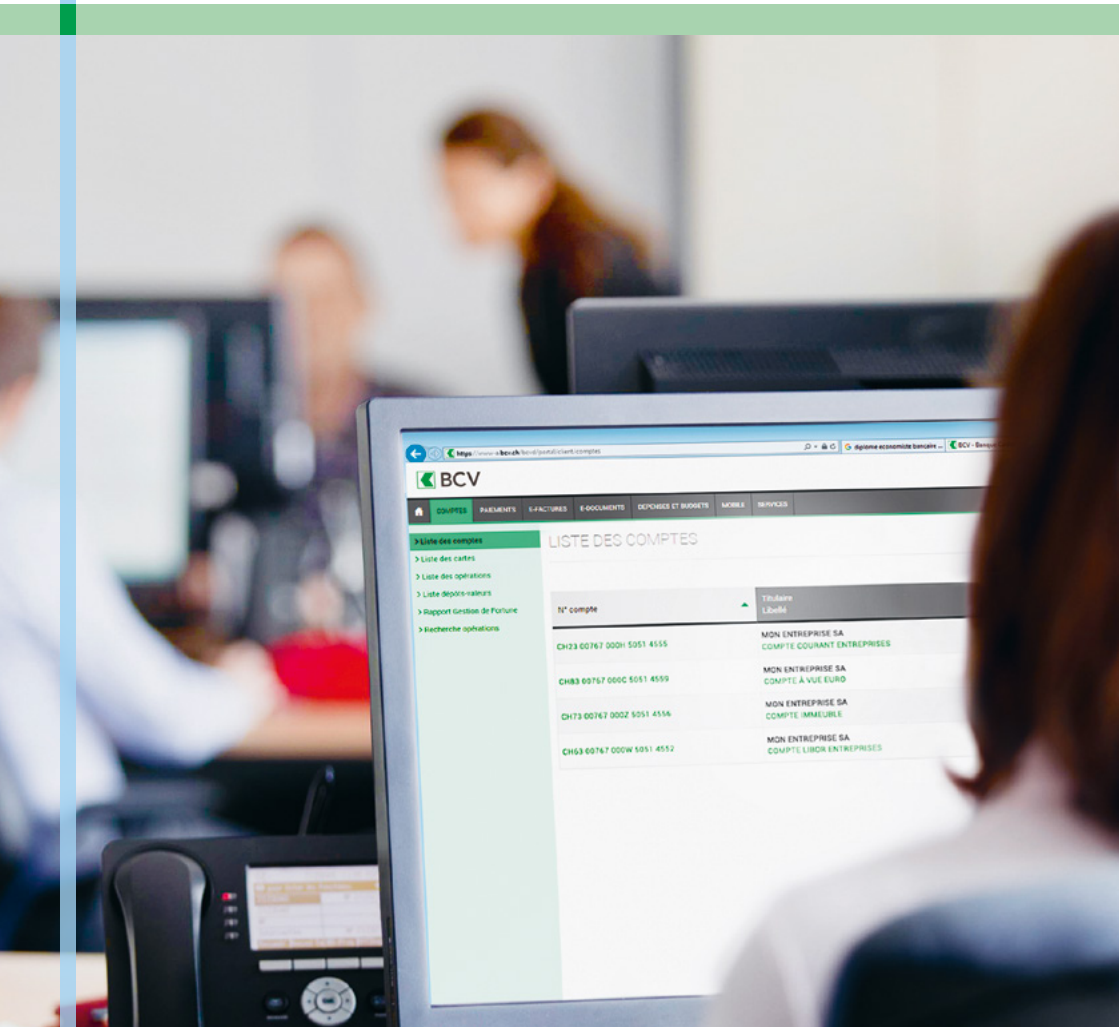


BCV account terms and conditions

Effective from 1 April 2024



| N° compte | Titulaire Libellé |
|---------------------------|---|
| CH23 00767 0001 5051 4555 | MON ENTREPRISE SA COMpte COURANT ENTREPRISES |
| CH83 00767 0000 5051 4559 | MON ENTREPRISE SA COMpte À VUE EURO |
| CH73 00767 0002 5051 455A | MON ENTREPRISE SA COMpte IMMOBILE |
| CH63 00767 000W 5051 4552 | MON ENTREPRISE SA COMpte LIBOR ENTREPRISES |

This brochure provides you with information on the fees and conditions applicable to your banking transactions.

