

PERSONAL BANKING

BCV account terms and conditions

Effective from 1 March 2024



This brochure provides you with information on the fees and conditions applicable to your banking transactions. It is also available online at www.bcv.ch.

General information

Our fees and conditions may be changed at any time without notice. Fees are applied in Swiss francs or the foreign-currency equivalent. You can find these updates on the BCV website, www.bcv.ch.

Interest rates are available at our branch offices and on our website (www.bcv.ch). If the interest earned on an account totals CHF 200 or more, or if interest is calculated on the account more than once a year, a 35% withholding tax is levied.

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 and purchase of BCV e-code readers, are always subject to VAT.

Outside charges

Costs invoiced to us by couriers, the Post Office or other banks will be billed to the originator or the beneficiary. Costs incurred for specific services will be charged to the originator based on the complexity 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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Current accounts for individuals

	Banking packs		
	Direct	Classic	Premium
Who's it for?	Individuals aged 30 and over	Individuals aged 30 and over	Individuals aged 30 and over
Flat monthly fee	CHF 3.50 Waived if total assets held exceed CHF 10,000 ¹	CHF 7.50 Waived if total assets held exceed CHF 10,000 ¹	CHF 18 Waived if total assets held exceed CHF 50,000 ¹
Special conditions	No fee for the first 6 months	No fee for the first 6 months	-
Account statements	Monthly electronic statements included	Monthly electronic statements included	Monthly electronic statements included
Debit cards (Maestro® or Visa Debit)			
Annual fee	Included ²	Included ²	Included ²
CHF/EUR withdrawals at ATMs operated by BCV or other cantonal banks	Included	Included	Included
CHF withdrawals at other ATMs in Switzerland	CHF 3 / withdrawal	1 withdrawal / month included ³	Included
EUR withdrawals at other ATMs in Switzerland	CHF 5 / withdrawal	CHF 5 / withdrawal	Included
Transactions			
Paper standing orders within Switzerland (in CHF)	CHF 3 / order execution	2 order executions / month included ⁴	Included
BCV-Top payment orders within Switzerland (in CHF)	CHF 1 / order form	1 order / month included ⁵	1 order / month included ⁵
LSV+ direct debit	Included	Included	Included
Over-the-counter withdrawals	CHF 5 / withdrawal	1 withdrawal / month included ⁶	Included

¹ Total amount held in accounts in the same name

² One card per account holder / representative; maximum of two cards per banking pack

³ CHF 3 for each additional withdrawal

⁴ CHF 3 for each additional order execution

⁵ CHF 1 for each additional order form

⁶ CHF 5 for each additional withdrawal

Current accounts for families

	Banking packs	
	Family Direct	Family Classic
Who's it for?	Married or unmarried couples or other family members living in the same home (must be at least 20 years old)	
Flat monthly fee	CHF 15 Waived if family has CHF 15,000 in assets ¹ or a BCV mortgage loan ²	CHF 25 CHF 10 if family has CHF 15,000 in assets ¹ or a BCV mortgage loan ²
Special conditions	No fees for the first six months if either partner is a new customer	
Account statements	Monthly electronic statements included	
Debit cards (Maestro® or Visa Debit)		
Annual fee	Included ³	Included ³
CHF/EUR withdrawals at ATMs operated by BCV or other cantonal banks	Included	Included
CHF withdrawals at other ATMs in Switzerland	CHF 3 / withdrawal	1 withdrawal / month per account included ⁴
EUR withdrawals at other ATMs in Switzerland	CHF 5 / withdrawal	CHF 5 / withdrawal
Transactions		
Paper standing orders within Switzerland (in CHF)	CHF 3 / order execution	2 order executions / month included ⁵
BCV-Top payment orders within Switzerland (in CHF)	CHF 1 / order form	1 order form / month included ⁶
LSV+ direct debit	Included	Included
Over-the-counter withdrawals	CHF 5 / withdrawal	1 withdrawal / month included ⁷
Credit cards (in CHF)		
Annual fee: – Silver Visa/Mastercard® (or PrePaid Mastercard®) – Gold Visa/Mastercard®	Included ⁸ Additional CHF 6 / month ⁸	Included ⁸ Additional CHF 6 / month ⁸

