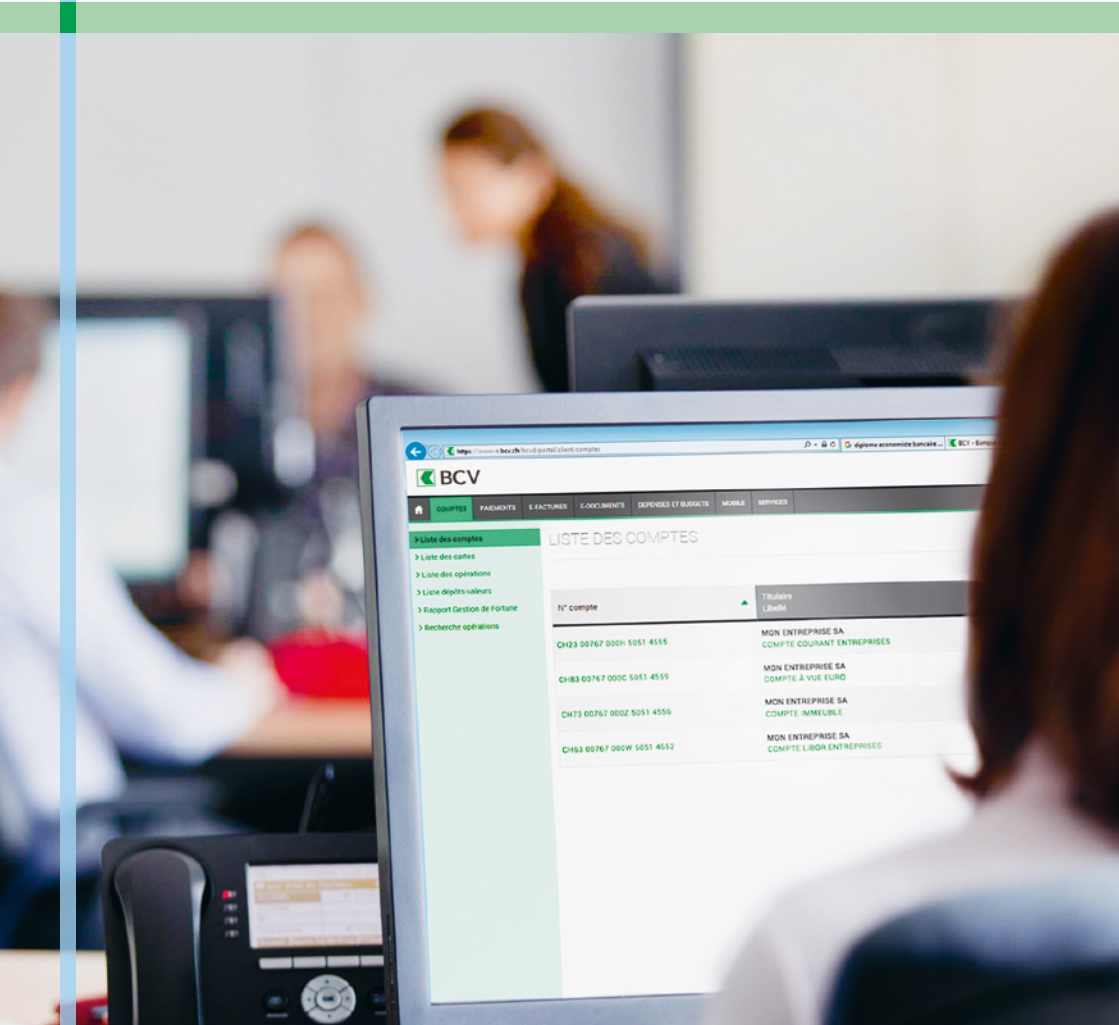


BCV account terms and conditions

Effective from 1 January 2025



The screenshot shows the BCV corporate banking website interface. The browser address bar displays 'https://www.bcv.ch/mon-portail-client-comptes'. The BCV logo is at the top left. A navigation menu includes 'COMPTES', 'PAIEMENTS', 'E-FACTURES', 'E-DOCUMENTS', 'DEPENSES ET BUDGETS', 'MOBILE', and 'BREVETES'. The main content area is titled 'LISTE DES COMPTES' and contains a table of accounts.

N° Compte	Titulaire Libellé
CH23 00767 0001 5051 4555	MON ENTREPRISE SA COMpte COURANT ENTREPRISES
CH83 00767 000C 5051 4559	MON ENTREPRISE SA COMpte à VUE EURO
CH73 00767 000Z 5051 4556	MON ENTREPRISE SA COMpte IMMEUBLE
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.

