	Annual, free of charge
Payment transactions	Only possible to a limited extent. Four payment orders per year free of charge, beyond this subject to the tariff in the «Service offerings for private individuals». No direct debits.	Only possible to a limited extent. Two payment orders per year free of charge, beyond this subject to the tariff in the «Service offerings for private individuals». No direct debits.
CIC eLounge	Account enquiries and account transfers	Account enquiries and account transfers
Visa debit card	Not available	Not available
Credit card	Not available	Not available
Link to securities custody account	Available	Not available

Retirement saving

Type	3a retirement account [2]	Vested benefits account
Description	For individual saving as part of pillar 3a private retirement provision.	For earmarked investment of your 2nd pillar BVG savings from a Swiss pension fund.
Currency	CHF	CHF
Interest rate and interest payment limit	For the current interest rates and interest payment limit, please refer to the overview: cic.ch/interest-rates	For the current interest rates and interest payment limit, please refer to the overview: cic.ch/interest-rates.
Opening and closing [3]	Free of charge Exception when closing: processing fees are charged when making an early withdrawal to buy residential property for own use and when leaving Switzerland permanently.	Free of charge Exception when closing: processing fees are charged when making an early withdrawal to buy residential property for own use and when leaving Switzerland permanently.
Account maintenance	Free of charge	Free of charge
Access/withdrawal limits	Transfers to a new Pillar 3a pension institution subject to three month's notice. No notice required for all other legally permitted payout options. Partial withdrawals only permitted to buy residential property for own use.[3]	No notice required for legally permitted payout options (e.g. transfer to a new pension fund, leaving Switzerland permanently, etc.). Partial withdrawals only permitted to buy residential property for own use.[3]
Overdrafts	Not possible	Not possible
Statements	Annual, free of charge	Annual, free of charge
Account settlement	Annual, free of charge	Annual, free of charge
Payment transactions	Not available	Not available
CIC eLounge	Account enquiries and investment savings plan	Account enquiries and investment savings plan
Visa debit card	Not available	Not available
Credit card	Not available	Not available
Link to securities custody account	Investment savings plan possible, details on request.	Investment savings plan possible, details on request.

Footnotes
[1] Electronic documents are sent free of charge in CIC eLounge. For service fees for sending hard copies by post, please see the tariffs for private individuals.
[2] Offering for clients resident in Switzerland.
[3] The corresponding fees can be found on the homepage of Bank CIC (Switzerland) AG – www.cic.ch/3a and www.cic.ch/fz.

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