¹ Family assets: The sum of the assets in each partner's current, savings, and securities accounts at BCV, plus the assets in BCV Custodial Savings accounts (subject to parental responsibility) of children living at the same address as the adult family members

² Mortgage loan held by a family as defined in the Family Classic or Family Direct banking pack

³ One card per account holder / representative; maximum of two cards per banking pack

⁴ CHF 3 for each additional withdrawal

⁵ CHF 3 for each additional order execution

⁶ CHF 1 for each additional order form

⁷ CHF 5 for each additional withdrawal

⁸ One primary card and one additional card are included in the banking pack, subject to conditions. Card limits will be set according to income.

Youth current accounts

	Banking packs			
	Junior	Youth	Campus	Young Professional
Who's it for?	7 to 13 year olds	14 to 19 year olds	Students between the ages of 18 and 29	Young professionals between the ages of 20 and 29
Flat monthly fee	Waived	Waived	Waived	CHF 2 Waived if total assets held exceed CHF 10,000 ¹
Special conditions	Withdrawal limit of CHF 10,000 / month	–	–	No fee for the first 6 months
Account statements	Monthly paper statements: no fee	Monthly electronic statements included	Monthly electronic statements included	Monthly electronic statements included
Bank cards				
Debit card annual fee (Maestro® or Visa Debit)	Junior card included	Included	Included	Included ²
CHF/EUR withdrawals at ATMs operated by BCV or other cantonal banks	Included	Included	Included	Included
CHF withdrawals at other ATMs in Switzerland	CHF 3 / withdrawal	CHF 3 / withdrawal	CHF 3 / withdrawal	CHF 3 / withdrawal
EUR withdrawals at other ATMs in Switzerland	CHF 5 / withdrawal	CHF 5 / withdrawal	CHF 5 / withdrawal	CHF 5 / withdrawal
Transactions				
Paper standing orders within Switzerland (in CHF)	–	CHF 3 / order execution	CHF 3 / order execution	CHF 3 / order execution
BCV-Top payment orders within Switzerland (in CHF)	–	CHF 1 / order form	CHF 1 / order form	CHF 1 / order form
LSV+ direct debit	–	Included	Included	Included
Over-the-counter withdrawals	Included	CHF 5 / withdrawal	CHF 5 / withdrawal	CHF 5 / withdrawal

¹ Total amount held in accounts in the same name

² One card per account holder / representative; maximum of two cards per banking back

Savings accounts

	Savings	e-Savings	Junior Savers	Young Savers
Who's it for?	Individuals aged 20 and over	Individuals and the self-employed aged 20 and over with a BCV current account	7 to 13 year olds	14 to 19 year olds
Monthly fee	Waived	Waived	Waived	Waived
Withdrawal limit	CHF 10,000 / month; 3 months' notice required for larger amounts ¹	CHF 10,000 / month; 3 months' notice required for larger amounts ¹	CHF 1,000 / month	CHF 10,000 / month; 3 months' notice required for larger amounts ¹
Banking documents	Electronic payment advices and annual statements included	Electronic payment advices and annual statements included	Paper payment advices and annual statements: no fee	Electronic payment advices and annual statements included
Transactions				
Withdrawals	6 debits / year included; CHF 6 for each additional debit	12 debits / year included, ² CHF 6 for each additional debit	12 debits / year included; CHF 6 for each additional debit	12 debits / year included; CHF 6 for each additional debit
Additional services				
Bank cards	Cash card (upon request) or debit cards ³ (Maestro® or Visa debit) via multi-account function	Debit cards ³ (Maestro® or Visa debit) via multi-account function	Junior debit cards ³ (Maestro® or Visa debit) via multi-account function	Cash card (upon request) or debit cards ³ (Maestro® or Visa debit) via multi-account function

