



Zuger Kantonalbank

Terms and conditions in basic business for private clients

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General note

For the sake of clarity, only the most important prices are shown here.

All prices and information relate to the time of publication.

If a product, service or agreement is terminated or discontinued during the year, there will be no pro rata reimbursement of annual fees already charged.

Tips for the optimal use of our products and services

These tips will help you make the most of our services while saving on costs.

Use our ZugerKB account sets

- Our account sets offer a range of attractive supplementary services such as free debit and credit cards. If you use our sets, you will save money.
- As a client with a custody account (including fund savings plan, but excluding Savings 3 or vested benefits account) or mortgage, you benefit every month from a 50% price saving on your account set.

Adjust the account to meet your needs

- Consistently separate your payment and saving transactions. Use our private and current accounts for regular payments and as the linked account for your securities transactions and loans. No withdrawal limits apply to these accounts.
- As savings accounts are used for saving purposes, withdrawals may be subject to restrictions. In such cases you should plan your withdrawals early and give sufficient notice for any withdrawals that exceed the free withdrawal limit. A penalty is charged for non-compliance with the notice period.

Make your payments easily and securely online

- Make your payments via E-Banking/Mobile Banking and benefit from attractive execution prices. Avoid sending us written payment orders.
- Make EUR payments in Europe via E-Banking as SEPA payments and save money.
- Manage your standing orders free of charge in E-Banking/Mobile Banking and avoid sending direct instructions to the bank to enter or change standing orders.
- Take care of your payments even while on the move: our Mobile Banking app offers you even more flexibility.

Go paperless

- Switch over from Switch over from physical to electronic bank statements. You will benefit from rapid access via E-Banking/Mobile Banking, save on postage expenses and reduce your ecological footprint.
- Receive and pay your bills electronically by using the eBill function in E-Banking/Mobile Banking.
- In the one app, activate the option under "Bills" to have your credit card statement sent to you electronically and save on postage expenses.

Make payments the smart way

- Use the cashless option to pay for your purchases securely and conveniently. Enjoy the advantages of this payment method with our debit and credit cards and our digital solutions such as mobile payment (Apple Pay, Google Pay, Samsung Pay), wearable payments (SwatchPAY! and Garmin Pay) and TWINT. You will find more information about and help on setting up and using the app at www.zugerkb.ch/mobile-payment.
- Use the ZugerKB ATMs for free cash withdrawals and the ATMs of the other cantonal banks for withdrawals outside the canton of Zug.
- Use your Viseca credit card whenever possible: you will receive valuable surprise points on every purchase which you can redeem in the Viseca premium shop.

Use the ATMs in our branches

- Make free withdrawals and deposits at our ATMs.
- As a Zuger Kantonalbank client, you can use our self-service banking kiosks free of charge to deposit small change, change coins and bank-notes, or withdraw coin rolls.

At www.zugerkb.ch/help-and-support you will find instructions and videos about E-Banking, Mobile Banking, TWINT and the one app. Our step-by-step instructions will help you with the set-up. If you require any further information, our advisors at 041 709 11 11 will be happy to help.

ZugerKB account sets

| | Premium | Comfort | Basic |
|-----------------------------|----------|----------|---------|
| Account set price per month | | | |
| ■ without discount | ■ CHF 36 | ■ CHF 18 | ■ CHF 8 |
| ■ with discount | ■ CHF 18 | ■ CHF 9 | ■ CHF 4 |

Accounts

| | Private account (in CHF/EUR ²) 'fix.' private account | Mister Money private account Youth Plus private account Savings account/Savings account plus Youth savings account/Gift savings account |
|--------------------------------|--|---|
| Account opening | free of charge | free of charge |
| Account management | <ul style="list-style-type: none"> ■ free of charge for 'fix.' private account ■ others CHF 5 per month | free of charge |
| Account statement ¹ | <ul style="list-style-type: none"> ■ free of charge for electronic documents ■ CHF 1 per statement³ | free of charge ³ |
| Boooking notifications | not possible | not possible |
| Account balancing | free of charge | free of charge |
| Bookings | free of charge | free of charge |
| Postage fees | postage fees are charged to the client in accordance with applicable rates ⁴ | postage fees are charged to the client in accordance with applicable rates ⁴ |
| Account closure | CHF 20 | <ul style="list-style-type: none"> ■ CHF 20 ■ free of charge for gift savings account for closure with a gift certificate |

¹ CHF 10 per duplicate statement

² For foreign currency accounts, all fees are converted into the relevant foreign currency.

