

Terms and conditions in basic business for corporate clients and other institutions

Keeping the overview, together.

General note

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

All prices and information are valid at the time of publication.

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

Contents

05	Tips for the optimal use of our products and services
06	Accounts
08	Debit and account cards
09	Credit cards
10	Cash services
12	Payment transactions
14	Safe deposit box
15	Cheques and miscellaneous

Tips for the optimal use of our products and services

Below we'll help you make the most of our services while saving on costs.

“Adjust the account to meet your needs”

- Consistently separate your payment and saving transactions. Use our current accounts for regular payments: no limits to withdrawals apply to these accounts.
- As the corporate savings account is used to hold excess liquidity, withdrawal limits apply to this account. Plan your withdrawals in advance and give plenty of 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 safely online”

- Make your payments via e-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 and avoid sending direct instructions to the bank to enter or change standing orders.

“Go paperless”

- Switch over from physical bank statements to e-banking documents. You will benefit from rapid access, save on postage expenses and reduce your ecological footprint.
- In the “one” app, activate the option under “Bills” to have your credit card statement sent to you electronically and save on postage expenses.
- Send, receive and pay your bills electronically by using the eBill function in e-banking.

“Make payments the smart way”

- Use the cashless option to pay for your purchases safely and easily. 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 (Fitbit Pay and Garmin Pay) and TWINT. You will find more information about 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 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 banknotes, or withdraw coin rolls.

At www.zugerkb.ch/hilfe-und-support you will find useful instructions and videos about e-banking, Mobile Banking, TWINT and the “one” app. By following the step-by-step instructions you can implement the above-mentioned tips simply and conveniently. If you require any further information, our advisors at 041 709 12 12 will be happy to help.

Accounts

	Current account in CHF ¹ Current account in EUR and in other foreign currencies ²	Association account
Account opening	free of charge	free of charge
Account management	CHF 18 per quarter	free of charge
Account statement ³	<ul style="list-style-type: none"> ■ e-banking documents: one statement per quarter free of charge, CHF 1 for each additional statement ■ delivery by post⁴: one statement per quarter CHF 1, CHF 2 for each additional statement ■ max. CHF 30 per reporting period 	<ul style="list-style-type: none"> ■ e-banking documents: one statement per quarter free of charge, CHF 1 for each additional statement ■ delivery by post⁴: one statement per quarter CHF 1, CHF 2 for each additional statement ■ max. CHF 30 per reporting period
Advice notes	free of charge ⁴	free of charge ⁴
Account balancing	free of charge	free of charge
Postings	<ul style="list-style-type: none"> ■ free of charge with e-banking agreement ■ CHF 0.50 per posting without e-banking agreement 	free of charge
Postage fees	postage fees are charged to client in accordance with applicable rates ⁵	postage fees are charged to client in accordance with applicable rates ⁵
Account closure	CHF 20 ⁶	CHF 20

¹ Including current account public-sector entities, pension fund assets, building loan, business account, lombard loan CHF, rent account, rent deposit blocked account

² Including lombard loan in foreign currency. For foreign currency accounts, all fees are converted into the relevant foreign currency.

³ CHF 10 per duplicate statement

⁴ Delivery by post plus postage fee

⁵ The fee is charged once per dispatch and per recipient (regardless of the number of accounts).

⁶ For the rent deposit blocked account an additional processing fee of CHF 70 is charged.

Corporate savings account

Rent deposit account

free of charge	<ul style="list-style-type: none">■ Free of charge for clients with a current account or association account■ others CHF 30
free of charge	free of charge
free of charge ⁴	free of charge ⁴
not possible	free of charge ⁴
free of charge	free of charge
free of charge	free of charge
postage fees are charged to client in accordance with applicable rates ⁵	postage fees are charged to client in accordance with applicable rates ⁵
CHF 20	CHF 20

Debit and account cards

	Debit card (in CHF/EUR) ¹	Account card (in CHF/EUR) ¹ Deposit card (in CHF/EUR) ¹
Annual fee	CHF 40	free of charge
Replacement card	CHF 30	CHF 10
Replacement PIN	CHF 20	CHF 10
Blocking of card	CHF 40	CHF 40
Purchase in Switzerland in CHF	free of charge	not possible
Purchase in abroad ²	CHF 1.50	not possible
Cash withdrawals		
■ at ATMs of cantonal banks ³	■ free of charge	■ free of charge ■ not possible (deposit card)
■ at ATMs of other cantonal banks ³	■ free of charge	■ not possible
■ at ATMs of non-cantonal banks in Switzerland ³	■ CHF 2	■ not possible
■ at POS in Switzerland ⁴	■ CHF 2	■ not possible
■ at ATMs abroad ²	■ CHF 5	■ not possible
Cash deposits at ATMs of Zuger Kantonalbank	free of charge	free of charge

¹ For the 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 The service is not available for the Maestro Card (in CHF/EUR).

Credit cards

	Mastercard Business Silver¹ (in CHF)	Mastercard Business Gold¹ (in CHF)	Mastercard Business Gold¹ (in EUR/USD)
Annual fee for first card	CHF 100	CHF 170	EUR/USD 150
Annual fee for additional cards	CHF 50	CHF 85	EUR/USD 75
Own design per card/year	CHF 40	not possible	not possible
Replacement card in case of loss	CHF 20	free of charge	free of charge
Replacement PIN	free of charge	free of charge	free of charge
Blocking of card	free of charge	free of charge	free of charge
Transactions in foreign currency	Viseca's exchange rate + max. 1.5% processing fee	Viseca's exchange rate + max. 1.5% processing fee	Viseca's exchange rate + max. 1.5% processing fee

	Mastercard Corporate Silver¹ (in CHF)	Mastercard Corporate Gold¹ (in CHF)	Mastercard Corporate Gold¹ (in EUR/USD)
Annual fee per card	CHF 100	CHF 170	EUR/USD 150
Replacement card in case of loss	CHF 20	free of charge	free of charge
Replacement PIN	free of charge	free of charge	free of charge
Blocking of card	free of charge	free of charge	free of charge
Transactions in foreign currency	Viseca's exchange rate + max. 1% processing fee	Viseca's exchange rate + max. 1% processing fee	Viseca's exchange rate + max. 1.5% processing fee

¹ For further prices, please consult the applicable card brochure.

