

# Terms and conditions in basic business for private clients

We help you keep an overview.



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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 closed 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

Below we'll 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: use the online set finder at [www.zugerkb.ch/setfinder](http://www.zugerkb.ch/setfinder) to find the account set that is right for you in just a few simple steps.
- As a client with a securities 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 personal and current accounts for regular payments and as the linked account for your securities transactions and loans. No withdrawal limits apply for these accounts.
- As savings accounts are used for saving purposes, withdrawal limits apply on these accounts. 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.
- Our mobile banking app offers you even more flexibility. Activate the app in e-banking and make your payments while you are out and about.

## **"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.
- Receive and pay your bills electronically by using the eBill function in e-banking.
- Activate the electronic delivery of your credit card bills in "one App" and save on postage expenses.

### **“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.
- 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 banknotes, or withdraw coin rolls.

# ZugerKB account sets

|                             | Premium  | Comfort    | Basic   |
|-----------------------------|----------|------------|---------|
| Account set price per month |          |            |         |
| ■ without discount          | ■ CHF 30 | ■ CHF 15   | ■ CHF 6 |
| ■ with discount             | ■ CHF 15 | ■ CHF 7.50 | ■ CHF 3 |

## Accounts

|                                 | Personal account (in CHF/EUR <sup>2)</sup> )  | Personal account Young People plus Savings account/Savings account plus Gift savings account/Rent deposit account Residential savings plan (no new openings)  |
|---------------------------------|---|---|
| Account opening                 | free of charge  | free of charge  |
| Account management              | CHF 4 per month   | free of charge  |
| Account statement <sup>1)</sup> | <ul style="list-style-type: none"> <li>■ free of charge for e-banking documents</li> <li>■ CHF 0.50 per statement</li> </ul>  | free of charge  |
| Advice notes                    | not possible  | <ul style="list-style-type: none"> <li>■ free of charge for a Tenant deposit account</li> <li>■ others not possible</li> </ul>  |
| Account balancing               | free of charge  | free of charge  |
| Postings                        | free of charge  | free of charge  |
| Postage fees                    | <ul style="list-style-type: none"> <li>■ free of charge for e-banking documents</li> <li>■ postage fees are charged to client in accordance with applicable rates (B-Post as standard or A-Post on request)<sup>3)</sup></li> </ul> | <ul style="list-style-type: none"> <li>■ free of charge for e-banking documents</li> <li>■ postage fees are charged to client in accordance with applicable rates (B-Post as standard or A-Post on request)<sup>3)</sup></li> </ul> |
| Account closure                 | CHF 20  | <ul style="list-style-type: none"> <li>■ CHF 20</li> <li>■ free of charge for Gift savings account</li> </ul>   |

<sup>1)</sup> CHF 10 per duplicate statement

<sup>2)</sup> For foreign currency accounts, all fees are converted into the relevant foreign currency.

<sup>3)</sup> The fee is charged once per dispatch and per recipient (regardless of the number of accounts).

## Discount

As a client with a securities account (including Fund Savings Plan, excluding Savings 3 or Vested Benefits account) or mortgage, you benefit from a 50% discount on your account set every month.

## Set finder

You can arrange the right account set for your needs at any time at [www.zugerkb.ch/setfinder](http://www.zugerkb.ch/setfinder).

## Information on ZugerKB account sets

You can find more detailed information in the brochure on account sets and in the detailed overviews of the individual account sets.

## Young People account set and Start account set

Teenagers and young adults benefit from a free ZugerKB Young People account set and ZugerKB Start account set.

## Savings account Young People Personal account Mister Money

## Current account in foreign currency<sup>2)</sup>

|                |  |
|----------------|--|
| free of charge | free of charge   |
| free of charge | <ul style="list-style-type: none"><li>■ CHF 15 per quarter with e-banking agreement</li><li>■ CHF 18 per quarter without e-banking agreement</li></ul>   |
| free of charge | <ul style="list-style-type: none"><li>■ one statement per quarter free of charge</li><li>■ CHF 1 per additional account statement, max. CHF 30 per reporting period</li></ul>  |
| not possible   | free of charge   |
| free of charge | free of charge   |
| free of charge | <ul style="list-style-type: none"><li>■ free of charge with e-banking agreement</li><li>■ CHF 0.50 per item without e-banking agreement</li></ul>  |
| free of charge | <ul style="list-style-type: none"><li>■ free of charge for e-banking documents</li><li>■ postage fees are charged to client in accordance with applicable rates (B-Post as standard or A-Post on request)<sup>3)</sup></li></ul> |
| CHF 20         | CHF 20   |