	SavingsPlus	Euro Savings	Custodial Savings
Who's it for?	Individuals and the self-employed aged 20 and over	Individuals and the self-employed aged 18 and over	Anyone under the age of 18
Monthly fee	Waived	Waived	Waived
Monthly withdrawal limit	CHF 20,000 / year; ⁴ 12 months' notice required for larger amounts ¹	EUR 10,000 / month; 3 months' notice required for larger amounts ¹	CHF 10,000 / month; ⁵ 3 months' notice required for larger amounts ¹
Banking documents	Electronic payment advices and annual statements included	Electronic payment advices and annual statements included	Paper payment advices and annual statements included
Transactions			
Withdrawals	Included	According to the fees for each type of transaction	Included (over the counter)
Additional services			
Bank cards	–	Debit cards ³ (Maestro® or Visa Debit)	–

¹ If the required notice is not given, the amount exceeding the withdrawal limit will incur an interest penalty.

² Only possible via BCV-net, BCV Mobile, or ATM.

³ See page 12 for card-related fees.

⁴ Withdrawals possible from the second year

⁵ In accordance with the beneficiary's rights (see brochure on Custodial Savings accounts for more details, available in French only)



Other accounts

	Sight account in CHF and other currencies (except EUR)	EUR sight account	Property	Portfolio	Start Invest and Custodial Start Invest
Who's it for?	Individuals and the self-employed aged 18 or over	Individuals and the self-employed aged 18 or over	Home-owners	For wealth-management purposes	Individuals with an investment-fund savings plan
Flat monthly fee	No flat fee; fees are charged according to account use (minimum of CHF 15 per accounting period)	Waived	Waived	CHF 4	Waived
Withdrawal conditions	–	–	6 months' notice required for payments not property-related	–	–
Total assets ¹ required for fee waiver	–	–	–	CHF 20,000	–
Banking documents	Paper payment advices included; half-yearly account statements CHF 3.50 / page	Paper payment advices included; quarterly account statements CHF 3.50 / page	Paper payment advices and half-yearly account statements included	Electronic payment advices and annual account statements included	Electronic payment advices and annual account statements included
Transactions					
Over-the-counter withdrawals	Foreign currency: 1% commission, min. of CHF 20	3 withdrawals / quarter included ² 1% commission, min. of CHF 20	Included	Foreign currency: 1% commission, min. of CHF 20	Included
Transaction fee	CHF 0.50 / order execution ³	CHF 0.50 / order execution ³	Included	Included	Included
Payments					
Paper payment orders within Switzerland (in CHF)	CHF 25 / order	CHF 25 / order	Included	CHF 25 / order	–
Paper standing orders within Switzerland (in CHF)	Included	Included	Included	12 / year included ⁴	Included for making payments into the account
BCV-Top payment orders within Switzerland (in CHF)	CHF 1 / order form	CHF 1 / order form	CHF 1 / order form	–	–

