

Prices and fees

July 1, 2011

Paying

Accounts

	Current account	Private account
Account management	Free of charge	Free of charge
Account statements and transaction records (standard annually)	Free of charge	Free of charge
Booking fees per transaction	Free of charge	Free of charge
Account currency / currencies	CHF, EUR, USD, GBP, JPY	CHF, EUR

Payment transactions ¹

	Standard
Online-payment transactions	Free of charge
Individual order Switzerland in CHF	CHF 10 + third-party fees
Individual order abroad and foreign currencies	CHF 20 + third-party fees
Internal account transfer	Free of charge

Teller fees

	Standard
CHF deposits and withdrawals through CHF account	Free of charge
Foreign currency account deposits and withdrawals per withdrawal / deposit	Maximum 2% commission
Exchange withdrawal, exchange of EUR, USD, GBP	Daily rate

Checks

	Standard
Issuing checks	CHF 150
Cashing checks (per check)	CHF 25 ²
Missing endorsement	CHF 20
Return fee on uncovered checks	CHF 50

¹ Outgoing payments are only possible to bank or postbank accounts. Third-party fees are charged to the customer.

² Third-party fees are charged to the customer.

Paying

Credit cards ³

	Annual fee first card	Annual fee additional card
MasterCard / VISA <ul style="list-style-type: none"> • PrePaid 	CHF 25 (free of charge up to maximum age 30) / EUR 25 / USD 20	No additional card
<ul style="list-style-type: none"> • Basic • Silver • Gold 	CHF 20 CHF 100 CHF 170 / EUR 150 / USD 150	CHF 20 CHF 25 CHF 50 / EUR 75 / USD 75
<ul style="list-style-type: none"> • VISA Platinum 	CHF 500 / EUR 350 / USD 400	Up to 7 cards free of charge

Debit cards

	Standard
TravelCash Card ⁴ <ul style="list-style-type: none"> • Annual fee • Issue fee per card • Card currency • Load amount • Loading fee • ATM withdrawals • Payment at point of sale (POS) • Card blocking • Replacement card when lost / stolen 	No fee CHF 25 CHF / EUR / USD Minimum CHF / EUR / USD 100, maximum CHF / EUR / USD 10 000 1% of amount loaded CHF 5 / EUR 3 / USD 3 per withdrawal (depending on card currency) Free of charge CHF 25 CHF 25 for re-issue of replacement card with new PIN code
Maestro Card <ul style="list-style-type: none"> • Annual fee • ATM withdrawal in Switzerland • ATM withdrawal abroad • Payment for goods in Switzerland • Payment for goods abroad • Blocking fee for lost card • Replacement card when lost / stolen 	CHF 40 in CHF free of charge / EUR 3,50 CHF 5 Free of charge 1% of amount, minimum CHF 1,50 CHF 40 CHF 25 for re-issue of replacement card with new PIN code

Saving

Savings accounts

	Investment savings account (standard)	Youth savings account (upon request)	Student savings account (upon request)	Senior citizen's savings account (upon request)
Account management	Free of charge	Free of charge	Free of charge	Free of charge
Account statements and transaction records (standard annually)	Free of charge	Free of charge	Free of charge	Free of charge
Account overdraft	Not possible	Not possible	Not possible	Not possible
Payment transactions	Not possible	Not possible	Not possible	Not possible
Availability per month	Withdrawals from CHF 50 000 3 month advance notice	Withdrawals from CHF 50 000 3 month advance notice	Withdrawals from CHF 50 000 3 month advance notice	Withdrawals from CHF 50 000 3 month advance notice
Limit for interest	Up to CHF 100 000	Up to CHF 100 000	Up to CHF 100 000	Up to CHF 100 000
Account currency	CHF	CHF	CHF	CHF
Age limit	From 18	Up to 18	Up to 26, with valid proof of registration at a university or college	From 60

³ Additional product features are available upon request or via www.bankzweiplus.ch/creditcards

⁴ Interrogation of card balance, the last five withdrawals, changing of PIN-Code via www.travelcash.ch

Investing

Securities trading (brokerage fees) ⁵

	Standard	e-banking
Stocks, bonds, investment funds, exchange-traded funds (ETFs), structured products (per transaction)	<ul style="list-style-type: none"> • 1.00% up to CHF 50 000, EUR / USD 25 000 • 0.75% over CHF 50 000, EUR / USD 25 000 • 0.50% over CHF 100 000, EUR / USD 50 000 • 0.25% over CHF 250 000, EUR / USD 125 000 • Minimum CHF 50 	<ul style="list-style-type: none"> • 50% reduced on "Standard" fee ⁶ • Minimum CHF 50 • Maximum CHF 250
Derivatives, hedge funds	Product specific	Product specific

Fund savings plan

	Standard	For children and adolescents under age 18
Brokerage fees / commissions	1% without minimum	Free of charge for fund transactions, otherwise the above-mentioned fees "Securities trading (brokerage fees)" are valide
Custody account fees	See "Custody account management"	CHF 40 pro Depot p.a.