³ Delivery by post plus postage. Free of charge for Mister Money private account and Youth savings account.

⁴ The fee is charged once per dispatch and per recipient (regardless of the number of accounts).

Discount and information

As a client with a custody account (including fund savings plan, excluding Savings 3 or vested benefits account) or mortgage, you benefit from a 50% discount on your account set (Premium, Comfort, Basic) every month.

You can find detailed information on the account sets Premium, Comfort and Basic in the brochure on account sets and in the factsheets on the individual account sets.

ZugerKB 'fix.' account set

For anyone who would like a fully digital solution for their banking business. Detailed Information can be found at www.zugerkb.ch/fix.

Young People account set and Start account set

Teenagers and young adults benefit from a free ZugerKB Young People account set and a ZugerKB Start account set. Detailed information can be found in the factsheets and in the corresponding brochures.

Rental deposit account

Current account in foreign currencies²

| | |
|---|--|
| ■ free of charge for clients with a ZugerKB account set ■ others CHF 30 | free of charge |
| free of charge | CHF 18 per quarter |
| free of charge ³ | ■ electronic documents: one statement per quarter free of charge, CHF 1 for each additional statement ■ delivery by post ³ : one statement per quarter CHF 1, CHF 2 for each additional statement ■ max CHF 30 per reporting period |
| free of charge ³ | free of charge ³ |
| free of charge | free of charge |
| free of charge | ■ free of charge with E-Banking/Mobile Banking access ■ others CHF 0.50 per posting |
| postage fees are charged to the client in accordance with applicable rates ⁴ | postage fees are charged to the client in accordance with applicable rates ⁴ |
| CHF 20 | CHF 20 |

Debit, account and deposit cards

Debit card (in CHF/EUR¹)

| | |
|--|---|
| Annual fee | CHF 40 |
| Replacement card | CHF 30 |
| Order PIN (have PIN letter resent) | CHF 20 |
| Card blocking | <ul style="list-style-type: none"> ■ CHF 40 ■ free of charge via E-Banking or one app |
| Purchase in Switzerland in CHF | free of charge |
| Purchase abroad ² | CHF 1.50 |
| Cash withdrawals | |
| <ul style="list-style-type: none"> ■ at ATMs of Zuger Kantonalbank³ | <ul style="list-style-type: none"> ■ free of charge |
| <ul style="list-style-type: none"> ■ at ATMs of other cantonal banks³ | <ul style="list-style-type: none"> ■ free of charge |
| <ul style="list-style-type: none"> ■ at ATMs of non-cantonal banks in Switzerland³ | <ul style="list-style-type: none"> ■ CHF 2 |
| <ul style="list-style-type: none"> ■ at POS in Switzerland | <ul style="list-style-type: none"> ■ CHF 2 |
| <ul style="list-style-type: none"> ■ at ATMs abroad² | <ul style="list-style-type: none"> ■ CHF 5 |
| Cash deposits at ATMs of Zuger Kantonalbank | free of charge |

¹ For cards in EUR, all fees are converted into EUR.

² Currencies are converted at a standard foreign currency selling rate. The foreign currency selling rates shown on our website are indicative rates. Rates are adjusted on an ongoing basis every day.

³ Currency conversion is based on the selling rate for banknotes applicable at Zuger Kantonalbank.

The selling rates for banknotes published on our website are adjusted on an ongoing basis every day.

⁴ Free of charge for Youth Plus private account, Youth savings account and gift savings account.