¹ Total amount held in accounts in the same name

² CHF 5 for each additional withdrawal

³ Excluding payment fees

⁴ CHF 15 for each additional order execution

Bank cards

General fees and conditions

	Debit card (Maestro® or Visa Debit)	PrePaid Mastercard®
Annual fee for primary card	CHF 40	CHF 50, EUR/USD 25
Special conditions	Junior, Youth, and Campus banking packs: fee waived Young Professional, Direct, Classic, Premium, and Family banking packs: no extra card fee ¹	Youth, Campus, and Young Professional banking packs (under 26 years old): fee waived. Family banking packs: no extra card fee (1 card per adult ²)
Annual fee for each additional card	CHF 40	–
Replacement card (if lost or stolen)	CHF 40 Junior banking pack: CHF 20	CHF/EUR/USD 20
Replacement PIN	CHF 5	CHF/EUR/USD 10
Card cancellation or blocking (if lost or stolen or if in arrears or overdrawn)	CHF 20 / cancellation or blocking	CHF/EUR/USD 10 / cancellation or blocking
Limits	Daily and monthly limits set based on customer's needs	Max. monthly limit of CHF 10,000 or EUR/USD 3,000 Youth, Campus, and Young Professional banking packs (under 26 years old): max. CHF 3,000
Postage fees	To receive card by registered mail; optional in Switzerland: postage fees apply; compulsory outside Switzerland: CHF 15	Paper statements: CHF 2 / statement
Other fees		Loading: 1% of amount (min. of CHF 5, EUR/USD 3) Unloading: CHF 20 Request for proof of payment, chargeback or unfounded objection: CHF/EUR/USD 30

¹ One card per account holder / representative; maximum of two cards per banking pack

² One primary and one additional card per family

Silver Visa / Mastercard®	Gold Visa / Mastercard®	Visa Platinum
CHF 100 (half price the first year)	CHF/EUR/USD 200 (half price the first year)	CHF 550, EUR 450, USD 450 (half price the first year)
Youth, Campus, and Young Professional banking packs (under 26 years old): fee waived Family banking packs: no extra card fee (1 card per adult ²)	Family banking packs: CHF 6 / month (1 card per adult ²)	–
Joint statement: CHF 25 Separate statement: CHF 50	Joint statement: CHF 50, EUR/USD 100 Separate statement: CHF 75	Up to 4 Visa cards for free (max. 2 Platinum and 2 Gold)
CHF 20	Included	Included
No fee	No fee	No fee
No fee	No fee	No fee
Max. monthly limit of CHF 10,000	Max. monthly limit of CHF 100,000	Monthly limit set based on customer's needs
Paper statements: CHF 2 /statement	Paper statements: CHF 2 / statement	Included
Late payment fee: CHF 20 per bill	Late payment fee: CHF 20, EUR/USD 15 per bill USD card: credit card bill payments are subject to the fees for foreign currency payments outside Switzerland (see page 14)	Late payment fee: CHF 20, EUR/USD 15 per bill USD card: credit card bill payments are subject to the fees for foreign currency payments outside Switzerland (see page 14)

Bank cards

Transaction fees

	Debit cards (Maestro® or Visa Debit)	Prepaid Mastercard®
In-store purchases in CHF in Switzerland	No fee	No fee
In-store purchases in CHF outside Switzerland	CHF 2 / transaction	1.75% of the amount
In-store purchases in other currencies outside Switzerland	CHF 2 per transaction ¹	1.75% of the amount ²
Online purchases in CHF on Swiss websites	No fee ³	No fee
Online purchases in CHF on foreign websites	No fee ³	1.75% of the amount
Online purchases in other currencies on foreign websites	CHF 1 per transaction ^{1, 3}	1.75% of the amount ²
Gambling transactions ⁴	–	4% of the amount (min. of CHF/EUR/USD 10)
CHF/EUR withdrawals at ATMs operated by BCV or other cantonal banks	No fee ¹	4% of the amount (min. of CHF/EUR/USD 10) ²
CHF withdrawals at other ATMs in Switzerland	CHF 3 / withdrawal Classic banking pack: 1 free withdrawal / month Premium banking pack: waived	4% of the amount (min. of CHF/EUR/USD 10)
EUR withdrawals at other ATMs in Switzerland	CHF 5 / withdrawal ¹ Premium banking pack: waived	4% of the amount (min. of CHF/EUR/USD 10) ²
Withdrawals at ATMs outside Switzerland	CHF 5 + 0.5% of the amount ¹	4% of the amount (min. of CHF/EUR/USD 10) ²
Over-the-counter withdrawals outside Switzerland	–	4% of the amount (min. of CHF/EUR/USD 10) ²

