

## CIC ON service offering

Products and services	Further details
<b>Accounts</b>	
Personal account	<ul style="list-style-type: none"> <li>- First personal or current account free, each additional one CHF 2 per month <sup>1,2</sup></li> <li>- Currencies: CHF, EUR, USD, GBP</li> <li>- Current interest rate<sup>3</sup>: CHF 0.030% CHF, other currencies 0.000%</li> <li>- Account opening and closure: free</li> <li>- No withdrawal conditions if other services are used, e.g. cleverinvest <sup>4</sup></li> </ul>
Current account	<ul style="list-style-type: none"> <li>- First personal or current account free, each additional one CHF 2 per month <sup>1,2</sup></li> <li>- Currencies: various currencies excluding CHF, EUR, USD, GBP</li> <li>- Current interest rate<sup>3</sup>: 0.000% (all currencies)</li> <li>- Account opening and closure: free</li> <li>- No withdrawal conditions</li> </ul>
Savings account	<ul style="list-style-type: none"> <li>- Free (regardless of number)</li> <li>- Currency: CHF</li> <li>- Current interest rate<sup>3</sup>: 0.850%</li> <li>- Account opening and closure: free</li> <li>- No withdrawal conditions if other services are used, e.g. cleverinvest <sup>4</sup></li> </ul>
Investment account	<ul style="list-style-type: none"> <li>- Free (regardless of number)</li> <li>- Currencies: CHF and EUR</li> <li>- Current interest rate<sup>3</sup>: CHF 0.850%, EUR 0.750%</li> <li>- Account opening and closure: free</li> <li>- No withdrawal conditions if other services are used, e.g. cleverinvest <sup>4</sup></li> </ul>
<b>Services</b>	
eLounge	<ul style="list-style-type: none"> <li>- Free of charge</li> <li>- Available 24/7</li> <li>- Full transparency and an overview of the performance of your assets</li> <li>- Make payments quickly and easily</li> <li>- Open additional accounts and securities portfolios</li> <li>- Set up individual notifications (e.g. account movements, eBills, etc.)</li> <li>- Grant powers of attorney</li> <li>- Communicate securely and confidentially with the CIC ON advisory team directly in eLounge</li> <li>- Digital document storage</li> <li>- A single login for all your banking relationships, available as an app and on your desktop</li> </ul>
Documents	<ul style="list-style-type: none"> <li>- Free digital provision of all bank statements and tax documents in CIC eLounge</li> <li>- Digital storage of all agreements and correspondence in CIC eLounge</li> </ul>
Costs per document of sending hard-copy bank statements (original and copies)	<p><b>Individual advices</b></p> <ul style="list-style-type: none"> <li>- Credit and debit advices, pre-advices, fee advices, etc. CHF 2</li> <li>- Statements of capital and interest CHF 2</li> </ul> <p><b>Account statements</b></p> <ul style="list-style-type: none"> <li>- Annual, quarterly, monthly, weekly, daily CHF 5</li> </ul> <p><b>Asset statement for discretionary mandate</b></p> <ul style="list-style-type: none"> <li>- annual - free</li> <li>- monthly and quarterly - CHF 5</li> </ul> <p><b>Statement of assets for advisory mandate and execution-only portfolio</b></p> <ul style="list-style-type: none"> <li>- Annual, quarterly and monthly - CHF 5</li> </ul> <p><b>Bank statements for 3a retirement relationships and vested benefit relationships</b></p> <ul style="list-style-type: none"> <li>- free</li> </ul> <p>The costs are charged quarterly.</p>
Switching banks	<ul style="list-style-type: none"> <li>- Support when transferring your assets</li> </ul>
Cyber insurance	<ul style="list-style-type: none"> <li>- A way of comprehensively protecting yourself against dangers on the internet</li> </ul>