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Corporate current account

	SME banking pack	SME Plus banking pack	Corporate current account
Who's it for?	Microbusinesses	Microbusinesses	SMEs and large companies
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
Standard statements			
Monthly account statement ¹	Electronic version: fee included Paper version: CHF 1.15 per page	Electronic version: fee included Paper version: CHF 1.15 per page	Electronic version: CHF 0.65 per page Paper version: CHF 1.15 per page
Non-standard statements and advices (upon request)			
Summary statement	Electronic version: no fee Paper version: CHF 4 per page	Electronic version: no fee Paper version: CHF 4 per page	Electronic version: CHF 3.50 per page Paper version: CHF 4 per page
Statement of account balance	Electronic version: no fee Paper version: CHF 4 per page	Electronic version: no fee Paper version: CHF 4 per page	Electronic version: CHF 3.50 per page Paper version: CHF 4 per page
Tax statement	Electronic version: no fee Paper version: CHF 4 per page		
Transaction advice	Electronic version: no fee Paper version: CHF 1 per page	Electronic version: no fee Paper version: CHF 1 per page	Electronic version: CHF 0.25 per page Paper version: CHF 0.75 per page
Account balance calculation			
Frequency	Quarterly		
Ceiling	Maximum fee of CHF 60 per quarter for issuing statements and advices (excluding postage).		

¹ Upon request, the frequency can be changed to daily or weekly with no change in the fee.

	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	
Standard statements		
Monthly account statement ²	Electronic version: fee included Paper version: CHF 1.15 per page	
Non-standard statements and advices (upon request)		
Summary statement	Electronic version: no fee Paper version: CHF 4 per page	
Statement of account balance	Electronic version: no fee Paper version: CHF 4 per page	
Tax statement	Electronic version: no fee Paper version: CHF 4 per page	
Transaction advice	Electronic version: no fee Paper version: CHF 1 per page	
Account balance calculation		
Frequency	Quarterly	
Ceiling	Maximum fee of CHF 60 per quarter for issuing statements and advices (excluding postage).	

¹ See pages 10–11 for payment-order fees.

² Upon request, the frequency can be changed to daily or weekly with no change in the fee.

Investment accounts for cash on hand

	Corporate investment account	Euro savings account
Who's it for?	Microbusinesses, SMEs, and large companies	Microbusinesses, SMEs, and large companies 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	Electronic/paper version: no fee	Electronic statements: no fee Paper statements: CHF 1 / document or flat fee of CHF 2 / month per client relationship and per recipient
Statement of account balance	Electronic/paper version: CHF 3.50 per page	
Tax statement	Electronic/paper version: no fee	
Transaction statement fees	No fee	
Account balance calculation		
Frequency	Yearly ²	

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

² Quarterly if the account is overdrawn

Bank cards¹

	Debit card (Maestro® or Visa Debit) ²	Credit card (Mastercard® Business Card)	Payment card
Who's it for?	Microbusinesses, SMEs, and large companies	Microbusinesses, SMEs, large companies, and real-estate professionals	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)	Credit card (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)	Credit card (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 service: one

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
BCV-connect EBICS transaction	BCV-net transaction fees apply
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
BCV-connect EBICS transaction	BCV-net transaction fees apply
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)
Online platforms	
BCV-net	no fee ³
BCV-connect EBICS	no fee ³
SWIFT for companies	no fee ^{3,4}
Statements and advices	
Account statement	Depends on account type. Default fee: CHF 3.50 / page
Statement of account balance	Depends on account type. Default fee: CHF 3.50 / page
Transaction statement fee	Depends on account type. Default fee: CHF 0.50 / transaction line
Reprinting account documents	CHF 3.50 / page (excl. VAT)
Copy of a SIC / SWIFT message (day of payment)	CHF 20 / message

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 See pages 11–12 for payment-order fees.

⁴ Additional fees may be charged by SWIFT or another bank.

	Fees
Confirmation of order execution by telephone	CHF 20 / confirmation
Tax statement	Depends on account type. Default fee: none.
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)
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

⁵ Only available for natural persons

⁶ Additional fee of CHF 100 for statements generated outside of the normal reporting period (February)

	Fees
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)
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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Banque Cantonale Vaudoise
Case postale 300
1001 Lausanne

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