

## A) Charges applicable to all credit transactions

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<b>Arrangement and increased-limit fees</b>	2‰ of the principal or the limit, min. 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, min. CHF 350 – max. CHF 1000
<b>Operations requested by the Customer</b>	
• partial or full consolidation; conversion to another product; renewal of a fixed-rate mortgage loan; changes to repayment terms	CHF 250 per operation
• 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 instalment</b>	0.5% increase in the interest rate applied to the principal due, from date of missed instalment until payment
<b>Reminders</b>	CHF 20 per reminder
<b>Tax statement</b>	CHF 10 per statement
<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 annum (half if delivered during second part of year), min. CHF 50 – max. CHF 125, with the exception of mortgage loans (no charge)
<b>Custody of insurance policies</b>	CHF 50 per policy per year (half if delivered during second half of the year)

## B) Overdrawn current accounts

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<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

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<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

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.