

## Fees and commissions

Swiss residents are subject to the VAT (value added tax) payment. VAT applies to some bank's services. The non-residents are not subject to the VAT payment. Fees and Commissions here stated do not include VAT.

Are considered Swiss residents all physical persons who reside in Switzerland as well as the companies that are registered in Switzerland and with 100% of their shareholders resident in Switzerland.

Are considered cross-border workers those workers in Switzerland with a cross-border worker permit.

Commercial accounts may be subject to additional fees. These fees and conditions do not apply to customers of Asset Managers.

Other services may be subject to additional fees. Please contact us for more information.

### Money transfers (fees in Swiss Francs)

Incoming funds	Free of charge for private accounts
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#### Incoming funds for commercial accounts \*

CHF

0 - 1'999	15.-
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2'000 - 4'999	30.-
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5'000 - 19'999	50.-
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20'000 - 49'999	100.-
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50'000 - 99'999	150.-
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100'000 - 199'999	250.-
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200'000 - 500'000	350.-
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500'000 - 999'999	450.-
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1'000'000 - 1'499'999	550.-
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From 1'500'000	0,035%
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Outgoing funds\*

Amount	Transfer in CHF to all the countries		Transfer in EUR to a SEPA** member		Other currencies (except CHF) to non-SEPA** members	
	Manual (CIM)	e-banking	Manual (CIM)	e-banking	Manual (CIM)	e-banking****
CHF						
0 – 1'999	10.-	3.50	15.-	10.-	40.-	25.-
2'000 – 4'999	16.-	8.-	30.-	15.-	40.-	25.-
5'000 – 19'999	30.-	15.-	50.-	25.-	90.-	45.-
20'000 – 49'999	60.-	40.-	100.-	50.-	150.-	105.-
50'000 – 99'999	100.-	70.-	150.-	100.-	250.-	175.-
100'000 – 199'999	150.-	105.-	250.-	150.-	450.-	315.-
200'000 – 500'000	250.-	175.-	350.-	250.-	550.-	385.-
500'000 – 999'999	350.-	245.-	450.-	350.-	650.-	455.-
1'000'000 – 1'499'999	400.-	280.-	550.-	450.-	750.-	525.-
From 1'500'000	0,025%	0,020%	0,035%	0,030%	0,05%	0,045%

\* Please note that there are processing fees applied in addition to the above rates.

\*\* [Click here to see the list of SEPA members](#)

\*\*\*\* Please be aware that there are extra fees for express transfers.

## Cash transactions

Cash withdrawals / Deposit	
Withdrawals in CHF	0.25%
Withdrawals in other currencies	0.50%
Deposit in CHF	0.15%
Deposit in other currencies	0.50%

## Accounts administration fees

Administrative request	CHF 50.- min.
Commercial account opening < 20 000 CHF	CHF 150.-
Per individual account	CHF 90.- /quarterly
Per commercial account	CHF 120.- /quarterly
Per metal account	CHF 90.- /quarterly *
Escrow account	CHF 500.-
Administrative fee companies	CHF 750.- per year
Hold mail	CHF 100.- per year *
Online Statement consultation	CHF 100.- per year *
Mailing charges	CHF 100.- per year + CHF 25.- per month *
Returning funds fees	CHF 100.-
Account closing fee	CHF 300.-
Reference letter	CHF 250.- minimum
Guarantee	1% maximum
Compliance fee	CHF 400.-
Tax statements	CHF 80.- per year
Changing folder data	CHF 25.- to CHF 250.-

*\* if needed/on request*

## Account statement and evaluation statement

By ordinary mail	CHF 30.-
By courier	CHF 120.- par sending
By fax (outside European Union)	CHF 35.-
By fax (European Union)	CHF 15.-
By fax (Switzerland)	CHF 5.-