

A) Charges applicable to all credit transactions

Arrangement and increased-limit fees	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
Credit operations	
<ul style="list-style-type: none"> • Simple administrative operations: partial or full consolidation; changes to existing products or conversion to another product; renewal of a fixed-rate mortgage loan; changes to repayment terms 	CHF 250 per operation
<ul style="list-style-type: none"> • 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
Review fees	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
Interest rate increment in case of late payment of a mortgage loan installment	0.5% increase in the interest rate applied to the principal due, from date of missed installment until payment
Reminders	CHF 20 per reminder (+VAT*)
Tax statement	Free of charge
Document research	CHF 100/hour
Postage and other banks' fees	Charges invoiced by delivery or messaging companies and other banks borne by the Customer
Payment slip instead of direct debit	CHF 50 per payment slip
Custody of mortgage deeds	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
Custody of insurance policies	CHF 50 per policy per year (half if delivered during second half of the year)

B) Overdrawn current accounts

Charge for exceeding credit limit	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

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

* VAT (7.7%) 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.