

Prices for additional Services

(Subject to alteration)

Cheques

Basic charge for issuing bank cheque		
- Inland (CHF)	15.-	/ cheque
- Abroad (foreign currency)	23.-	/ cheque
Correspondence cheques		
- Sets of 50 cheques	2.-	/ cheque
Presentation of checks for		
- immediate credit		
- Cheques payable at a cantonal bank	free	
- Cheques payable at a CH bank	1.-	/ cheques, min. 5.- per order
- Cheques payable abroad	5.-	/ cheques, min. 10.- per order/currency
- Credit following collection		
- Cheques payable at a CH bank	30.-	/ cheques*
- Cheques payable abroad	50.-	/ cheques*
Charge for cheque debit entries		
- from banks abroad	5.-	/ cheque
- from CH banks/counter	3.-	/ cheque
Reimbursed expenses (unpaid cheques)		
- Switzerland	30.-	/ cheques*
- Abroad	40.-	/ cheques*

*additional external expenses

Other services

at cost (including 8% VAT) 108.- / hour
f. ex. searches

Charge for unclaimed assets*

- flat-rate annual charge 15.-
- single charge for registration 75.-

*in accordance with Swiss Bankers' Association guidelines



BEKB | BCBE

Product Range Summary Accounts and Savings Books

Prices of our Services for Accounts in CHF

Valid with effect from 1st January 2012

Product Range Summary
Accounts and Savings Books

(Subject to alteration)

	P a y m e n t s			S a v i n g s		Investments	P e n s i o n p r o v i s i o n s
	Current account	Personal current account	Payroll savings account/ Multi savings account	Savings account	Savings book	Investments savings account 2000	Savings 3 ³⁾
Suitable for	Companies wanting maximum flexibility in their cash management	- Individuals with securities accounts - The self-employed - Private clients with income from salary, pension or rental payments who need extra flexibility	Private clients/clubs who receive regular payments and require card and payment transaction services	Savers and clubs who have a minimal requirement for additional banking services and wish to build up their savings credit balances	Traditional savers who wish to build up savings without using additional bank services	Savers and clubs who have a minimal requirement for additional banking services and wish to build up their savings credit balances	Gainfully employed individuals who wish to claim tax relief while - securing your standard of living after your retirement or - saving to get on the property ladder
Interest	1/8 %	1/8 %	1/8 % *	3/8 % **	3/8 % **	3/8 % *** + 1/4 % bonus ²⁾ Minimum investment net CHF 2,000.-/year	1 3/4 %
Withdrawal conditions¹⁾	no restrictions	CHF 50,000.-/month, 3 months notice for larger amounts	CHF 25,000.-/month, 3 months notice for larger amounts	CHF 10,000.-/month, 3 months notice for larger amounts	CHF 10,000.-/month, 3 months notice for larger amounts	CHF 10,000.-/month, 6 months notice for larger amounts	as per pension provision schema
Loan facilities	all types of loan on request overdraft interest rate 9 %	all types of loan on request overdraft interest rate 9 %	overdraft interest rate 9 %	overdraft interest rate 9 %	none	none	none
Use for payment transactions	suitable for professional payment transactions	suitable for intensive (weekly) payment transactions involving large sums	suitable for frequent (monthly) payment transactions	suitable for minimal payment transactions	not possible	only suitable in individual cases	not possible
Card services							
- Customer card	suitable	suitable	suitable	suitable	not possible	suitable	not possible
- Maestro card	suitable	suitable	suitable	not possible	not possible	not possible	not possible
- CB-MasterCard	suitable	suitable	suitable	not possible	not possible	not possible	not possible
- CB-VISA	suitable	suitable	suitable	not possible	not possible	not possible	not possible
CantoPhone/CantoMobile/ CantoFax	suitable	suitable	suitable	suitable	not possible	suitable	not possible

¹⁾ Breach of withdrawal conditions; Charge of 0,5% on the amount exceeding the approved limit. No restriction for securities and precious metals purchased through us or for interest and capital repayments for loans with us.

* for young people up to 20 years (youth account):
1 %
starting from CHF 50,000.01 3/8 %
starting from CHF 500,000.01 1/8 %

for persons in further education up to 30 years (education account):
1 1/4 %
starting from CHF 50,000.01 3/8 %
starting from CHF 500,000.01 1/8 %

** starting from CHF 500,000.01 1/8 %

For young people up to 20 years (youth savings account):
1 1/4 %
starting from CHF 50,000.01 3/8 %
starting from CHF 500,000.01 1/8 %

*** starting from CHF 500,000.01 1/8 %

²⁾ Any bonus adjustments are made at the beginning of the year.

³⁾ Maximum deposit 2012
- with a pension plan:
CHF 6,682 a year;
- without a pension plan:
20% of your income, up to CHF 33,408 a year.
The entry must be recorded prior to the 31st December.