# Payment transactions

## Switzerland in CHF and EUR

**Personal account** (in CHF/EUR<sup>1)</sup>  
**Personal account Young People plus**  
**Personal account Mister Money**

|   |   |
|---|---|
| Incoming payments   | free of charge  |
| Outgoing payments   |   |
| <ul style="list-style-type: none"> <li>■ via e-banking</li> <li>■ with a scanning order via the bank</li> </ul> | <ul style="list-style-type: none"> <li>■ free of charge</li> <li>■ CHF 2 per order<sup>2)</sup></li> </ul>                |
| <ul style="list-style-type: none"> <li>■ with conventional form/letter via the bank</li> </ul>                  | <ul style="list-style-type: none"> <li>■ CHF 10 per item</li> </ul>   |
| Standing order (entering, changing, deleting)   |   |
| <ul style="list-style-type: none"> <li>■ via e-banking</li> <li>■ via the bank</li> </ul>                       | <ul style="list-style-type: none"> <li>■ free of charge</li> <li>■ CHF 2 per order<sup>2)</sup></li> </ul>                |
| Standing order (execution)  |   |
| <ul style="list-style-type: none"> <li>■ via e-banking</li> <li>■ via the bank</li> </ul>                       | <ul style="list-style-type: none"> <li>■ free of charge</li> <li>■ free of charge</li> </ul>                              |
| Direct debit (LSV)  | free of charge  |
| Enquiries   | <ul style="list-style-type: none"> <li>■ CHF 120 per hour<sup>3)</sup></li> <li>■ at least CHF 50<sup>3)</sup></li> </ul> |
| Surcharge for e-mail, telephone and fax orders  | CHF 20 per order  |
| Surcharge for fax confirmation  | CHF 20 per item   |
| Third-party charges   | passed on to the client   |

## Abroad in CHF and foreign currencies Switzerland in foreign currencies (except EUR)

|  |   |
|--|---|
| Incoming payments  | free of charge  |
| Outgoing payments  |   |
| <ul style="list-style-type: none"> <li>■ SEPA-compliant via e-banking</li> <li>■ non-SEPA-compliant via e-banking</li> <li>■ with conventional form/letter via the bank</li> </ul> | <ul style="list-style-type: none"> <li>■ free of charge</li> <li>■ CHF 5 per item</li> <li>■ CHF 10 per item</li> </ul>   |
| Standing order (entering, changing, deleting)  |   |
| <ul style="list-style-type: none"> <li>■ via e-banking</li> <li>■ via the bank</li> </ul>  | <ul style="list-style-type: none"> <li>■ free of charge</li> <li>■ CHF 2 per order</li> </ul>                             |
| Standing order (execution)   |   |
| <ul style="list-style-type: none"> <li>■ SEPA-compliant via e-banking</li> <li>■ non-SEPA-compliant via e-banking</li> <li>■ with conventional form/letter via the bank</li> </ul> | <ul style="list-style-type: none"> <li>■ free of charge</li> <li>■ CHF 5 per item</li> <li>■ CHF 10 per item</li> </ul>   |
| Enquiries  | <ul style="list-style-type: none"> <li>■ CHF 120 per hour<sup>3)</sup></li> <li>■ at least CHF 50<sup>3)</sup></li> </ul> |
| Surcharge for e-mail, telephone and fax orders   | CHF 20 per order  |
| Surcharge for fax confirmation   | CHF 20 per item   |
| Express execution  | CHF 25 per item   |
| Third-party charges  | passed on to the client   |

<sup>1)</sup> For foreign currency accounts, all fees are converted into the relevant foreign currency.

