

Overview of account range for private individuals

Payments

 Separate [conditions](#) apply for clients with the CIC ON digital offering.

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 rate¹	CHF 0.03% EUR 0.00% USD 0.00% GBP 0.00%	CHF 0.00% EUR 0.00% USD 0.00% GBP 0.00% Other currencies on request
Interest payment limit	CHF: 0.00% above CHF 2,5 million	None
Opening and closing	Free of charge	Free of charge
Account maintenance²	Included in the client relationship fee	Included in the client relationship fee
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
Overdrafts¹	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).
Statements³	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 «Prices and terms and conditions for private individuals»	Available in CHF and EUR. For service charges see «Prices and terms and conditions for private individuals»
Credit card	Available in CHF, EUR, GBP and USD. For service charges see «Prices and terms and conditions for private individuals»	Available in CHF, EUR, GBP and USD. For service charges see «Prices and terms and conditions for private individuals»
Link to securities custody account	Possible	Possible

Saving

Type	Investment account	Savings account ⁴
Description	For flexible saving for your medium-to-long-term investment goals	For traditional and long-term saving
Currency	CHF, EUR	CHF
Interest rate¹	CHF 0.05% EUR 0.75%	0.20%
Interest payment limit	None	None
Opening and closing	Free of charge	Free of charge
Account maintenance²	Included in the client relationship fee	Included in the client relationship fee
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
Statements³	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 «Prices and terms and conditions 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 «Prices and terms and conditions 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 ⁴	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	0.60%	0.15%
Interest payment limit	None	None
Opening and closing ⁵	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. ⁵	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. ⁵
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 Interest rates published are valid for clients resident in Switzerland. Terms and conditions for clients resident abroad can be provided on request. Annual interest rate on overdrafts CHF 9.00%, EUR 8.50%, GBP and USD 8.00%. Further terms and conditions on request.

² Client relationship fee CHF 25 per quarter. Simple transparent - one fee for all accounts. Instead of account maintenance fees, CIC (Switzerland) charges a simple and transparent flat fee for each client relationship. This client relationship fee includes account maintenance for all transaction accounts managed under a single client relationship, including foreign currency accounts, plus other services. A fee of CHF 75 per quarter applies to persons resident abroad and with a business volume of less than CHF 100 000. The fee may be increased depending on the country. Your relationship manager will be happy to provide you with details of the countries concerned.

³ 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.

⁴ Offering for clients resident in Switzerland.

⁵ The corresponding fees can be found on the homepage of Bank CIC (Switzerland) AG - www.cic.ch/3a and www.cic.ch/fz.

The Bank reserves the right to change its prices and services at any time. The General Terms and Conditions of Business of CIC (Switzerland) apply. For more information, please go to cic.ch.

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