

# 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 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 (only available in German) 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, 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 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.
- 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 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](http://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/hilfe-und-support](http://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 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 <sup>2</sup> ) 'fix.' private account	Mister Money private account Youth Plus private account Savings account/Savings account plus/ Youth savings account Gift savings account Residential savings plan (no new openings)
Account opening	free of charge	free of charge
Account management	<ul style="list-style-type: none"> <li>■ free of charge for 'fix.' private account</li> <li>■ others CHF 5.– per month</li> </ul>	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 1 per statement<sup>3</sup></li> </ul>	free of charge <sup>3</sup>
Advice notes	not possible	not possible
Account balancing	free of charge	free of charge
Postings	free of charge	free of charge
Postage fees	postage fees are charged to client in accordance with applicable rates <sup>4</sup>	postage fees are charged to client in accordance with applicable rates <sup>4</sup>
Account closure	CHF 20	<ul style="list-style-type: none"> <li>■ CHF 20</li> <li>■ free of charge for gift savings account for closure with a gift certificate</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> Delivery by post plus postage. Free of charge for Mister Money private account and Youth savings account.

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

### Discount and information

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 (Premium, Comfort, Basic) every month.

You can find more 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.

### Rental deposit account

### 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](http://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.

### Current account in foreign currencies<sup>2</sup>

■ 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 <sup>3</sup>	■ e-banking documents: one statement per quarter free of charge, CHF 1 for each additional statement ■ delivery by post <sup>3</sup> : one statement per quarter CHF 1, CHF 2 for each additional statement ■ max CHF 30 per reporting period
free of charge <sup>3</sup>	free of charge <sup>3</sup>
free of charge	free of charge
free of charge	■ free of charge with e-banking agreement ■ CHF 0.50 per posting without e-banking agreement
postage fees are charged to client in accordance with applicable rates <sup>4</sup>	postage fees are charged to client in accordance with applicable rates <sup>4</sup>
CHF 20	CHF 20

# Debit, account and deposit card

## Debit card (in CHF/EUR<sup>1</sup>)

Annual fee	CHF 40
Replacement card	CHF 30
Replacement PIN	CHF 20
Card blocking	CHF 40
Purchase in Switzerland in CHF	free of charge
Purchase abroad <sup>2</sup>	CHF 1.50
Cash withdrawals	
<ul style="list-style-type: none"> <li>■ at ATMs of Zuger Kantonalbank<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>■ free of charge</li> </ul>
<ul style="list-style-type: none"> <li>■ at ATMs of other cantonal banks<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>■ free of charge</li> </ul>
<ul style="list-style-type: none"> <li>■ at ATMs of non-cantonal banks in Switzerland<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>■ CHF 2</li> </ul>
<ul style="list-style-type: none"> <li>■ at POS in Switzerland<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>■ CHF 2</li> </ul>
<ul style="list-style-type: none"> <li>■ at ATMs abroad<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>■ CHF 5</li> </ul>
Cash deposits at ATMs of Zuger Kantonalbank	free of charge

<sup>1</sup> For the cards in EUR, all fees are converted into EUR.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> The service is not available for the Maestro Card (in CHF/EUR).

<sup>5</sup> Free of charge for Youth Plus private account, Youth savings account and gift savings account.



**STUcard** (in CHF)**Account card** (in CHF/EUR<sup>1</sup>)**Deposit card** (in CHF/EUR<sup>1</sup>)

free of charge

free of charge

free of charge

CHF 10<sup>5</sup>

free of charge

CHF 10<sup>5</sup>

free of charge

CHF 40<sup>5</sup>

free of charge

not possible

CHF 1.50

not possible

■ free of charge

■ free of charge

■ free of charge

■ not possible (deposit card)

■ CHF 2

■ not possible

■ CHF 2

■ not possible

■ CHF 5

■ 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
Replacement PIN	free of charge
Card blocking	free of charge
Paper invoice sent by post <sup>1</sup>	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 <sup>2</sup>
Withdrawals at ATMs in Switzerland	4%, minimum CHF 10 <sup>3</sup>
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 card<sup>4</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> Free of charge for online applications at [www.viseca.ch/en/digital-services/one](http://www.viseca.ch/en/digital-services/one)

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

<sup>3</sup> For direct debit charged to account: free of charge at ATMs of cantonal banks and CHF 2 at ATMs of non-cantonal banks. Cash withdrawals from Postomat ATMs cannot be settled via direct account debits. Direct debit is only available for CHF cards.

<sup>4</sup> For further prices, please consult our website.

