

## Overview of range of accounts



Type	Payments			Savings			Retirement provision	
	Private account	Current account		Investment account		Savings account <sup>2</sup>	3a retirement account <sup>2</sup>	Vested benefits account
Holder	Private individuals	Private individuals	Companies and entrepreneurs	Private individuals	Companies and entrepreneurs	Private individuals	Private individuals	Private individuals
Description	For your salaries, payments and securities transactions	For your bank transactions in a foreign currency or as a settlement account for a line of credit that has been granted	For all transactions within the framework of your business activities	For flexible saving with high availability for your medium to long-term investment aims	For flexible investment saving with high availability and for the medium-term secure placing of your liquidity	For traditional, long-term saving  Minimum deposit CHF 10000	For private savings within the framework of private retirement provision under Pillar 3a	For the ring-fenced investment of your Pillar 2 assets (BVG) from a Swiss pension fund
Currency	CHF, EUR, USD and GBP	CHF and foreign currency	CHF and foreign currency	CHF, EUR	CHF, EUR	CHF	CHF	CHF
Interest rate <sup>3</sup>	CHF 0.030% EUR 0.0625% USD 0.125% GBP 0.125%	CHF 0.000% EUR 0.000% USD 0.125% GBP 0.125%  Other foreign currencies on request	CHF 0.000% EUR 0.000% USD 0.125% GBP 0.125%  Other foreign currencies on request	CHF 0.150% EUR 0.125%	CHF 0.050% EUR 0.0625%	0.200%	0.400%	0.250%
Interest limit	Interest rate above CHF, EUR 5 million on request	Interest rate above CHF, EUR 5 million on request	Interest rate above CHF, EUR 5 million on request	Interest rate above CHF, EUR 500000: max. CHF 0.000% EUR 0.0625% Interest rate above CHF, EUR 5 million on request	Interest rate above CHF 5 million, EUR 500000: max. CHF, EUR 0.000% Interest rate above CHF, EUR 5 million on request	CHF 500000  Interest on amounts above this: Same interest rate as for private account	None	None
Opening and closing	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge; Exception for closing: processing fees will be charged in the event of an early withdrawal for self-occupied residential property or definitive departure from Switzerland. <sup>4</sup>	
Account management	Included in the client relationship fee <sup>1</sup>	Included in the client relationship fee <sup>1</sup>	CHF 6 per month	Free of charge	CHF 6 per month	Free of charge	Free of charge	Free of charge
Availability / withdrawal limit	CHF, EUR, USD, GBP 500000 p.a.  Higher amounts are subject to a notice period of 3 months.  If the notice period is not met, 0.500% of the amount exceeding the limit is charged at the end of the month or upon account closure.  No limit on purchases of securities and precious metals or for interest and amortisation payments at Bank CIC.	Up to the available balance, not subject to a notice period.		CHF, EUR 50000 p.a.  Higher amounts are subject to a notice period of 3 months.  If the notice period is not met, 0.500% of the amount exceeding the limit is charged at the end of the month or upon account closure.  No limit on purchase of securities and precious metals or for interest and amortisation payments at Bank CIC.	CHF 50000 p.a.  Higher amounts are subject to a notice period of 3 months.  If the notice period is not met, 0.500% of the amount exceeding the limit is charged at the end of the month or upon account closure.	CHF 25000 p.a.  Higher amounts are subject to a notice period of 6 months.  If the notice period is not met, 0.500% of the amount exceeding the limit is charged at the end of the month or upon account closure.	Transfers to a new Pillar 3a pension provider are subject to a notice period of 3 months. No notice period for all other withdrawal options provided for by law. Partial withdrawals are only possible in the event of an early withdrawal for self-occupied residential property. <sup>4</sup>	No notice period within the framework of the withdrawal options provided for by law (e.g. transfer to another pension fund, definitive departure from Switzerland, etc.).  Partial withdrawals are only possible in the event of an early withdrawal for self-occupied residential property. <sup>4</sup>

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Holder	Private individuals	Private individuals Companies and entrepreneurs	Private individuals Companies and entrepreneurs		Private individuals	Private individuals	Private individuals
Account overdrafts	No facility Individually authorised overdrafts are charged interest at the default rate. <sup>3</sup>	Possible Amounts that exceed the authorised credit limit are charged interest at the default rate (plus 0.250% credit commission per quarter on the highest debit balance). <sup>3</sup>	Not possible		Not possible	Not possible	Not possible
Statements	Monthly if there were any transactions, more often and copies CHF 0.50 per statement plus postage		Monthly if there were any transactions, more often and copies CHF 0.50 per statement plus postage			Annually, free of charge	Annually, free of charge
Account balancing statements	Annually, free of charge	Quarterly, free of charge	Annually, free of charge		Annually, free of charge	Annually, free of charge	Annually, free of charge
Payment transactions	Available	Available	<ul style="list-style-type: none"> <li>conditional availability</li> <li>free of charge: Investment account four / savings account two payment orders p.a., other orders subject to charges according to the tariff "Fees and conditions for private individuals" and "Fees and conditions for companies"</li> <li>no direct debits</li> </ul>			Not available	Not available
e-banking	Account queries and payment transactions	Account queries and payment transactions	Account queries and account transfers		Account queries and account transfers	Account queries	Account queries
Maestro card	Available for CHF and EUR accounts CHF 50 p.a. (or equivalent)	Available for CHF and EUR accounts CHF 50 p.a. (or equivalent)	Not available		Not available	Not available	Not available
Credit card	Available for CHF, EUR and USD accounts Silver CHF, EUR, USD 100 p.a. Gold CHF, EUR, USD 200 p.a.	Available for CHF, EUR and USD accounts Silver CHF, EUR, USD 100 p.a. Gold CHF, EUR, USD 200 p.a.	Not available		Not available	Not available	Not available
Link to custody account	Available	Available	Available		Not available	Saving through securities possible, details on application	Saving through securities possible, details on application

### <sup>1</sup> Client relationship fee CHF 25 per quarter

Simple and transparent – a fee for all accounts

Bank CIC 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 held under one client relationship, including foreign currency accounts and other services. You can find details of this in the tariff schedule "Fees and conditions for private individuals". For clients domiciled abroad and with a business volume of less than CHF 100000 the rate of CHF 75 per quarter generally applies. A higher fee may be charged depending on the country in question. Your client advisor would be pleased to inform you about the individual countries.

<sup>2</sup> Offer for clients domiciled in Switzerland.

<sup>3</sup> The interest rates published apply to clients domiciled in Switzerland. Negative interest can be charged regardless of the balance (this is applicable to CHF and EUR, except for savings account and retirement provision accounts). Conditions for clients domiciled abroad upon request. Debit interest on account overdrafts p.a.: CHF 9.000%, EUR 8.500%, GBP and USD 8.000%. Further terms and conditions on request.

<sup>4</sup> Processing fees in the event of full repayment or partial withdrawal:

- for early withdrawal for self-occupied residential property: CHF 300 (if financing is obtained from Bank CIC, this charge will be waived)
- for early withdrawal as a result of definitive departure from Switzerland or if the withholding tax must be levied: CHF 300.

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