Information on account-specific interest rates is available at our branch offices and on our website (www.bcv.ch/tarifspme).

Should you require any further information, please contact our advisors at 0844 228 228, Monday to Friday, 8am to 6pm.

General information

Fees are applied in Swiss francs or the foreign-currency equivalent.

A 35% withholding tax is levied if the interest earned on an account totals CHF 200 or more, or if interest is calculated on an account more than once a year.

Where mentioned, VAT (currently 8.1%) is billed additionally to customers domiciled in Switzerland or Liechtenstein. Some services, such as the rental of safe deposit boxes, are always subject to VAT.

Scan the code below to view current interest rates and fees:



www.bcv.ch/tarifspme

Costs invoiced to us by couriers, the Post Office, or other banks will be charged to the originator or the beneficiary. Costs incurred for specific services will be charged to the originator based on the scope of the services provided. When mailing documents, BCV charges postage fees per envelope sent (for accounts to which this type of fee applies).

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Corporate current account

| | SME banking pack | SME Plus banking pack | Corporate current account |
|--|---|---|---------------------------|
| Who's it for? | Self-employed and small businesses | Self-employed and small businesses | Self-employed and SMEs |
| Flat monthly fee | CHF 4 / month (free the first year if the company is less than 2 years old) | CHF 8 / month (free the first year if the company is less than 2 years old) | – |
| Withdrawal limit | None | | |
| Additional services | | | |
| Bank card | Debit card ¹ | | |
| Annual fee | Included | Included | CHF 40 |
| Transactions | | | |
| Transaction fee | 45 free transactions per quarter; CHF 0.50 for each additional transaction | 150 free transactions per quarter; CHF 0.30 for each additional transaction | CHF 0.50 / transaction |
| Over-the-counter withdrawals | 3 free withdrawals / quarter; CHF 5 for each additional withdrawal | | |
| BCV-Top payment orders within Switzerland (in CHF) | CHF 1 / QR bill | 1 free order / quarter; CHF 1 for each additional QR bill | CHF 1 / QR bill |
| Other transactions | See payment order fees (pages 11–12) | | |

¹ See pages 8–10 for card-related fees.

| | SME banking pack | SME Plus banking pack | Corporate current account |
|--|--------------------|-----------------------|---------------------------|
| Electronic statements and advices | | | |
| Monthly account statement | Included | Included | CHF 0.65 / A4 page |
| Summary statement | Included | Included | CHF 3.50 / A4 page |
| Statement of account balance | Included | Included | CHF 3.50 / A4 page |
| Tax statement | Included | Included | No fee |
| Transaction advice | Included | Included | CHF 0.25 / A4 page |
| Paper statements and advices | | | |
| Monthly account statement | CHF 1.15 / A4 page | | |
| Summary statement | CHF 4 / A4 page | | |
| Statement of account balance | CHF 4 / A4 page | | |
| Tax statement | CHF 4 / A4 page | | |
| Transaction advice | CHF 1 / A4 page | CHF 1 / A4 page | CHF 0.75 / A4 page |
| Account balance calculation | | | |
| Frequency | Quarterly | | |

| | Condominium pack | IMMO Pack |
|--|-----------------------|---|
| Who's it for? | Condominium managers | Rental and investment property managers |
| Flat monthly fee | None | |
| Bank card | None for this account | |
| Transactions¹ | | |
| Number of transactions included | Unlimited | |
| Withdrawal limit | None | |
| Electronic statements and advices | | |
| Monthly account statement | Included | |
| Summary statement | Included | |
| Statement of account balance | Included | |
| Tax statement | Included | |
| Transaction advice | Included | |
| Paper statements and advices | | |
| Monthly account statement | CHF 1.15 / A4 page | |
| Summary statement | CHF 4 / A4 page | |
| Statement of account balance | CHF 4 / A4 page | |
| Tax statement | CHF 4 / A4 page | |
| Transaction advice | CHF 1 / A4 page | |
| Account balance calculation | | |
| Frequency | Quarterly | |

¹ See pages 8–10 for card-related fees.

