

**A) Charges applicable to all credit transactions**

<b>Arrangement and increased-limit fees</b>	2‰ of the principal or the limit, with a minimum of CHF 350 or equivalent For credit ceilings that can be drawn down in various ways, charges are calculated on the maximum ceiling Certain credit facilities may incur additional charges in proportion to their complexity Arrangement of mortgage loans for individual residential properties: 1‰ of the principal, from a minimum of CHF 350 to a maximum of CHF 1000
<b>Credit operations</b>	
• Simple administrative operations: partial or full consolidation; changes to existing products or conversion to another product; renewal of a fixed-rate mortgage loan; a one-off payment using own funds; changes to repayment terms	CHF 250 per operation
• Complex administrative operations: regular or early repayment; changes in or release of collateral; a one-off payment using occupational or personal pension savings; or other operations	CHF 400 per operation
<b>Review fees</b>	Fees for special case reviews by BCV are invoiced on a case-by-case basis, depending on the time spent and the extent of the work required
<b>Interest rate increment in case of late payment of a mortgage loan installment</b>	0.5% increase in the interest rate applied to the principal due, from date of missed installment until payment
<b>Late-payment or overlimit notifications</b>	CHF 20 per notification (+VAT*)
<b>Tax statement</b>	Free of charge
<b>Document research</b>	CHF 100/hour
<b>Postage and other banks' fees</b>	Charges invoiced by delivery or messaging companies and other banks borne by the Customer
<b>Payment slip instead of direct debit</b>	CHF 50 per payment slip
<b>Custody of mortgage deeds</b>	1.5‰ of nominal value of deed per year (half if delivered during second part of year), from a minimum of CHF 50 to a maximum CHF 125  There is no custody fee for deeds only securing a mortgage loan
<b>Custody of insurance policies</b>	CHF 30 per policy per year (half if delivered during second half of the year)
<b>Notice of failure to provide financial statements</b>	CHF 250

**B) Overdrawn current accounts**

<b>Charge for exceeding credit limit</b>	Up to 5% a year above BCV's highest rate on unsecured loans for the amount overdrawn, unless the rate applicable to the loan is higher
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**C) Administrative fees for contingent commitments**

<b>Arrangement fee / Modifications</b>	CHF 50 (certain loans may incur additional charges in proportion to their complexity)
<b>Payments</b>	CHF 150
<b>SWIFT (Europe/World)</b>	CHF 30
<b>Courier (Europe/World)</b>	CHF 100
<b>Express delivery within Switzerland</b>	CHF 30
<b>Transfer of bank guarantees issued by other banks (BCV accepts no liability)</b>	CHF 250

\* VAT (8.1%) is added to the fee if the service referred to in the reminder is subject to this tax.  
Any changes to these terms must be agreed in writing.

The Credit Fee Schedule, which applies to all credit transactions, may be amended by BCV at any time and without prior notice. BCV shall inform the Customer of such changes by sending a circular letter, providing information on its premises or its website, or by any other means that it should deem appropriate.