¹ Amount converted at the rate set by BCV

² Amount converted at the rate set by Viseca

³ Only possible with the Visa Debit card

⁴ Lottery, betting, and casino transactions (excluding Swisslos and Loterie Romande)

Silver Visa/Mastercard®	Gold Visa/Mastercard®	Visa Platinum
No fee	No fee	No fee
1.75% of the amount	1.75% of the amount	1.75% of the amount
1.75% of the amount ²	1.75% of the amount ²	1.75% of the amount ²
No fee	No fee	No fee
1.75% of the amount	1.75% of the amount	1.75% of the amount
1.75% of the amount ²	1.75% of the amount ²	1.75% of the amount ²
4% of the amount (min. of CHF 10)	4% of the amount (min of CHF/EUR/USD 10)	4% of the amount (min. of CHF/EUR/USD 10)
4% of the amount (min. of CHF 10) ²	4% of the amount (min. of CHF 10) ²	1.5% of the amount (min. of CHF 5, EUR/USD 3.50) ²
4% of the amount (min. of CHF 10)	4% of the amount (min. of CHF 10)	2.5% of the amount (min. of CHF 5, EUR/USD 3.50)
4% of the amount (min. of CHF 10) ²	4% of the amount (min. of CHF 10) ²	2.5% of the amount (min. of CHF 5, EUR/USD 3.50) ²
4% of the amount (min. of CHF 10) ²	4% of the amount (min. of CHF/EUR/USD 10) ²	3.5% of the amount (min. of CHF 10, EUR/USD 7) ²
4% of the amount (min. of CHF 10) ²	4% of the amount (min. of CHF/EUR/USD 10) ²	+ 4% of the amount (min. of CHF 10, EUR/USD 7) ²

Payment orders

CHF payments within Switzerland

	Electronic payment	Paper order
Payment order	No fee	CHF 25 / order
Standing order	No fee	In accordance with account terms and conditions or CHF 3 / order execution
Payment order submitted by email, fax, or telephone or over the counter	–	CHF 30 / order execution
BCV-Top payment order	–	In accordance with account terms and conditions or CHF 1 / order form
LSV+ direct debit	No fee	–
eBill	No fee	–

Foreign-currency payments within Switzerland and payments outside Switzerland

	Electronic payment order	Paper order
Payment order	SEPA ¹ payments: no fee Non-SEPA payments: CHF 6 / beneficiary ²	CHF 5 / beneficiary ² + CHF 25 / order
Standing order	SEPA ¹ payments: no fee Non-SEPA payments: CHF 6 / beneficiary ²	CHF 10 / beneficiary ² + CHF 3 / order execution
Other fees		
Payment confirmation	CHF 20 / confirmation	
Urgent payment order	CHF 20 / order	
BCV-net and BCV Mobile login authentication		
Via smartID, Smart Code	No fee	

¹ Single Euro Payments Area (SEPA)

- Wire transfers in euros to a bank in another SEPA country
- The beneficiary's IBAN must be indicated
- The beneficiary's BIC must be indicated
- The "Shared charges (SHA)" option must be selected
- There should be no comments in the "Comments for BCV" field

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

- Shared charges (SHA): 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 (BEN): The beneficiary pays all fees, including those charged by BCV, their bank, and any intermediaries.
- Paid by originator (OUR): The originator pays all fees, including those charged by BCV (min. of CHF 20 per transaction), the beneficiary's bank, and any intermediaries.

Other transactions

Over-the-counter transactions

CHF withdrawals	In accordance with account terms and conditions or CHF 5 / withdrawal ⁵
CHF deposits	No fee
Foreign-currency withdrawal from or deposit into an account in the same currency	1% commission, min. of CHF 20 ⁵
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 or CHF 5 / transaction
In cash	CHF 8 / transaction if not a BCV customer
Foreign-currency delivery (min. of 100, max. of 10,000 per order)	CHF: ³ 1.5% of the amount (min. of CHF 30) EUR/USD: ³ 1% of the amount Other currencies: No fee

