

Conditions Accounts and payment services

valid from 1 November 2022

Accounts

	Current account	Deposit account
Suitability/use	For business or private purposes, payment services, securities, foreign exchange, and precious metal transactions	For private purposes only, private payment services, securities, foreign exchange, and precious metal transactions
Currency	CHF, EUR, and major foreign currencies	CHF
Balance always available	Yes	Yes
Balancing	Quarterly	Quarterly
Quarterly balancing	CHF 5.00	CHF 5.00
Monthly statement	CHF 5.00	CHF 5.00
Daily statement per booking day	CHF 0.50	CHF 0.50
Interim statement	CHF 5.00	CHF 5.00
Booking fees per booking	CHF 0.50	CHF 0.50
Postage fees	Postage fees passed on quarterly	Postage fees passed on quarterly
Credit interest rate	no interest	on request
Debit interest rate	Refinancing costs plus margin, at least 6.00 % per year	Refinancing costs plus margin, at least 6.00 % per year
Turnover commission	0.5 ‰ on debit transactions (max. CHF 2'000 per transaction). We reserve the right to charge for additional outlay incurred. For market, foreign exchange, money market transactions, and mediumterm notes, the turnover com-mission is waived.	None
Capital contribution account	CHF 500 – CHF 1'000	



Payment services

Incoming payments

	Fee
Incoming payments, CHF and foreign	Free of charge
Incoming payments, Postfinance CHF	Postfinance fees passed on

Payment orders

	Fee – manual	Fee – e-banking
Domestic CHF	Free of charge	Free of charge
Foreign CHF	CHF 10	CHF 5
Domestic/foreign, foreign currency	CHF 10	CHF 5
Internal bank payments	Free of charge	Free of charge
Express payment order	CHF 20	CHF 20
Create standing order	Free of charge	Free of charge
Change standing order	CHF 10	Free of charge
Direct debit CHF	Free of charge	

Cheques

	Fee	Note
Domestic cheques cashed	CHF 50	Upon receipt
Foreign cheques cashed	CHF 50	Upon receipt
Issuing of Neue Bank AG cheques	CHF 50	
Issuing of third-party cheques	CHF 100	Plus third-party fee
Stop payment	CHF 100	

Other fees

	Fee	Note
Confirmation of execution by fax/email	CHF 30	
Payment revocation	CHF 25	
Filling out of payment order	CHF 15	
Telephone orders, fax orders, and telephone reconfirmations	CHF 15	
Premium/discount EUR	min. 0.25 %	
Premium/discount other foreign currency	min. 0.30 %	
Payment inquiries	CHF 30	Or hourly (according to the tariff for general research)
Cross-border transaction fee	CHF 25	Country- and client-specific, from CHF 10'000 or equivalent for payment services and cash transactions

Notices

Value added tax

All prices are in Swiss francs (CHF) or the equivalent, excluding any value added tax (VAT) owed.

Cost transparency

The EU Markets in Financial Instruments Directive (MiFID) has governed the securities business in Europe since November 2007. The Directive has been revised with a view to enhancing investor protection and transparency of financial markets. The recast Directive (MiFID II) entered into force on 3 January 2018. Detailed information on implementation of the cost transparency provisions of MiFID II at Neue Bank AG can be found at <https://www.neuebankag.li/en/mifid2-mifir>.

Disclaimer

In exceptional market situations, for additional services, or in the event of extraordinary costs, the bank may charge additional outlay in the form of additional fees or higher prices and is in particular entitled to charge negative interest on account balances to the client where the bank is obliged to pay such negative interest itself.

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