Stu card (in CHF)

Account card (in CHF/EUR¹⁾
Deposit card (in CHF/EUR¹⁾

| | |
|---|---|
| free of charge | free of charge |
| free of charge | CHF 10 ⁴ |
| free of charge | CHF 10 ⁴ |
| free of charge | CHF 40 ⁴ |
| free of charge | not possible |
| CHF 1.50 | not possible |
| <ul style="list-style-type: none">■ free of charge■ free of charge■ CHF 2■ CHF 2■ CHF 5 | <ul style="list-style-type: none">■ free of charge■ not possible (deposit card)■ not possible■ not possible■ not possible |
| free of charge | free of charge |

Credit cards and prepaid cards

Visa Classic/World Mastercard Silver (in CHF)

| | |
|---|---|
| Main card annual fee | CHF 100 |
| Additional card annual fee | CHF 25 |
| Replacement card in case of loss | CHF 20 |
| Order PIN (have PIN letter resent) | free of charge |
| Card blocking | free of charge |
| Paper invoice sent by post ¹ | CHF 2 per invoice |
| Reminder fee for payment default | CHF 20 per reminder |
| Interest in arrears | 12% |
| Transactions in foreign currency | 1.75% processing fee |
| Transactions in CHF abroad | 1.75% processing fee |
| Gaming commission | 4%, minimum CHF 10 ² |
| Withdrawals at ATMs in Switzerland | 4%, minimum CHF 10 |
| Withdrawals at ATMs abroad | 4%, minimum CHF 10 |
| Withdrawals at counters abroad | 4%, minimum CHF 10 |
| Foreign currency conversion | Viseca's exchange rate + 1.75% processing fee |

Swiss Bankers Travel card³ (in CHF/EUR/USD)

| | |
|--------------------------------------|---|
| Main card annual fee | free of charge |
| Additional card annual fee | not possible |
| Replacement card in case of loss | free of charge |
| Order PIN (have PIN letter resent) | CHF 15 |
| Card blocking | free of charge |
| Transactions in foreign currency | CHF/EUR/USD 1 per transaction |
| Transactions in CHF abroad | CHF/EUR/USD 1 per transaction |
| Foreign currency conversion | <ul style="list-style-type: none"> ■ Exchange rate when transferring money to the card ■ Exchange rate for cash withdrawals and purchases |
| Transfer fee | 1.5% of transferred amount |
| Fee for manual services ⁴ | CHF 15 |

¹ Free of charge via the Viseca one app or for online applications at www.viseca.ch/en/digital-services/one

² For lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)

Visa Gold/World Mastercard Gold
(in CHF/EUR/USD)

| |
|---|
| CHF 200/EUR 200/USD 200 |
| CHF 50/EUR 100/USD 100 |
| free of charge |
| free of charge |
| free of charge |
| CHF/EUR/USD 2 per invoice |
| CHF 20, EUR/USD 15 per reminder |
| 12% |
| 1.75% processing fee |
| 1.75% processing fee |
| 4%, minimum CHF/EUR/USD 10 ² |
| 4%, minimum CHF/EUR/USD 10 |
| 4%, minimum CHF/EUR/USD 10 |
| 4%, minimum CHF/EUR/USD 10 |
| Viseca's exchange rate + 1.75% processing fee |

Visa Platinum
(in CHF/EUR/USD)

| |
|---|
| CHF 550/EUR 450/USD 450 |
| free of charge for four additional cards |
| free of charge |
| free of charge |
| free of charge |
| free of charge |
| CHF 20 per reminder |
| 12% |
| 1.75% processing fee |
| 1.75% processing fee |
| free of charge |
| 2.5%, minimum CHF 5 resp. EUR/USD 3.50 |
| 2.5%, minimum CHF 10 resp. EUR/USD 7 |
| 4%, minimum CHF 10 resp. EUR/USD 7 |
| Viseca's exchange rate + 1.75% processing fee |

BASIC Visa/BASIC Mastercard
(in CHF); no new openings

| |
|--|
| CHF 30 |
| CHF 20 |
| CHF 20 |
| CHF 10 |
| ■ free of charge in case of loss/theft |
| ■ CHF 10 other |
| 2.5% processing fee |
| 2.5% processing fee |
| Viseca's exchange rate + 2.5% processing fee |
| not possible |