Prices of our services for accounts in CHF

(Subject to alteration)

	P a y m e n t s			S a v i n g s		Investment	P e n s i o n p r o v i s i o n
	Current account	Personal current account	Payroll savings account/ Multi savings account	Savings account	Savings book	Investments savings account 2000	Savings 3
Account keeping							
- Flat-rate annual charge	No flat-rate charge Individual costs: –.35/entry; 5.– min./statement 1.50/tax statement	30.–	12.– up to 48 items; 24.– for more items ⁵⁾	4.– ⁶⁾	none	4.–	free
- Itemised statement ¹⁾	3.50 or 1.–/statement ⁴⁾	monthly inclusive	quarterly inclusive; monthly 1.– or –.50/statement ⁴⁾	annually inclusive; quarterly or monthly 1.–/statement ⁶⁾		annually inclusive; quarterly or monthly 1.–/statement	annually inclusive
- Credit and debit entries per notice	inclusive	1.–	1.– ⁵⁾	inclusive		inclusive	
Postage							
- standard/B post	–.85	–.85	–.85 ⁵⁾	–.85 ⁶⁾		–.85	
- on request/A post	1.–	1.–	1.–	1.–	no correspondence	1.–	free
Other costs	will be charged	will be charged	will be charged	will be charged	will be charged	will be charged	will be charged
Payment transactions							
Payments made							
Account transfer	free	free	free	free	payment transactions not possible	free	free
in CHF Switzerland ²⁾							
- express order/item	–.40	–.20	free	2.50 ⁶⁾		2.50	payment transactions not possible
- standing order/item	free	free	free	2.50 ⁶⁾		2.50	
- via Internet/item	free	free	free	2.50 ⁶⁾		2.50	
in EUR in Switzerland ²⁾							
- normal order/item	4.–	4.–	4.–	4.–		4.–	
- standing order/item	3.–	3.–	3.–	3.–		3.–	
- via Internet/item	free	free	free	free		free	
All currencies abroad ³⁾							
- normal order/item	8.–	8.–	8.–	8.–		8.–	
- standing order/item	6.–	6.–	6.–	6.–		6.–	
- via Internet/item	free of charge or 4.– ⁷⁾	free of charge or 4.– ⁷⁾	free of charge or 4.– ⁷⁾	free of charge or 4.– ⁷⁾		free of charge or 4.– ⁷⁾	
Payments received							
via red inpayment form/item	–.20	–.20	free	free	not possible	free	not possible
Credit on	date of receipt	date of receipt	date of receipt	date of receipt	date of receipt	date of receipt	date of receipt

¹⁾ Accounts with Maestro cards: monthly itemised statement compulsory; except on-line banking

²⁾ including Liechtenstein

³⁾ including foreign currencies (not Eur) in Switzerland;
A supplementary fee of at least CHF 20.– will be charged for payments debited to the principal

⁴⁾ at a reduced price with an e-account (online account)

⁵⁾ for young people up to 20 years (youth account) and persons in further education up to 30 years (education account): free

⁶⁾ for young people up to 20 years (youth savings account): free

⁷⁾ non SEPA conforming payments

Additional services

(Subject to alteration)

	S a v i n g / I n v e s t m e n t	P e n s i o n p r o v i s i o n
	Shareholder's savings account	2 nd pillar. Free trans- ferability account
Suitable for	Private clients who want to build up balances in savings accounts with a beneficial rate of interest and own at least 25 BEKB BCBE shares which are permanently deposited at our Bank ²⁾	Clients who invest balances from the 2nd pillar for a specified purpose
Interest rate	3/4 % *	1 1/4 %
Withdrawal conditions ¹⁾	CHF 10,000.–/month; 6 months notice for larger amounts	Withdrawals or closure only within the framework of the BVG (Federal Law on Occupational Old Age, Survivor's and Disability Benefit Plans) regulation
Loan facilities	none	none
Payment transactions	see page 5 Investments savings account 2000	not possible
Card services	none	none
Account management costs	same prices as for saving account (see page 5)	postage
Other costs		On early withdrawal in connection with assistance with an owner-occupied home: CHF 250.– plus official fees charged by third parties.
Account closure	free	25.–

¹⁾ see page 2

* starting from CHF 50,000.01 ^{3/8} %
starting from CHF 500,000.01 ^{1/8} %

The interest paid on savings accounts will apply to amounts below the minimum shareholding.

²⁾ Custody/management of BEKB | BCBE shares in a securities account at our Bank: free of charge

Prices for additional Services

(Subject to alteration)

Cards		
Maestro cards		
- Maestro card with CASH function	20.– ¹⁾	/ year
- Replacement card	20.–	
- Blocking including replacement card	50.–	
Maestro transactions		
- Inland	free	
- Abroad	1.50	/ per item
Cash withdrawals with Maestro card		
- Inland in CHF	free or 2.– ²⁾	/ withdrawal
- Inland in EUR (currency selling rate)	free or 5.– ²⁾	/ withdrawal
- Abroad	5.–	/ withdrawal
Credit cards		separate quotation
Cash withdrawals with MasterCard or Visa with direct debiting		
- Inland	free or 2.– ²⁾	/ withdrawal
 ¹⁾ for young people up to 20 years (youth account) and persons in further education up to 30 years (education account); free		
²⁾ withdrawals at UBS or PostFinance cash dispensers		
Payment transactions		
- Standing order variable	20.–	/ item
- Notific. for standing order (domestic)	1.–	/ notice
- BEKB BCBE master list	2.50	/ item
- Proprietary master list	5.–	/ item
Supplements (aggregated)		
- order without BEKB BCBE form (Switzerland and abroad)	5.–	/ order
- Replacement voucher	3.–	/ voucher
- Orders placed by phone/fax	15.–	/ item
- Express handling	10.–	/ item
- Other currencies	8.–	/ item
Search	30.–	/ order
Banking via Internet		
AXSionics Internet Passport	95.–	/ device
mIDentity of BEKB BCBE	50.–	/ device
Smart-Card (as replacement) for mIDentity of BEKB BCBE	free of charge	