Account range for companies

Payments

Valid from 1 January 2027

Type	Current account
Description	For all transactions relating to your business activities.
Currency	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
Opening and closing	Free of charge
Account maintenance	The account management fees can be found in the tariff “Service offerings for companies”.
Access/withdrawal limits	No notice required up to the amount of the credit balance.
Overdrafts	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.
Account settlement	Quarterly, free of charge
Payment transactions	Available
CIC eLounge	Account enquiries and payment transactions
Visa debit card	Available in CHF and EUR. For service charges see “Service offerings for companies”.
Credit card	Available in CHF, EUR, GBP and USD. For service charges see “Service offerings for companies”.
Link to securities custody account	Available

Saving

Type	Investment account
Description	For flexible investment saving with high availability and placing your liquidity securely over the medium term.
Currency	CHF, EUR
Interest rate and interest payment limit	For the current interest rates and interest payment limit, please refer to the overview: cic.ch/interest-rates
Opening and closing	Free of charge
Account maintenance	The account management fees can be found in the tariff "Service offerings for companies".
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).
Overdrafts	Not possible
Statements [1]	Monthly if there were any transactions
Account settlement	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 companies". No direct debits.
CIC eLounge	Account enquiries and account transfers
Visa debit card	Not available
Credit card	Not available
Link to securities custody account	Possible

Footnote

[1] Free mailing of electronic documents in the CIC eLounge. Service prices for sending physical documents by post, see fees for private individuals and business.

Prices and services are subject to change at any time. The General Terms and Conditions of CIC (Switzerland) apply. Further information can be found on the Internet at cic.ch.

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