<sup>2)</sup> Free of charge with the personal account Mister Money <sup>3)</sup> Plus VAT and third-party fees



**Current account in foreign currencies <sup>1)</sup>**

**Savings account/Savings account plus  
Savings account Young People/Gift savings account  
Rent deposit account  
Residential savings plan (no new openings)**

|   |   |
|---|---|
| free of charge  | free of charge  |
| <ul style="list-style-type: none"><li>■ free of charge</li><li>■ free of charge with coded payment slip to ZugerKB accounts</li><li>■ CHF 0.50 per item to other accounts</li><li>■ CHF 10 per item</li></ul> | Not suitable for payment transactions. If in exceptional cases payments are settled via a savings product, the same prices apply as for personal accounts in CHF. |
| <ul style="list-style-type: none"><li>■ free of charge</li><li>■ free of charge</li></ul>   |   |
| <ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 1 per item</li></ul>   |   |
| free of charge  |   |
| <ul style="list-style-type: none"><li>■ CHF 120 per hour<sup>3)</sup></li><li>■ at least CHF 50<sup>3)</sup></li></ul>  | <ul style="list-style-type: none"><li>■ CHF 120 per hour<sup>3)</sup></li><li>■ at least CHF 50<sup>3)</sup></li></ul>  |
| CHF 20 per order  | CHF 20 per order  |
| CHF 20 per item   | CHF 20 per item   |
| passed on to the client   | passed on to the client   |

|  |   |
|--|---|
| free of charge   | free of charge  |
| <ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 5 per item</li><li>■ CHF 10 per item</li></ul>    | Not suitable for payment transactions. If in exceptional cases payments are settled via a savings product, the same prices apply as for personal accounts in CHF. |
| <ul style="list-style-type: none"><li>■ free of charge</li><li>■ free of charge</li></ul>                              |   |
| <ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 5 per item</li><li>■ CHF 10 per item</li></ul>    |   |
| <ul style="list-style-type: none"><li>■ CHF 120 per hour<sup>3)</sup></li><li>■ at least CHF 50<sup>3)</sup></li></ul> | <ul style="list-style-type: none"><li>■ CHF 120 per hour<sup>3)</sup></li><li>■ at least CHF 50<sup>3)</sup></li></ul>  |
| CHF 20 per order   | CHF 20 per order  |
| CHF 20 per item  | CHF 20 per item   |
| CHF 25 per item  | CHF 25 per item   |
| passed on to the client  | passed on to the client   |

# Maestro and account cards

## Maestro card (in CHF/EUR<sup>2)</sup>)

|   |                  |
|---|------------------|
| Annual fee                                  | CHF 40           |
| Replacement card                            | CHF 20           |
| Replacement PIN                             | CHF 20           |
| Card blocking                               | CHF 40           |
| Purchase in Switzerland in CHF              | free of charge   |
| Purchase abroad <sup>1)</sup>               | CHF 1.50         |
| Withdrawal <sup>1)</sup> at ATMs            |                  |
| ■ of Zuger Kantonalbank                     | ■ free of charge |
| ■ of other cantonal banks                   | ■ free of charge |
| ■ of non-cantonal banks in Switzerland      | ■ CHF 2          |
| ■ Abroad                                    | ■ CHF 5          |
| Cash deposits at ATMs of Zuger Kantonalbank | free of charge   |

<sup>1)</sup> Currency conversion: at ATMs of Zuger Kantonalbank the amount is converted at the indicated rate; all other transactions are converted using the banknote rate applicable the day of/day prior to the booking.

<sup>2)</sup> For the Maestro card/account card in EUR, all fees are converted into EUR.

<sup>3)</sup> Free of charge for personal account Young People plus, savings account Young People and Gift savings account.

**Maestro STUcard** (in CHF)

**Account card** (in CHF/EUR)  
**Deposit card**

|   |   |
|---|---|
| free of charge  | free of charge  |
| free of charge  | CHF 10 <sup>3)</sup>  |
| free of charge  | CHF 10 <sup>3)</sup>  |
| free of charge  | CHF 40 <sup>3)</sup>  |
| free of charge  | not possible  |
| CHF 1.50  | not possible  |
| <ul style="list-style-type: none"><li>■ free of charge</li><li>■ free of charge</li><li>■ CHF 2</li><li>■ CHF 5</li></ul> | <ul style="list-style-type: none"><li>■ free of charge</li><li>■ not possible (deposit card)</li><li>■ not possible</li><li>■ not possible</li><li>■ not possible</li></ul> |
| free of charge  | free of charge  |