Investment accounts for cash on hand

| | Corporate investment account | Euro savings account |
|---|--|---|
| Who's it for? | Self-employed and SMEs | Self-employed and SMEs with foreign operations |
| Withdrawal limit | CHF 100,000 / year; three months' notice required for larger amounts Only one account may be opened per client | EUR 10,000 / month; three months' notice required for larger amounts |
| Additional services | | |
| Bank card | Payment card | Debit card ¹ |
| Annual fee | No fee | CHF 40 |
| Transactions | | |
| Debits and withdrawals | 6 / year included; CHF 5 for each additional debit or withdrawal | Fees charged only for over-the-counter withdrawals: 1% commission, min. of CHF 20 |
| Statements | | |
| Year-end statements with a list of transactions | No fee | Electronic statements: no fee Paper statements: CHF 1 / document (+ postage); alternatively, flat fee of CHF 2 / month per client relationship and per recipient (+ postage) |
| Statement of account balance | CHF 3.50 / A4 page | |
| Transaction statement fees | No fee | |
| Account balance calculation | | |
| Frequency | Yearly ¹ | |

¹ Quarterly if the account is overdrawn

Bank cards¹

| | Debit card (Maestro® or Visa Debit) ² | Mastercard® Business Card | Payment card |
|--------------------------------------|--|---|--|
| Who's it for? | Self-employed or SMEs | Self-employed or SMEs | Shops |
| Limits | Daily and monthly limits set based on client's needs | Limits set based on the company's needs and financial situation | Can only be used to make payments; no transaction fees charged |
| Annual fee | CHF 40 / per card | Primary card Silver: CHF 100 Gold: CHF 170 or EUR/USD 150 Additional card Silver: CHF 50 Gold: CHF 85 or EUR/USD 75 | Waived |
| Large spending discount | – | If annual spending is above: - CHF 10,000 or EUR/USD 7,500 per card, annual fee reduced by half the following year - CHF 20,000 or EUR/USD 15,000 per card, annual fee waived the following year | – |
| Replacement card (if lost or stolen) | CHF 40 | Silver: CHF 20 ³ Gold: no fee ³ | No fee |

¹ The granting and use of bank cards are subject to specific terms and conditions. For more information, please contact your BCV advisor or call the Corporate Customer Service Center at 0844 228 228.

² Maestro® cards are an older-generation debit card and are no longer available.

³ Replacement cards are generally delivered within two business days in Switzerland and within three to six business days abroad.

Bank card transaction fees

| | Debit cards (Maestro® or Visa Debit) | Mastercard® Business Card |
|---|---|--|
| In-store purchases in CHF in Switzerland | No fee | No fee |
| In-store purchases in CHF outside Switzerland | CHF 2 / transaction | No fee |
| In-store purchases in other currencies outside Switzerland | Amount converted at the rate set by BCV + CHF 2 per transaction | Amount converted at the rate set by Visa + 1.5% of the amount |
| Online purchases in CHF on Swiss websites | No fee | No fee |
| Online purchases in CHF on foreign websites | No fee | No fee |
| Online purchases in other currencies on foreign websites | Amount converted at the rate set by BCV + CHF 1 per transaction | Amount converted at the rate set by Visa + 1.5% of the amount |
| CHF and EUR withdrawals at ATMs operated by BCV or other cantonal banks | No fee | 3.5% of the amount ¹ (min. of CHF 5 or EUR 3.50) |
| CHF withdrawals at other ATMs in Switzerland | CHF 3 / transaction | 3.5% of the amount ¹ (min. of CHF 5 or EUR 3.50) |
| EUR withdrawals at other ATMs in Switzerland | CHF 5 / transaction | 3.5% of the amount ¹ (min. of CHF 5 or EUR 3.50) |
| Withdrawals at ATMs outside Switzerland | CHF 5 + 0.5% of the amount | 3.5% of the amount ¹ (min. of CHF 10 or EUR/USD 7) |
| Over-the-counter withdrawals outside Switzerland | – | 4% of the amount (min. of CHF 10 or EUR/USD 7) |

¹ Amount converted at the rate set by Visa

| | Debit cards (Maestro® or Visa Debit) | Mastercard® Business Card |
|--|--|---|
| Card blocking fee (if lost, stolen, in arrears, or overdrawn) | CHF 20 per block | No fee |
| Postage fee | To receive card by registered mail: - in Switzerland (optional): postage fees apply - outside Switzerland (required): CHF 15 | No fee |
| Late payment fees | – | CHF 20 or EUR/USD 15 per invoice |
| Annual interest rate for late payments | – | 14.93% |
| Spending tracker tool | Online banking (BCV-net) | Free online services: one and eXpense |