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
Withdrawals CHF/EUR over CHF 5 000 and other major currencies ⁴	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■ other foreign currencies: 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■ other foreign currencies: 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 ⁴ and physical precious metals ⁵	<ul style="list-style-type: none">■ Free of charge up to CHF 15 000, higher amounts CHF 10 for clients⁶■ CHF 10 for non-clients
Sale/delivery of other foreign currencies ⁷	CHF 5 per delivery
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 ⁸
Changing of coins and banknotes	<ul style="list-style-type: none"> ■ free of charge with ZugerKB account card, ZugerKB debit card, 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 credit card ■ CHF 5 with all credit cards from other banks
Purchase of major currencies ⁴	free of charge

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

² Applies to association account, current account in other currencies, lombard loan in foreign currencies, building loan, current account public-sector entities, pension fund assets, rent deposit blocked account.

³ Applies to current account in CHF/EUR, business account, rent account, lombard loan in CHF, corporate savings account.

⁴ EUR, USD, GBP, AUD and CAD

⁵ Purchases only available to clients of Zuger Kantonalbank.

⁶ Always free of charge if the transaction is routed through a client account.

⁷ Is offered through the cash delivery service of Swiss Bankers. Only available to clients with an account at Zuger Kantonalbank.

⁸ Only available to clients of Zuger Kantonalbank with a ZugerKB account card or ZugerKB debit card.

Payment transactions

Switzerland in CHF and EUR¹

Incoming payments	free of charge
Outgoing payments	
■ via e-banking	■ free of charge ²
■ with a scanning order via the bank	■ CHF 0.50 per item ^{3,4}
■ with conventional form/letter via the bank	■ CHF 20 per item
Standing order (entering, changing, deleting)	
■ via e-banking	■ free of charge
■ via the bank	■ CHF 5 per order
Standing order (execution)	
■ via e-banking	■ free of charge ²
■ via the bank	■ CHF 1 per item ^{4,5}
Direct debit (LSV)	free of charge

Abroad in CHF and foreign currencies¹ / Switzerland in foreign currencies (except EUR)¹

Incoming payments	free of charge
Outgoing payments	
■ SEPA-compliant via e-banking	■ free of charge ²
■ non-SEPA-compliant via e-banking	■ CHF 5 per item ²
■ with conventional form/letter via the bank	■ CHF 20 per item
Standing order (entering, changing, deleting)	
■ via e-banking	■ free of charge
■ via the bank	■ CHF 5 per order
Standing order (execution)	
■ SEPA-compliant via e-banking	■ free of charge ²
■ non-SEPA-compliant via e-banking	■ CHF 5 per item ²
■ with conventional form/letter via the bank	■ CHF 20 per item

Other services

Account transfers within Zuger Kantonalbank	free of charge
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 ⁶
Express execution	CHF 35 per item
Enquiries	CHF 120 per hour, at least CHF 50 ⁷
Third-party charges	passed on to the client

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

² Corporate savings account plus CHF 5 per item (exception: account transfers)

³ Scanning orders are not possible from a corporate savings account. If a scanning order is changed and a corporate savings account is set manually as the debiting account, CHF 5 is charged per item.

⁴ Free of charge with the association account.

⁵ Corporate savings account CHF 5 per item (exception: account transfers)

⁶ A flat fee of CHF 20 is charged for OUR (sender pays costs) foreign payments. No fees are charged subsequently.

⁷ 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 from our website www.zugerkb.ch/schrankfach.

Other services

In the event of a key loss, the charge for changing the lock or forcibly opening the safe deposit box	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 contract and each February for the current calendar year. Where a safe deposit box is rented during the course of the year, the first rental 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.

Cheques and miscellaneous

Cheques

Cheque credit subject to clearance	CHF 25 per cheque
Cheque credit after clearance	CHF 50 per cheque
Issue of bank cheque	CHF 50 per cheque
Stopping of cheques	CHF 50 per cheque
Surcharge for telephone and fax orders	CHF 20 per cheque

Miscellaneous

Retained mail	CHF 300 per year ¹
Position confirmation regarding all assets and liabilities	CHF 200 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
Time-consuming research on instructions of client (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}
Legal and regulatory research	<ul style="list-style-type: none">■ CHF 120 per hour^{1,3}■ at least CHF 50^{1,3}
Fee for domiciliary companies ⁴	CHF 1000 per year ¹
Fee for clients domiciled abroad ^{4,5}	CHF 420 per year ¹

¹ plus VAT

² incl. annual notification to central unit

³ plus third-party fees

⁴ The fee is waived if the client relationship consists exclusively of a capital payment account or rent deposit account.

⁵ Applies for all clients domiciled outside of Switzerland.

Zuger Kantonalbank
Bahnhofstrasse 1
6301 Zug
Phone 041 709 11 11
Fax 041 709 15 55

service@zugerkb.ch
www.zugerkb.ch

Wir begleiten Sie im Leben.

 **Zuger Kantonalbank**