Prepaid Mastercard
(in CHF); no new openings

| |
|--|
| ■ CHF 50 |
| ■ EUR/USD 25 |
| not possible |
| CHF/EUR/USD 20 |
| CHF/EUR/USD 10 |
| ■ free of charge in case of loss/theft |
| ■ CHF 10 other |
| 1.75% processing fee |
| 1.75% processing fee |
| Viseca's exchange rate + 2.5% processing fee |
| ■ 1%, minimum CHF 5 |
| ■ EUR/USD 3 |

³ For further prices, please consult our website.

⁴ Manual services such as sending a physical account statement.

Cash services

Services at branches¹

| | |
|---|--|
| Deposits | <ul style="list-style-type: none"> ■ free of charge ■ CHF 10 to third parties |
| Withdrawals CHF/EUR up to CHF 5,000 | <ul style="list-style-type: none"> ■ free of charge² ■ 6 withdrawals free per year, CHF 2 per additional withdrawal³ ■ CHF 2 per withdrawal⁴ |
| Withdrawals CHF/EUR over CHF 5,000 and other major currencies ⁵ | free of charge |
| Fee charged for foreign currency deposits to a foreign currency account in the same currency | <ul style="list-style-type: none"> ■ EUR/USD: no fee ■ GBP: 1% (minimum: CHF 20) up to countervalue of CHF 50,000, 0.75% for higher amounts |
| Fee charged for foreign currency withdrawals from a foreign currency account in the same currency | <ul style="list-style-type: none"> ■ EUR/USD: 1% or at least CHF 20 up to countervalue of CHF 50,000, 0.5% for higher amounts ■ GBP: 1% (minimum: CHF 20) up to countervalue of CHF 50,000, 0.75% for higher amounts |
| Deposits and withdrawals in CHF by and to clients of other cantonal banks | CHF 10 |
| Purchases and sales of major currencies ⁵ and physical precious metals ⁶ | <ul style="list-style-type: none"> ■ free of charge up to CHF 15,000, higher amounts: CHF 10 for clients⁷ ■ CHF 10 for non-clients |
| Sale/delivery of other foreign currencies ⁸ | CHF 7.50 per delivery ⁹ |
| Acceptance of small change | <ul style="list-style-type: none"> ■ free of charge up to CHF 100, higher amounts 1% for clients ■ 5% for non-clients |

Services at self-service banking kiosks

| | |
|---|--|
| Deposit of coins | free of charge ¹⁰ |
| Changing of coins and banknotes | <ul style="list-style-type: none"> ■ free of charge with ZugerKB account card, ZugerKB debit card, ZugerKB Stü, ZugerKB credit card ■ CHF 1 plus 1% of amount changed with all credit cards from other banks |
| Withdrawal of coin rolls | <ul style="list-style-type: none"> ■ free of charge with ZugerKB account card, ZugerKB debit card, ZugerKB Stü, ZugerKB credit card ■ CHF 5 with all credit cards from other banks |
| Purchase of major currencies ⁵ | free of charge |

¹ For foreign currency accounts, all fees are converted into the foreign currency.

² Applies to Youth Plus private account, Mister Money private account, Youth savings account, rental deposit account

³ Applies to savings account, savings account plus

⁴ Applies to private account (in CHF and EUR), 'fix.' private account

⁵ EUR, USD and GBP

⁶ Purchases only available to clients of Zuger Kantonalbank.

⁷ Always free of charge if the transaction is routed through a client account.

⁸ Is offered through the cash delivery service of Swiss Bankers. Only available to clients with an account at Zuger Kantonalbank. These prices also apply to orders placed via E-Banking.

⁹ Plus a fee of 1.5% for the sale of currencies from an account in the same currency.

¹⁰ Only available to clients of Zuger Kantonalbank with a ZugerKB account card, ZugerKB debit card or ZugerKB Stü.

