Service offerings for private individuals

Accounts

Valid from 1 January 2027

Account management fees	per month
Payments	
Private account	CHF 6
Current account	CHF 6
Savings	
Savings account	free of charge
Investment account	free of charge
Retirement savings	
3a retirement savings account	free of charge
Vested benefits account	free of charge

General information on account management fees

- The account management fee applies for five payment accounts per client relationship. With six accounts or more, the account management fee for each additional account is waived.
- For more information on our range of accounts, please see the overview “Account range for private individuals”.

Debit cards

Visa Debit Card CHF[1]	
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 EUR[1]	
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[6]	CHF 2
EUR withdrawal from an ATM in Switzerland	per withdrawal CHF 4.50
Foreign currency withdrawal abroad[5,6]	per withdrawal CHF 5
Service transactions (payments by card)	
POS in Switzerland[6]	free of charge
POS abroad[6]	free of charge
eCommerce[6]	free of charge
Mobile payment[6]	free of charge

Credit cards

Mastercard or Visa credit card	**CHF/EUR/USD/GBP**[7]
Annual fee first card[8] (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 and standing orders/direct debits (LSV+) in CHF and EUR with CIC eLounge [9]	free of charge
Payments and standing orders in other foreign currencies with CIC eLounge [9]	CHF 4
CIC Piccolo payment order (per QR bill)	CHF 0.50
Electronically completed CIC (Switzerland) forms (in CHF and EUR)	CHF 5
Electronically completed CIC (Switzerland) forms (other foreign currencies)	CHF 8
Written [10] or telephone instructions (all currencies)	CHF 20
Premium for instant payments (outgoing)	CHF 1.50
Salary lists	CHF 5

Payment transactions abroad EU (beneficiary's bank in the EU)	**per payment**
SEPA payments and standing orders (in EUR) with CIC eLounge [9]	free of charge
Payments and standing orders (all currencies except EUR) with CIC eLounge [9]	CHF 4
Written [10] or telephone SEPA instructions (in EUR)	CHF 20
Written [10] or telephone instructions (all currencies except EUR)	CHF 25

Payment transactions abroad non-EU (beneficiary's bank outside Switzerland and the EU)	**per payment**
Electronic payments and standing orders (all currencies) with CIC eLounge [9]	CHF 4
Written [10] or telephone instructions (all currencies)	CHF 25

Research	**per order**
Internal and abroad	CHF 50
Post office enquiries	CHF 20

Other payment service charges	
Internal account transfer	free of charge
Setting up of standing order	free of charge
Booking fees per booking (500 transactions per account per month free of charge)	CHF 0.30
Surcharge for payments charged to savings account or 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

All incoming and outgoing payments from a single account are treated as a booking.
All third-party costs incurred in payment transactions such as postage and external bank charges will be debited in addition.

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	per year
CH tax statement	CHF 135
Country-specific tax report for Germany, France or Belgium	CHF 330
Country-specific tax report for Italy, Spain and United Kingdom	CHF 400
General income and transaction statement (generic report)	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

Safe deposit box

Safe	
Rental and key deposit	on request

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%

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.

Postage

Cost per document (original and copies)	eLounge	Post
Individual notices		
Credit and debit notices, pre-notices, fee notices, etc.	free of charge	CHF 2
Statements		
Statements of interest and capital	free of charge	CHF 2
Term deposit tax certificate	free of charge	CHF 2
Account statements		
Annual, quarterly, monthly, weekly, daily	free of charge	CHF 5
Asset statement for discretionary mandates		
Annual	free of charge	free of charge
Monthly and quarterly	free of charge	CHF 5
Asset statement for CIC Advisory/CIC Advisory Light and CIC Execution		
Annual, quarterly and monthly	free of charge	CHF 5
Bank statement		
3a retirement relationships and vested benefit relationships	free of charge	free of charge

Fees are charged quarterly.

Other fees

Client relationship fees	per year
Client relationships based in Germany, France, Italy, Austria and Liechtenstein	CHF 250
Client relationships based abroad (other countries)	CHF 1,500
Numbered accounts	CHF 2,500
Undeliverable correspondence	CHF 500
Certificate of completeness of client relationship	CHF 150
Hold mail	CHF 250

Other one-off charges	per hour
Special client orders, extraordinary administrative expenses, investigations, etc.	CHF 200

Footnotes

[1] All transactions translated into card currency.
[2] Fees debited quarterly in advance.
[3] CHF 50 if blocked by Hotline or the 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] Other currencies than EUR are debited using the Visa exchange rate at the time of posting plus a 1.5% foreign currency premium.
[7] Only Visa for platinum in GBP - only Mastercard for gold or classic in GBP.
[8] In currency of card.
[9] In the case of manual post-processing due to incorrect data, the CIC (Switzerland) form price will be charged. Manual entry in eLounge or submission of a payment file (pain.001 or MT101) via eLounge, EBICS or the Swift network.
[10] All instructions by email, post, fax, etc. and CIC (Switzerland) forms completed by hand are treated as written instructions.
[11] 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 document "Service offerings for private individuals". The prices for investments and securities can be found in the document "CIC Managed Special". 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.

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