**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<sup>2</sup>4%, minimum CHF/EUR/USD 10<sup>3</sup>

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

# 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 <sup>6</sup>	<ul style="list-style-type: none"><li>■ free of charge up to CHF 15'000, higher CHF 10 for clients<sup>7</sup></li><li>■ CHF 10 for non-clients</li></ul>
Sale/delivery of other foreign currencies <sup>8</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>

## Services at self-service banking kiosks

Deposit of coins	free of charge <sup>9</sup>
Changing of coins and banknotes	<ul style="list-style-type: none"><li>■ free of charge with ZugerKB account card, ZugerKB debit card, ZugerKB STUcard, ZugerKB credit card</li><li>■ CHF 1 plus 1% of amount changed with all credit 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 debit card, ZugerKB STUcard, ZugerKB credit card</li><li>■ CHF 5 with all credit cards from other banks</li></ul>
Purchase of major currencies <sup>5</sup>	free of charge

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

<sup>2</sup> Applies to Youth Plus private account, Mister Money private account, Youth savings account, rental deposit account

<sup>3</sup> Applies to savings account, savings account plus, residential savings plan

<sup>4</sup> Applies to private account (in CHF and EUR), 'fix.' private account

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

<sup>6</sup> Purchases only available to clients of Zuger Kantonalbank.

<sup>7</sup> Always free of charge if the transaction is routed through a client account.

<sup>8</sup> Is offered through the cash delivery service of Swiss Bankers. Only available to clients with an account at Zuger Kantonalbank.

<sup>9</sup> Only available to clients of Zuger Kantonalbank with a ZugerKB account card, ZugerKB debit card or ZugerKB STUcard.

# Payment transactions

## Switzerland in CHF and EUR

Private account (in CHF/EUR<sup>1</sup>)  
 'fix.' private account  
 Youth Plus private account  
 Mister Money private account

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> <li>■ with conventional form/letter 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> <li>■ CHF 20 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 5 per order<sup>5</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

## 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 20 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 5 per order<sup>5</sup></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 20 per item</li> </ul>

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

<sup>2</sup> Free of charge with the Mister Money private account

<sup>3</sup> 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 includes all payment transactions in Switzerland as well as SEPA payments.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> E-banking payments are not permitted for the gift savings account.

<sup>7</sup> Account transfers are free of charge.

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

**Savings account/Savings account plus  
Youth savings account/Gift savings account<sup>6</sup>  
Residential savings plan (no new openings)**

free of charge	free of charge
<ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 0,50 per item</li><li>■ CHF 20 per item</li></ul>	<ul style="list-style-type: none"><li>■ CHF 5 per item<sup>3,7</sup></li><li>■ not possible<sup>4</sup></li><li>■ CHF 20 per item</li></ul>
<ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 5 per order<sup>5</sup></li></ul>	<ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 5 per order<sup>5</sup></li></ul>
<ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 1 per item</li></ul>	<ul style="list-style-type: none"><li>■ CHF 5 per item<sup>3,7</sup></li><li>■ CHF 5 per item<sup>7</sup></li></ul>
free of charge	not possible
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 20 per item</li></ul>	<ul style="list-style-type: none"><li>■ CHF 5 per item<sup>3</sup></li><li>■ CHF 10 per item</li><li>■ CHF 20 per item</li></ul>
<ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 5 per order<sup>5</sup></li></ul>	<ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 5 per order<sup>5</sup></li></ul>
<ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 5 per item</li><li>■ CHF 20 per item</li></ul>	<ul style="list-style-type: none"><li>■ CHF 5 per item<sup>3</sup></li><li>■ CHF 10 per item</li><li>■ CHF 20 per item</li></ul>

# Payment transactions and cheques

## Other payment transaction 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 <sup>1</sup>
Express execution	CHF 35 per item
Enquiries	CHF 120 per hour, at least CHF 50 <sup>2</sup>
Third-party charges	passed on to the client

## Traveller's cheques

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

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

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

<sup>2</sup> Plus VAT and third-party fees



# 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.

# 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 60 for domestic addresses<sup>1</sup></li><li>■ CHF 100 for foreign addresses<sup>1</sup></li></ul>
Retained mail for dormant relationships/ no contact <sup>2</sup>	CHF 300 per year <sup>1</sup>
Clarifications (e.g. on behalf of the client, in connection with account closure)	<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 (e.g. extensive assessment on the commencement of 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, rental deposit account or gift savings account.



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**Wir begleiten Sie im Leben.**

 **Zuger Kantonalbank**