Payment transactions

Switzerland in CHF and EUR

Private account (in CHF/EUR¹)
'fix.' private account
Youth Plus private account
Mister Money private account

| | |
|--|--------------------------------|
| Incoming payments | free of charge |
| Outgoing payments | |
| ■ via E-Banking/Mobile Banking | ■ free of charge |
| ■ via E-Banking/Mobile Banking instant payment | ■ CHF 3 per item |
| ■ with a scanning order via the bank | ■ CHF 2 per order ² |
| ■ with conventional form/letter via the bank | ■ CHF 20 per item |
| Standing order (entering, changing, deleting) | |
| ■ via E-Banking/Mobile Banking | ■ free of charge |
| ■ via the bank | ■ CHF 5 per order ⁵ |
| Standing order (execution) | |
| ■ via E-Banking/Mobile Banking | ■ free of charge |
| ■ via the bank | ■ free of charge |
| Direct debit (LSV) | free of charge |

Abroad in CHF and foreign currencies

Switzerland in foreign currencies (except EUR)

| | |
|---|--------------------------------|
| Incoming payments | free of charge |
| Outgoing payments | |
| ■ SEPA-compliant via E-Banking/Mobile Banking | ■ free of charge |
| ■ non-SEPA-compliant via E-Banking/Mobile Banking | ■ CHF 5 per item |
| ■ with conventional form/letter via the bank | ■ CHF 20 per item |
| Standing order (entering, changing, deleting) | |
| ■ via E-Banking/Mobile Banking | ■ free of charge |
| ■ via the bank | ■ CHF 5 per order ⁵ |
| Standing order (execution) | |
| ■ SEPA-compliant via E-Banking/Mobile Banking | ■ free of charge |
| ■ non-SEPA-compliant via E-Banking/Mobile Banking | ■ CHF 5 per item |
| ■ with conventional form/letter via the bank | ■ CHF 20 per item |

¹ For foreign currency accounts, all fees are converted into the relevant foreign currency.

² Free of charge with the Mister Money private account

³ Clients who have a ZugerKB account set under the same client relationship can make six payments via E-Banking/Mobile Banking from their savings account per year free of charge. The number of free payments includes all payment transactions in Switzerland as well as SEPA payments.

⁴ Scanning orders are not possible from a savings account. If a scanning order is changed and a savings account is set manually as the debiting account, CHF 5 is charged per item.

⁵ Free of charge for standing orders in favour of Savings 3 and the fund savings plan and for standing orders debited to an account in a Premium account set.

⁶ E-Banking/Mobile Banking payments are not permitted for the gift savings account.

⁷ Account transfers are free of charge.

Current account in foreign currencies¹

Savings account/Savings account plus Youth savings account/Gift savings account⁶

| | |
|--|---|
| free of charge | free of charge |
| <ul style="list-style-type: none"> ■ free of charge ■ CHF 3 per item ■ CHF 0.50 per item ■ CHF 20 per item | <ul style="list-style-type: none"> ■ CHF 5 per item^{3,7} ■ CHF 8 per item ■ not possible⁴ ■ CHF 20 per item |
| <ul style="list-style-type: none"> ■ free of charge ■ CHF 5 per order⁵ | <ul style="list-style-type: none"> ■ free of charge ■ CHF 5 per order⁵ |
| <ul style="list-style-type: none"> ■ free of charge ■ CHF 1 per item | <ul style="list-style-type: none"> ■ CHF 5 per item^{3,7} ■ CHF 5 per item⁷ |
| free of charge | not possible |

| | |
|---|--|
| free of charge | free of charge |
| <ul style="list-style-type: none"> ■ free of charge ■ CHF 5 per item ■ CHF 20 per item | <ul style="list-style-type: none"> ■ CHF 5 per item³ ■ CHF 10 per item ■ CHF 20 per item |
| <ul style="list-style-type: none"> ■ free of charge ■ CHF 5 per order⁵ | <ul style="list-style-type: none"> ■ free of charge ■ CHF 5 per order⁵ |
| <ul style="list-style-type: none"> ■ free of charge ■ CHF 5 per item ■ CHF 20 per item | <ul style="list-style-type: none"> ■ CHF 5 per item³ ■ CHF 10 per item ■ CHF 20 per item |