Payment orders

| | Fees |
|--|--|
| CHF payments in Switzerland | |
| BCV-net transactions (includes standing orders and payment files) | In accordance with account terms and conditions or no fee |
| BCV-Top payment orders | In accordance with account terms and conditions or CHF 1 / QR bill |
| Paper payment orders | CHF 25 / order ¹ |
| Paper standing orders | No transaction fee |
| LSV+ direct debit | No transaction fee |
| eBill | No transaction fee |
| Paper list of payments | CHF 10 / payment |
| SWIFT MT101 payment orders | BCV-net transaction fees apply |
| Rush payment orders | Additional CHF 20 / order |
| Payment orders submitted by telephone, email, or over the counter | CHF 30 / order |

¹ Does not apply to building loans

Fees

Foreign-currency payments in Switzerland and payments outside Switzerland

| | |
|---|---|
| BCV-net transactions (includes standing orders and payment files) | SEPA ¹ payments: no fee Non-SEPA payments: CHF 6 / payment if the “shared charges” option is selected |
| Additional transaction fees | In accordance with account terms and conditions or no fee |
| Paper payment orders | CHF 25 / order + CHF 5 / beneficiary ² |
| Paper payment orders | CHF 10 / order execution |
| SWIFT MT101 payment orders | BCV-net transaction fees apply |
| Rush payment orders | Additional CHF 20 / order |
| Payment orders submitted by telephone, email, or over the counter | CHF 30 / order + CHF 5 / beneficiary ² |

¹ Criteria for SEPA (Single Euro Payments Area) transactions:

- The payment must be made in euros to a SEPA member bank.
- The beneficiary’s IBAN must be provided.
- The “shared charges” option must be selected.

² The originator must choose one of the following charge options:

- Shared charges (default option): The originator pays fees charged by BCV. The beneficiary pays fees charged by their bank, as well as any fees charged by intermediaries.
- Paid by beneficiary: The originator does not pay BCV fees related to the payment. The beneficiary pays all fees, including those charged by their bank and any fees charged by intermediaries.
- Paid by originator: The originator pays BCV fees (min. CHF 20 per transaction), fees charged by the beneficiary’s bank, and any fees charged by intermediaries.

Cash transactions

| | Fees |
|---|--|
| Over-the-counter transactions | |
| CHF withdrawals ¹ | In accordance with account terms and conditions or no fee |
| CHF deposits | No transaction fee |
| Foreign-currency withdrawal from or deposit into an account in the same currency | 1% commission; min. of CHF 20 ¹ |
| Withdrawal from or deposit into an account with another cantonal bank | CHF 10 / transaction |
| Currency exchange | |
| Debited from a BCV account | In accordance with account terms and conditions |
| In cash | CHF 8 / transaction if not a BCV customer |
| Metal transactions | |
| Cash purchase of metal with cantonal bank stamp and certificate (max. of CHF 5,000) | CHF 8 / transaction if not a BCV customer (excl. VAT) ² |
| Non-Swiss bonds in foreign currencies | |
| Over-the-counter coupon payment | 4% of the amount; min. of CHF 50 (excl. VAT) |
| Over-the-counter bond redemption | 1% of the bond's face value (excl. VAT) |

¹ For large withdrawals, please contact us for the fee.

² For metals subject to VAT

Safe-deposit boxes

| Category | Dimensions in cm (subject to availability) | | | Volume in cm ³ | Annual fee (excl. VAT) |
|---------------------------------------|---|--------------------|---------------------|------------------------------|------------------------------|
| | Height min./max. | Width min./max. | Depth min./max. | | |
| 1 | 4 / 10 | 20 / 30 | 37 / 52 | up to 10,000 | CHF 150 |
| 2 | 6 / 27 | 20 / 33 | 37 / 52 | up to 25,000 | CHF 200 |
| 3 | 16 / 35 | 25 / 33 | 39 / 52 | up to 40,000 | CHF 320 |
| 4 | 18 / 62 | 26 / 67 | 29 / 52 | up to 80,000 | CHF 475 |
| 5 | 29 / 95 | 25 / 106 | 29 / 60 | up to 200,000 | CHF 790 |
| 6 | 60 / 90 | 55 / 78 | 43 / 50 | up to 250,000 | CHF 1,300 |
| 7 | 39 / 180 | 26 / 100 | 43 / 145 | up to 500,000 | CHF 2,600 |
| 8 | 95 / 200 | 56 / 120 | 45 / 95 | up to 1,200,000 | CHF 3,650 |
| 9 | – | – | – | over 1,200,000 | Contact us |
| Locksmith fees | | | | | |
| One replacement key | | | CHF 600 (excl. VAT) | | |
| Opening safe and two replacement keys | | | CHF 900 (excl. VAT) | | |

