

**Product Range Summary
in Euros**

**Prices of our Services
for Accounts in the
Euro Currency**

Valid with effect from 1st October 2011

Summary of our product range in euros

(Subject to alteration)

	P a y m e n t s		S a v i n g s
	Current account for companies	Current account for individuals	Investments and savings accounts
Suitable for	Companies which require maximum flexibility to process their transactions in euros	Persons who want maximum flexibility to process their transactions in euros	Clients who need a simple form of investments and savings in euros
Interest¹⁾	¼ %	¼ %	¼ %
Withdrawal conditions²⁾	no restrictions	EUR 25,000.– / per month; for larger sums, 3 months notice must be given	EUR 10,000.– / month; for larger sums, 6 months notice must be given
Loan facilities	Unsecured loan Advance on securities Other loan types on request	Advance on securities Other loan types on request	none
Card services			
- Customer card	suitable	suitable	not possible
- Maestro card	unsuitable	suitable	not possible
	Other card services on request	Other card services on request	

¹⁾ for a minimum investment of EUR 2,000.–; withholding tax charged on all interest earned

²⁾ Breach of withdrawal conditions: charge of 0,5 % on the amount exceeding the approved limit.
No restriction for securities, precious metals, travellers cheques purchased from us and interest and capital repayment on loans from our bank

Prices of our services for accounts in euros

(Subject to alteration)

	P a y m e n t s		S a v i n g s
	Current account for companies	Current account for individuals	Investments and Savings Account
Account management costs			
- Annual flat-rate charge	No flat-rate charge Individual charges: CHF –.35 / entry; CHF 5.– min. / statement	CHF 30.–	CHF 4.–
- Itemized statement ¹⁾	CHF 3.50 / statement	monthly inclusive	annual inclusive
- Additional itemized statements		CHF 3.50 / statement	CHF 3.50 / statement
Postage			
- standard / B post	CHF –.85	CHF –.85	CHF –.85
- on request / A post	CHF 1.–	CHF 1.–	CHF 1.–
Other costs	will be charged	will be charged	will be charged
Payment transactions			
- Payments made			
Account transfers	free	free	free
In CHF or EUR in Switzerland ²⁾			
- normal order / item	CHF 4.–	CHF 4.–	
- standing order / item	CHF 3.–	CHF 3.–	
- via Internet / item	free	free	payment transactions not possible
All currencies to other countries ³⁾			
- normal order / item	CHF 8.–	CHF 8.–	
- standing order / item	CHF 6.–	CHF 6.–	
- via Internet / item	free of charge or CHF 4.– ⁴⁾	free of charge or CHF 4.– ⁴⁾	
- Payment received on Credit on	date received	date received	date received
Counter payments in and withdrawals in EUR	1 % commission minimum EUR 15.–	1 % commission minimum EUR 15.–	1 % commission minimum EUR 15.–

¹⁾ account with Maestro card: monthly itemized statement compulsory; except on-line banking

²⁾ including Liechtenstein

³⁾ including currencies other than CHF or EUR in Switzerland; plus any charges made by third parties

⁴⁾ non SEPA conforming payments

Prices for additional Services

(Subject to alteration)

Cards

Maestro cards		
- Maestro Card with CASH function	CHF 20.–	/ year
- replacement card	CHF 20.–	
- blocking including replacement card	CHF 50.–	
Maestro transactions		
- domestic	free of charge (purchase exchange rate)	
- abroad	CHF 1.50.– ²⁾	/ usage
Cash withdrawals with Maestro Card		
- domestic in EUR	1% commission (minimum EUR 3.50), plus CHF 5.– ¹⁾	/ withdrawal
- domestic in CHF	free of charge or CHF 2.– ¹⁾	/ withdrawal
- abroad	CHF 5.– ²⁾	/ withdrawal

¹⁾ withdrawals from UBS or PostFinance cash dispensers

²⁾ A conversion with the purchase exchange rate is made unless the transactions are carried out in EUR

Payment transactions

- Variable standing order	CHF 20.–	/ position
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Supplements (aggregated)

- order without BEKB BCBE form	CHF 5.–	/ order
- Extra receipt	CHF 3.–	/ receipt
- orders given by phone / fax	CHF 15.–	/ item
- express performance	CHF 10.–	/ item
- other currencies	CHF 8.–	/ item

Banking via Internet

AXSionics Internet Passport	CHF 95.–	/ device
mIDentity of BEKB BCBE	CHF 50.–	/ device
Smart-Card (as replacement) for mIDentity of BEKB BCBE	free of charge	

Cheques

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

*additional external expenses

Other services

Searches		
at cost (including 8% VAT)	CHF 108.–	/ hour
Ending client relationship	CHF 10.–	/ account
Charge for unclaimed assets**		
- flat-rate annual charge	CHF 10.–	
- single charge for registration	CHF 50.–	

* other foreign currencies on request

** in accordance with Swiss Bankers' Association guidelines