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) ⁴
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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 capital value (excl. VAT)

³ Debited from an account in that currency

⁴ For metals subject to VAT

⁵ For large withdrawals, please contact us for the fee

Searches and requests

Address searches for returned letters	Min. of CHF 25 / search + external service providers' fees (excl. VAT)
Searches regarding payment transactions	CHF 150 / hour (min. of CHF 75, printing documents extra)
Reprinting documents, advices, and statements	CHF 3.50 / page (excl. VAT)
Copy of a SIC / SWIFT message confirming a payment	CHF 20 / message
Request for confirmation of loan agreement	CHF 50 / confirmation
Request to modify payments and Request to return funds	CHF 30 per CHF payment within Switzerland CHF 40 per foreign-currency payment within Switzerland or per payment outside Switzerland
Request for information regarding incoming/outgoing funds	CHF 5 / payment

Other fees

Banking documents

Paper documents (payment advice, account statement, tax statement)	In accordance with account terms and conditions or CHF 1 / paper document (+ postage) or, if the client prefers, a flat fee of CHF 2 / month per client relationship and per recipient (+ postage)
Statements	CHF 3.50 / page (+ postage if sent by mail)
Tax statement for securities and income	CHF 10 / position (excl. VAT) min. of CHF 40 ¹
Statement of full banking relationship	CHF 200 (excl. VAT) ²
Manual debit/credit advice	CHF 10 / advice
Copy of counter receipt	CHF 5 / receipt (excl. VAT)
Reprinting paper documents	CHF 3.50 / page (excl. VAT)
Fee for sending faxes	CHF 15 / fax of max. of 10 pages CHF 1 / additional page
Postage fee	In accordance with Post Office fees

Inventory for inheritance, guardianship, or curatorship

Per item excluding safe custody assets	CHF 25
Per item in safe custody	CHF 10, min. of CHF 50

Miscellaneous

Reminder fee	CHF 20
Administrative fee for dormant accounts	CHF 300 / year (excl. VAT)
Declaration of dormant account	CHF 500 / declaration (+ search fee) (excl. VAT)
Building loan account	Statement fee of min. CHF 15 / half year (or per quarter for a negative balance)
Security Deposit account	CHF 100 / account Fee waived for customers who have: <ul style="list-style-type: none"> • a BCV current account that is regularly credited (with salary, annuity, or pension payments, for example) • a BCV investment solution • a BCV mortgage loan
Cash card cancellation fee (if lost or stolen)	CHF 20 / cancellation
Replacement cash card	CHF 10 / card
Fees for customers residing outside of Switzerland	CHF 30 / month per client relationship This fee is waived for the following individuals: <ul style="list-style-type: none"> • Swiss nationals with more than CHF 50,000 in assets held at BCV • cross-border workers • individuals under the age of 18 • individuals who hold only: <ul style="list-style-type: none"> - a Security Deposit account - an Epargne 3 account - a vested benefits account - life insurance Exceptions may apply.

¹ Additional fee of CHF 100 (excl. VAT) for statements generated outside of the normal reporting period (February)

² Reminder fees, where 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.

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 check	No fee
BCV personal check	CHF 20 / check for issuer No fee for recipient
Traveler's check	No fee ³
Other checks	For immediate payment subject to collection: CHF 30 / check ³ Credit after collection (value date on day of collection): CHF 50 / check ^{1,2,3}
Issuing checks	
Personal check	CHF 2 / check (min. of 50 checks)
Bank checks debiting a BCV account	CHF 50 / check ³
Additional transaction fees	Depending on account conditions applicable to paper payment orders
Other fees	
Copy of check	CHF 30 / check
Voiding a check	CHF 50 / check
Bounced check	CHF 50 / check

¹ Any fees charged by intermediary banks shall be paid by the customer.

² Availability of funds: approximately 1 to 2 weeks for Swiss checks; approximately 6 to 8 weeks for foreign checks.

³ Additional postage fees may apply.



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