Checks

| | Fee |
|------------------------------------|--|
| Cashing checks | |
| BCV bank checks | No fee |
| BCV personal checks | CHF 20 / check for the payer; no fee for the payee |
| Traveler's checks | No fee ^{1,3} |
| Other checks | Credited immediately subject to collection: CHF 30 / check ^{1,3} |
| | Credited after collection: CHF 50 / check ^{1,2,3} |
| Issuing checks | |
| Personal checks | CHF 2 / check (min. of 50 checks) |
| Bank checks debiting a BCV account | CHF 50 / check ³ |
| Additional transaction fees | According to account terms and conditions for paper payment orders |
| Other fees | |
| Copy of a check | CHF 30 / check |
| Voiding a check | CHF 50 / check |
| Bounced check | CHF 50 / check |

¹ All fees charged by intermediary banks will be passed along to the customer.

² It takes approximately one to two weeks for a Swiss check to clear and approximately six to eight weeks for foreign checks to clear.

³ Additional postage fees (i.e., for registered mail) may apply

Other fees

| | Fees |
|--|--|
| Consignment account for companies being created | 0.5‰ of consigned amount; min. of CHF 250, max. of CHF 2,500 |
| Reminder fee | CHF 20 /reminder ¹ (excl. VAT) |
| Account balance calculation | Min. of CHF 15 / accounting period ² |
| Passbook holding fee | CHF 3 / month (excl. VAT) |
| Statements and advices | |
| Account statement | CHF 3.50 / page |
| Statement of account balance | CHF 3.50 / page |
| Reprinting account documents | CHF 3.50 / page (excl. VAT) |
| Transaction statement fee | CHF 0.50 / transaction line |
| Copy of a SIC / SWIFT message (day of payment) | CHF 20 / message |
| Confirmation of order execution by telephone | CHF 20 / confirmation |
| Tax statement | In accordance with account terms and conditions or no fee |
| Tax statement for securities and income ³ | CHF 10 / position (excl. VAT); min. of CHF 40 ⁴ |
| Statement of full banking relationship | CHF 200 (excl. VAT) |

¹ Reminder fees, when appropriate, may be charged with respect to any fees or services mentioned in this brochure. VAT will also be charged if the underlying fee or service is subject to that tax.

² Fee applicable to corporate accounts not described on pages 4–7

³ Only available for natural persons

⁴ Additional fee of CHF 100 for statements generated outside of the normal reporting period (February)

| | Fees |
|---|---|
| Confirmation of business relationship (audit statement) | CHF 200 (excl. VAT) |
| Manual debit/credit advice | CHF 10 / advice (+ search fee) |
| Copy of counter receipt | CHF 5 / receipt (excl. VAT) |
| Fee for sending faxes | CHF 15 for the first 10 pages; CHF 1 / additional page |

Searches

| | |
|--|---|
| Address searches for returned letters | CHF 25 / search + external service providers' fees (excl. VAT) |
| Searches regarding payment transactions | CHF 150 / hour (min. of CHF 75 + printing costs) |
| Request to modify payment and request to return funds | CHF 30 per CHF payment in Switzerland; CHF 40 per foreign-currency payment in Switzerland or per payment outside Switzerland |
| Request for information regarding incoming/ outgoing funds | CHF 5 / payment |
| Request for confirmation of loan agreement | CHF 50 / confirmation |
| Administrative fee for dormant accounts | CHF 300 / year (excl. VAT) |
| Declaration of dormant account | CHF 500 / declaration (+ search fee) (excl. VAT) |

Tarifs

Held mail

| | |
|------------|---------------------|
| Annual fee | CHF 600 (excl. VAT) |
|------------|---------------------|

Additional fee for mail forwarding

| | |
|------------------------------------|-----------------------|
| - yearly, half-yearly or quarterly | CHF 300 (excl. VAT) |
| - monthly | CHF 600 (excl. VAT) |
| - weekly | CHF 1,200 (excl. VAT) |
| - daily | CHF 2,400 (excl. VAT) |

Important legal information

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