Money-market investments

	Standard
Fiduciary deposits	<ul style="list-style-type: none"> • 0,25% commission, from CHF 100 000, USD / EUR 70 000, GBP 50 000 • Minimum deposit increment CHF 5 000 or equivalent amount • Terms 1 to 12 months
Europarco	<ul style="list-style-type: none"> • From EUR 100 000 • Minimum deposit increment EUR 500 • Term 48 hours call • No fees or commission
Fixed deposit account PLUS	<ul style="list-style-type: none"> • From CHF 10 000 • Minimum deposit increment CHF 1 000 or equivalent amount • Terms 3 to 12 months for a flexible term, no fees or commission, no Federal stamp duty or • Terms 2, 3, 4 or 5 years, no fees and commission, deduction of 0.06% Federal stamp duty from the invested amount per investment year • Early withdrawal not possible
Call money	<ul style="list-style-type: none"> • From CHF 100 000, EUR 70 000 • Minimum deposit increment CHF 5 000 or equivalent amount • Term 48 hours call • No fees or commission

Custody account management

	Standard
Custody account fee up to CHF 500 000	0.19% p.a., minimum CHF 75 per custody account
Over CHF 500 000	0.14% p.a.
Securities delivery, incoming ⁷ (electronically)	Free of charge
Securities delivery, outgoing ⁷ (electronically)	CHF 250 per position

⁵ Third-party commissions and fees as well as government duties on stock-exchange transactions are generally charged to the customer.

⁶ "Standard" fees apply for orders placed by telephone.

⁷ Third-party fees are charged to the customer.

Investing

Multimanager-Strategies ⁸

	Standard
"Conservative"	Management fee <ul style="list-style-type: none"> • 1.00% up to CHF / EUR / USD 50 000 • 0.90% over CHF / EUR / USD 50 000 • 0.80% over CHF / EUR / USD 100 000
"Balanced"	Management fee <ul style="list-style-type: none"> • 1.10% up to CHF / EUR / USD 50 000 • 1.00% over CHF / EUR / USD 50 000 • 0.90% over CHF / EUR / USD 100 000
"Growth"	Management fee <ul style="list-style-type: none"> • 1.20% up to CHF / EUR / USD 50 000 • 1.10% over CHF / EUR / USD 50 000 • 1.00% over CHF / EUR / USD 100 000
One-Time Payment	<ul style="list-style-type: none"> • Minimum initial investment CHF 10 000 • Subsequent investments of minimum CHF 5 000
Wealth Accumulation Plan	<ul style="list-style-type: none"> • Minimum monthly payment CHF 100
Withdrawal Plan	<ul style="list-style-type: none"> • Minimum deposit / balance at time of set-up CHF 50 000 • Minimum withdrawal CHF 500
Transaction fee for One-Time payment and payout	<ul style="list-style-type: none"> • 1.00% up to CHF 50 000, EUR / USD 25 000 • 0.75% over CHF 50 000, EUR / USD 25 000 • 0.50% over CHF 100 000, EUR / USD 50 000 • 0.25% over CHF 250 000, EUR / USD 125 000 • Minimum CHF 50
Transaction fee for Wealth Accumulation Plan and Withdrawal Plan	<ul style="list-style-type: none"> • 1.00% up to CHF 50 000, EUR / USD 25 000 • 0.75% over CHF 50 000, EUR / USD 25 000 • 0.50% over CHF 100 000, EUR / USD 50 000 • 0.25% over CHF 250 000, EUR / USD 125 000
Transaction fee for change in investment strategy	CHF 100
Custody account fees	See "Custody account management" on page 3

Miscellaneous

Additional services

	Standard
Retained mail	CHF 500 p.a.
Numbered account	CHF 500 p.a.
Undeliverable mail	At cost, minimum CHF 50 p.a.
Closure fee	CHF 50 per bank account
Tax statement	CHF 20 per statement
Additional account / custody account / tax statements ⁹	CHF 20 per statement
Transaction records (copies)	At cost, minimum CHF 20

⁸ Third-party commissions and fees as well as government duties on stock-exchange transactions are generally charged to the customer.

⁹ If available in electronic form. Fees for archive orders are calculated at cost.

Value-added tax:

For all clients domiciled in Switzerland and Liechtenstein, all listed prices and fees do not include current Swiss value-added tax of 8% (brokerage fees are not subject to VAT).