Other payment transaction services

| | |
|--|---|
| Account transfers within Zuger Kantonalbank | <ul style="list-style-type: none">■ free of charge via E-Banking/Mobile Banking■ CHF 20 via the bank |
| Surcharge for e-mail, telephone and fax orders | CHF 20 per order |
| Surcharge for fax confirmation | CHF 20 per item |
| Surcharge for "OUR" fee option | CHF 20 per item ¹ |
| Express execution | CHF 35 per item |
| Enquiries | CHF 120 per hour, at least CHF 50 ² |
| Third-party charges | passed on to the client |

¹ A flat fee of CHF 20 is charged for "OUR" (sender pays costs) foreign payments. No fees are charged subsequently.

² Plus VAT and third-party fees

Safe deposit box

Rental of safe deposit boxes

| Volume in dm ³ (height x length x depth) | Annual fee ^{1,2} |
|---|---------------------------|
| 1–5 dm ³ | CHF 100 |
| 6–10 dm ³ | CHF 120 |
| 11–15 dm ³ | CHF 170 |
| 16–20 dm ³ | CHF 190 |
| 21–30 dm ³ | CHF 220 |
| 31–40 dm ³ | CHF 240 |
| 41–50 dm ³ | CHF 250 |
| 51–100 dm ³ | CHF 350 |
| 101–150 dm ³ | CHF 520 |
| 151–200 dm ³ | CHF 550 |
| 201–1,000 dm ³ | CHF 750 |
| 1,001–5,000 dm ³ | CHF 1,000 |
| > 5,000 dm ³ | CHF 5,000 |

Depending on the location, the size of the safe deposit boxes can be selected to suit your requirements. Details on the locations and safe deposit box sizes are available on our website www.zugerkb.ch/schrankfach (This page is available only in German).

Other services

| | |
|--|----------------------|
| Charge for changing the lock or forcibly opening the safe deposit box if the key is lost | CHF 500 ¹ |
| Access card to safe deposit box of Zuger Kantonalbank | |
| ■ First issue | ■ free of charge |
| ■ Replacement card | ■ CHF 15 |

¹ plus VAT

² The annual fees are payable following the signing of the agreement and each February for the current calendar year. If an account is opened during the course of the year, the first annual charge is levied on a pro rata basis. If the agreement is rescinded during the course of the year, fees that have already been paid are not reimbursed.

Miscellaneous

Miscellaneous

| | |
|---|--|
| Retained mail | CHF 300 per year ¹ |
| Position confirmation regarding all assets and liabilities | CHF 50 per confirmation ¹ |
| Other bank confirmations | CHF 20 per confirmation ¹ |
| Post-production of account statement | CHF 10 per statement |
| Document copies | CHF 5 per copy |
| Simple address clarifications for undeliverable post | free of charge |
| Time-consuming address clarifications for undeliverable post | <ul style="list-style-type: none"> ■ CHF 60 for domestic addresses¹ ■ CHF 100 for foreign addresses¹ |
| Retained mail for dormant relationships/no contact ² | CHF 300 per year ¹ |
| Clarifications (e.g. on behalf of the client, in connection with account closure) | <ul style="list-style-type: none"> ■ CHF 120 per hour^{1,3} ■ at least CHF 50^{1,3} |
| Legal and regulatory research (e.g. extensive assessment on the commencement of business) | <ul style="list-style-type: none"> ■ CHF 120 per hour^{1,3} ■ at least CHF 50^{1,3} |
| Fee for clients domiciled abroad ⁴ | CHF 420 per year |

¹ Plus VAT

² Incl. annual notification to the Swiss Banking Ombudsman

³ Plus third-party fees

⁴ Applies for all clients domiciled outside of Switzerland. The fee is waived if the client relationship consists exclusively of a vested benefits account, Savings 3, rental deposit account or gift savings account.

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Wir begleiten Sie im Leben.



Zuger Kantonalbank