Payment transactions via CIC eLounge <sup>5</sup>	
Domestic payments	- in CHF and EUR: free <sup>6,7</sup> - Other currencies: CHF 4 per payment <sup>6,7</sup>
Foreign payments	- SEPA (in EUR): free <sup>6,7,8</sup> - Other currencies: CHF 4 per payment <sup>6,7,8</sup>
eBills	- free <sup>7</sup>
Direct debit (LSV+)	- free <sup>7</sup>
QR-bills	- free <sup>7</sup>
Scan payment slips	- free in the CIC eLounge app
Debit cards	
First card	- CHF 4 per month <sup>1</sup> - Card provider: Bank CIC (VISA) - Currency: CHF
Second card	- CHF 2 per month <sup>1</sup> - Card provider: Bank CIC (VISA) - Currency: CHF
Cash withdrawals in CHF in Switzerland	- CIC ATM: free - Other banks: One free withdrawal per month, after that CHF 2 per withdrawal
Cash withdrawals in EUR in Switzerland	- CIC ATM: free - Other banks: CHF 4.50 per withdrawal
Cash withdrawal abroad	- CHF 5 per withdrawal
Payments online or by card	- Free for POS in Switzerland in CHF - Free for POS abroad <sup>11</sup>
Mobile payments	- Free
Credit cards	
Main card Classic	- CHF 7.50 per month <sup>1</sup> - Card provider: Cornèrcard (Mastercard or VISA) - Currency: CHF
Partner card Classic	- One partner card free in conjunction with main credit card - Card provider: Cornèrcard (Mastercard or VISA) - Currency: CHF
Second card Classic	- CHF 7.50 per month <sup>1</sup> - Card provider: Cornèrcard (Mastercard or VISA) - Currency: CHF
Prepaid card	- CHF 35 p.a. - Top up fee CHF 2 per top up - Card provider: Cornèrcard (VISA) - Currencies: CHF
Payments online or by card	- Free for POS in Switzerland in CHF - Processing fees for abroad 1% (Classic) / 1.5% (prepaid card)
Mobile payments	- Free
Investing	
cleverinvest	- All-in fee of 0.50% p.a. of portfolio value <sup>1</sup> - Change of themes or equity weighting free of charge - Tax statement free in conjunction with cleverinvest portfolio - <a href="#">Further information</a>
Securities custody account	- Custody account fee 0.30% p.a. <sup>9</sup>
Retirement savings	
3a retirement account	- free of charge - Current interest rate: 1.250%
3a retirement funds	- All-in fee of 0.5% p.a. of portfolio value <sup>10</sup> (Initial investment in retirement funds: the first 3 months free of charge)
Vested benefits account	- free of charge - Current interest rate: 0.750%
Vested benefit retirement funds	- All-in fee of 0.5% p.a. of portfolio value <sup>10</sup>

Conditions for other Bank CIC services can be requested from the client advisors.

**Key**

- <sup>1</sup> Debited quarterly in advance, for the first time in the quarter after opening.
- <sup>2</sup> Applies to clients domiciled in Switzerland. Conditions for clients domiciled abroad: First personal or current account CHF 4 per month, each additional one CHF 2 per month<sup>1</sup>.
- <sup>3</sup> The interest rates published apply to clients domiciled in Switzerland. Conditions for clients domiciled abroad upon request. The interest cap is CHF 2.5 million for a personal account. Interest rates for larger amounts on request. The overdraft interest rate is: CHF 9.000%, EUR 8.500%, GBP and USD 8.000%. Interest rate for other foreign currencies on request.
- <sup>4</sup> Withdrawal limits without notice: personal account CHF 500,000 p.a., investment account CHF 50,000 p.a., savings accounts CHF 25,000 p.a. The bank may charge 0.5% of the amount in excess of the limit if no notice is given. This does not apply to withdrawals to invest in cleverinvest or to buy securities or precious metals.
- <sup>5</sup> Payment orders not issued via eLounge are subject to the standard tariffs of Bank CIC.
- <sup>6</sup> Applies to individual payments and standing orders
- <sup>7</sup> Premium for payments from a savings or investment account: Savings account two / investment account four payment orders p.a. free of charge, other orders CHF 5 per payment (not applicable to account transfers or purchases of securities and precious metals).
- <sup>8</sup> With foreign payments, additional third-party charges may be debited by the beneficiary bank.
- <sup>9</sup> For details of the terms and conditions for trading in securities, please speak to the CIC ON advisory team.
- <sup>10</sup> Minimum CHF 50. The amount is debited annually on 31.12. or when the balance is debited from the 3a retirement savings account. The basis of the calculation is the respective deposit assets on the 25th of the month. Clients domiciled in Switzerland or the Principality of Liechtenstein must also pay value added tax.
- <sup>11</sup> Foreign currencies are debited using the Visa exchange rate at the time of posting plus a 1.5% foreign currency premium.

The Bank reserves the right to change its prices, rates and services at any time. The General Terms and Conditions of Business of Bank CIC apply.

Further information can be found online at [cic-on.ch](http://cic-on.ch).

Valid from 15.05.2023