# Credit cards and prepaid cards

## Visa Classic<sup>1)</sup> World Mastercard Silver<sup>1)</sup> (in CHF)

|                                  |                        |
|----------------------------------|------------------------|
| Main card annual fee             | CHF 100                |
| Additional card annual fee       | CHF 25                 |
| Replacement card in case of loss | CHF 20                 |
| Replacement PIN                  | free of charge         |
| Card blocking                    | free of charge         |
| Transactions in foreign currency | 1.75% processing fee   |
| Transactions in CHF abroad       | 1.75% processing fee   |
| Foreign currency conversion      | Viseca's exchange rate |

## Swiss Bankers Travel card<sup>1)</sup> (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  |
| Replacement PIN                  | free of charge  |
| 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"> <li>■ Exchange rate when transferring money to the card</li> <li>■ Exchange rate for cash withdrawals and purchases</li> </ul> |
| Transfer fee                     | 1.5% of loaded amount   |

<sup>1)</sup> For further prices, please consult the applicable product brochure.

**Visa Gold<sup>1)</sup>**  
**World Mastercard Gold<sup>1)</sup>**  
(in CHF/EUR/USD)

**Visa Platinum<sup>1)</sup>**  
(in CHF/EUR/USD)

|                         |   |
|-------------------------|---|
| CHF 200/EUR 200/USD 200 | CHF 500/EUR 350/USD 400                   |
| CHF 50/EUR 100/USD 100  | free of charge for seven additional cards |
| free of charge          | free of charge                            |
| free of charge          | free of charge                            |
| free of charge          | free of charge                            |
| 1.75% processing fee    | 1.75% processing fee                      |
| 1.75% processing fee    | 1.75% processing fee                      |
| Viseca's exchange rate  | Viseca's exchange rate                    |

**BASIC Visa**  
**BASIC Mastercard**  
(in CHF)  
No new openings

**Prepaid Mastercard**  
(in CHF/EUR/USD)  
No new openings

|  |  |
|--|--|
| CHF 30   | <ul style="list-style-type: none"> <li>■ CHF 50</li> <li>■ EUR/USD 25</li> </ul>                                 |
| CHF 20   | not possible   |
| CHF 20   | CHF/EUR/USD 20   |
| CHF 10   | CHF/EUR/USD 10   |
| <ul style="list-style-type: none"> <li>■ free of charge in case of loss/theft</li> <li>■ CHF 10 other</li> </ul> | <ul style="list-style-type: none"> <li>■ free of charge in case of loss/theft</li> <li>■ CHF 10 other</li> </ul> |
| 2.5% processing fee  | 1.75% processing fee   |
| 2.5% processing fee  | 1.75% processing fee   |
| Viseca's exchange rate   | Viseca's exchange rate   |
| not possible   | <ul style="list-style-type: none"> <li>■ 1%, minimum CHF 5</li> <li>■ EUR/USD 3</li> </ul>                       |

# Cash services

## Services at branches <sup>1)</sup>

|   |   |
|---|---|
| Deposits  | <ul style="list-style-type: none"> <li>■ free of charge</li> <li>■ CHF 10 to third parties</li> </ul>   |
| Withdrawals CHF/EUR up to CHF 5 000   | <ul style="list-style-type: none"> <li>■ free of charge <sup>2)</sup></li> <li>■ 6 withdrawals free per year, CHF 2 per additional withdrawal <sup>3)</sup></li> <li>■ CHF 2 per withdrawal <sup>4)</sup></li> </ul>  |
| Withdrawals CHF/EUR over CHF 5 000 and other major currencies <sup>5)</sup>                       | free of charge  |
| Fee charged for foreign currency deposits to a foreign currency account in the same currency      | <ul style="list-style-type: none"> <li>■ EUR/USD: no fee</li> <li>■ other foreign currencies: 1% (minimum: CHF 20) up to countervalue of CHF 50 000, 0.75% for higher amounts</li> </ul>  |
| Fee charged for foreign currency withdrawals from a foreign currency account in the same currency | <ul style="list-style-type: none"> <li>■ EUR/USD: 1% or at least CHF 20 up to countervalue of CHF 50 000, 0.5% for higher amounts</li> <li>■ other foreign currencies: 1% (minimum: CHF 20) up to countervalue of CHF 50 000, 0.75% for higher amounts</li> </ul> |
| Deposits and withdrawals in CHF by and to clients of other cantonal banks                         | CHF 10  |
| Purchases and sales of major currencies <sup>5)</sup> and physical precious metals                | <ul style="list-style-type: none"> <li>■ free of charge for clients</li> <li>■ CHF 10 for non-clients</li> </ul>  |
| Sale/delivery of other foreign currencies <sup>6)</sup>   | CHF 5 per delivery  |
| Acceptance of small change  | <ul style="list-style-type: none"> <li>■ free of charge up to CHF 100, higher amounts 1% for clients</li> <li>■ 5% for non-clients</li> </ul>   |

<sup>1)</sup> For foreign currency accounts, all fees are converted into the foreign currency.

<sup>2)</sup> Applies to the following accounts: personal account Young People plus, personal account Mister Money, savings account Young People, rent deposit account.

<sup>3)</sup> Applies to the following accounts: savings account, savings account plus, residential savings plan.

<sup>4)</sup> Applies to personal accounts in CHF and EUR.

<sup>5)</sup> EUR, USD, GBP, AUD and CAD

<sup>6)</sup> Is offered through the cash delivery service of Swiss Bankers. Only available to clients with an account at Zuger Kantonalbank.

<sup>7)</sup> Only available to clients of Zuger Kantonalbank with a ZugerKB account card, ZugerKB Maestro card or ZugerKB Maestro STUcard.

## Services at self-service banking kiosks

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|  |   |
|--|---|
| Deposit of coins                           | free of charge <sup>7)</sup>  |
| Changing of coins and banknotes            | <ul style="list-style-type: none"><li>■ free of charge with ZugerKB account card, ZugerKB Maestro card and ZugerKB Maestro STUcard</li><li>■ CHF 1 plus 1% of amount changed with all credit cards and cards from other banks</li></ul> |
| Withdrawal of coin rolls                   | <ul style="list-style-type: none"><li>■ free of charge with ZugerKB account card, ZugerKB Maestro card and ZugerKB Maestro STUcard</li><li>■ CHF 5 with all credit cards and cards from other banks</li></ul>                           |
| Purchase of major currencies <sup>5)</sup> | free of charge  |

# Safe deposit box

## Rental of safe deposit boxes

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

Access card to safe deposit box of Zuger Kantonalbank

- |                    |                  |
|--------------------|------------------|
| ■ First issue      | ■ free of charge |
| ■ Replacement card | ■ CHF 15         |

<sup>1)</sup> plus VAT

<sup>2)</sup> 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.



# Cheques

## Traveller's cheques

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|  |                                   |
|--|-----------------------------------|
| Purchase of traveller's cheques by clients     | CHF 5 per cheque                  |
| Purchase of traveller's cheques by non-clients | CHF 10 per cheque, minimum CHF 25 |

## Cheques

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|  |                   |
|--|-------------------|
| 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

## Miscellaneous

|   |   |
|---|---|
| Retained mail   | CHF 300 per year <sup>1)</sup>  |
| Position confirmation regarding all assets and liabilities                                      | CHF 50 per confirmation <sup>1)</sup>   |
| Other bank confirmations  | CHF 20 per confirmation <sup>1)</sup>   |
| 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"><li>■ CHF 30 to CHF 60 for domestic addresses</li><li>■ CHF 100 for foreign addresses</li></ul> |
| Retained mail for dormant relationships/<br>no contact <sup>2)</sup>                            | CHF 300 per year <sup>1)</sup>  |
| Time-consuming research on instructions of client   | <ul style="list-style-type: none"><li>■ CHF 120 per hour<sup>1)3)</sup></li><li>■ at least CHF 50<sup>1)3)</sup></li></ul>        |
| Legal and regulatory research<br>(e.g. extensive assessment on the commencement of<br>business) | <ul style="list-style-type: none"><li>■ CHF 120 per hour<sup>1)3)</sup></li><li>■ at least CHF 50<sup>1)3)</sup></li></ul>        |
| Fee for clients domiciled abroad <sup>4)</sup>  | CHF 420 per year <sup>1)</sup>  |

<sup>1)</sup> Plus VAT

<sup>2)</sup> Incl. annual notification to central unit

<sup>3)</sup> Plus third-party fees

<sup>4)</sup> 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, Tenant deposit account or Gift savings account.



# New prices from 1 April 2021

## ZugerKB account sets

| Account set price per month | Premium  | Comfort  | Basic   |
|-----------------------------|----------|----------|---------|
| ■ without discount          | ■ CHF 36 | ■ CHF 18 | ■ CHF 8 |
| ■ with discount (50%)       | ■ CHF 18 | ■ CHF 9  | ■ CHF 4 |

## Accounts

|                    | Personal account (CHF/EUR)  | Current account in foreign currencies   |
|--------------------|---|---|
| Account management | CHF 5 per month   | CHF 18 per quarter  |
| Account statement  | <ul style="list-style-type: none"> <li>■ free of charge for e-banking documents</li> <li>■ CHF 1 per statement</li> </ul> | <ul style="list-style-type: none"> <li>■ free of charge for e-banking documents</li> <li>■ CHF 1 per statement</li> </ul> |

## Notes

- For foreign currency accounts, the fees are converted into the relevant foreign currency.
- Applies to current account: The fees for producing account statements (whether physical or electronic) remain unchanged. This means that, as part of operating your account, we will continue to send you one account statement per quarter free of charge. Each additional account statement costs CHF 1, up to a maximum of CHF 30 per closing period. We will now be charging CHF 1 for each additional physical statement. The fees for electronically produced account statements remain unchanged.

## Payment transactions

Payments from savings accounts are now subject to a fee (exception: account transfers). Clients who have a ZugerKB account set under the same client relationship can make six payments via e-banking from their savings account per year free of charge. The number of free payments applies to all payments that are starred (\*) in the following overview.

### Switzerland in CHF and EUR

#### Outgoing payments

- via e-banking
- with a scanning order (A6) via the bank
- with conventional form/letter via the bank

#### Standing order (entering, changing, deleting)

- via e-banking
- via the bank

#### Standing order (execution)

- via e-banking
- via the bank

### All savings accounts

- CHF 5 per item\*
- not possible
- CHF 20 per item

- free of charge
- free of charge for Savings 3 and fund savings plan, CHF 5 for others

- CHF 5 per item\*
- CHF 5 per item

## Abroad in CHF and foreign currencies Switzerland in foreign currencies (except EUR)

### Outgoing payments

- SEPA-compliant via e-banking
- non-SEPA-compliant via e-banking
- with conventional form/letter via the bank

### Standing order (entering, changing, deleting)

- via e-banking
- via the bank

### Standing order (execution)

- SEPA-compliant via e-banking
- non-SEPA-compliant via e-banking
- with conventional form/letter via the bank

## All savings accounts

- CHF 5 per item\*
- CHF 10 per item
- CHF 20 per item

- free of charge
- CHF 5

- CHF 5 per item\*
- CHF 10 per item
- CHF 20 per item

## Other price changes for payment transactions (apply to all accounts, unless explicitly stated otherwise)

- Payments with conventional form/letter via the bank cost CHF 20 per item.
- If a standing order is entered, changed or deleted via the bank, a fee of CHF 5 per order is charged. This does not apply to standing orders in favour of Savings 3 and the fund savings plan and to standing orders to the debit of an account in a Premium account set.
- Express execution costs CHF 35 per item.

- A flat fee of CHF 20 is charged for OUR (sender pays all costs) international payments. No fees are charged subsequently.
- A standard fee of CHF 0.50 per item is charged for scanning orders to the debit of a current account, regardless of the recipient bank.
- 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.

## Miscellaneous

### Opening of rent deposit account

- free of charge for clients with a ZugerKB account set
- CHF 30 for other clients

### Replacement Maestro card

CHF 30

### Time-consuming address clarifications for undeliverable post

- CHF 60 for domestic addresses, plus VAT
- CHF 100 for foreign addresses, plus VAT

**This price brochure contains tips on how best to use our services and save costs at the same time.**

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

[service@zugerkb.ch](mailto:service@zugerkb.ch)  
[www.zugerkb.ch](http://www.zugerkb.ch)

**Wir begleiten Sie im Leben.**

 **Zuger Kantonalbank**