



# RETAIL SERVICES

VALID FROM JANUARY 2022



BANCA DEL SEMPIONE  
SIMPLON BANK  
BANQUE DU SIMPLON





# PRINCIPLES OF APPLICATION

## Introduction

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### Calculation and Charges

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Unless otherwise specified, the fees contained in this document are calculated per transaction or on an annual basis ("p.a."). In the case of management, advisory or custody account charges, the calculation considers the monthly average value of the assets (of the securities in the case of custody account charges) and billed quarterly. On the other hand, the costs applied per transaction are usually charged when the transaction occurs.

### Value Added Tax (VAT)

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The values contained in this document do not include the Value Added Tax. In case it has to be applied, it will be charged as a supplement.

### Cantonal and Federal Stamp

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For more information on the Cantonal and Federal Stamp, please visit the related websites where you can find the latest updates on the matter (website: "dipartimento delle finanze e dell'economia ticinese" and website: "amministrazione federale delle contribuzioni").

## 1 Account conditions

### 1.1 Maintenance costs

Account opening	Free of charge
Account statement	
Current account <sup>1</sup>	CHF 20
Salary account	CHF 20
Metal accounts holding <sup>2</sup>	0.25%
Minimum	CHF 80 p.a.
Postal dispatches <sup>3</sup>	CHF 2.5 per dispatch CH CHF 3.5 per dispatch abroad

### 1.2 Print of account statements<sup>4</sup>

Annual, <sup>5</sup> semiannual and quarterly	CHF 40 p.a.
Monthly	CHF 100 p.a.
Per movement	CHF 200 p.a.

### 1.3 E-Banking service

E-Banking access	Free of charge
Reprint of password	CHF 25
Substitution of access device (token)	CHF 50

## NOTES

**1.** Charges are made at each account statement (usually 2 times per year) and they do not include the accounting cost of CHF 1 applied per movement in the period. Deposit and savings accounts are free of charge

**2.** Gold, Platinum, Palladium, Silver

**3.** Communication sent through the e-Banking is free of charge

**4.** Savings accounts and extemporaneous information extracts created by your consultant are free of charge

**5.** Salary account is free of charge

**Photograph 1** (cover): Glacier of Aletsch

**Photograph 2** (previous page): Glacier of Rhone

**Fotografia 3:** Glacier of Gorner



#### 1.4 Safe-deposit boxes<sup>1</sup>

Key custody (1 or 2 keys deposited) headquarter and branches	CHF 50 p.a
Replacement of ruined keys	CHF 50 per key
Complete change of lock with or without forcing	Price charged by the service provider plus 10% bank fees
Guarantee deposit	CHF 500

#### 1.5 Closing an account

Account closure <sup>2</sup>	CHF 250
Account closure (if made only of savings or salary accounts)	CHF 50

#### 1.6 Other

Encrypted relationship rights	CHF 1'000 p.a.
Retained mail	CHF 300 p.a.
Costs of processing unclaimed assets	CHF 200 p.a.

#### NOTES

*Note:* An "agio" may be applied to cash operations depending on the type, amount and currency of the transaction

**1.** For more information on categories, measures and annual rates, please contact your advisor of reference

**2.** Cost that does not consider the fee on any transfers of securities to other banks (for more information see "Wealth management services")



## 2 Conditions for deposits and payments

### 2.1 Payments in Switzerland in CHF

Via mail	CHF 1 per QR-bill
Bank wire transfer	CHF 3 per payment
Via e-Banking <sup>1</sup>	Free of charge

### 2.2 Payments in Switzerland or abroad in foreign currency <sup>2,3</sup>

Via SWIFT in USD	CHF 50 per payment
Via SWIFT in other currencies	CHF 20 per payment
Via e-Banking in USD	CHF 10 per payment
Via e-Banking in other currencies	CHF 6 per payment

### 2.3 Other

Extras <sup>4</sup>	
Payments requested via phone	CHF 6 per payment
Notice of the payment to the beneficiary via phone or fax	CHF 25 per message
Standing orders <sup>5</sup>	CHF 50 per order
Investigation <sup>6</sup>	CHF 50 - 100
Internal transfers, direct debits via LSV, provision of postal payment slips with QR code	Free of charge

## NOTES

**1.** Maximum CHF 50'000 or equivalent per day or per order

**2.** Charging of the correspondent's costs if these costs are expressly due to the orderer

**3.** At 31/12 of each year, for each outgoing transfer from foreign currency accounts, a fee of 0.05% is applied (maximum cumulative per transaction: CHF 500)

**4.** To be understood as a charge to be added to the price of the "basic" service used

**5.** Free of charge via e-Banking

**6.** Includes e.g. recalls, complaints, reminders

**Photograph 4:** Glacier of Pers



### 3 Conditions for checks and bancomat

#### 3.1 Cashing of checks <sup>1</sup>

Swiss checks	CHF 15
Foreign checks	CHF 30

#### 3.2 Checks issuance

In CHF	CHF 20
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#### 3.3 Unpaid or recalled checks

Return costs	CHF 50 Switzerland
	CHF 50 abroad

#### 3.4 VISA Debit <sup>2</sup>

Card annual cost	CHF/EUR 30
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*For further details on the product please refer to the brochure published in the "Publications" section of the website.*

### NOTES

1. The cashing will take place only after receiving confirmation of payment. Any third-party expenses will be charged in full.

2. Any third-party expenses will be charged in full



## 4 Conditions for fixed term deposits

### 4.1 Term deposits<sup>1</sup>

Minimum amount	CHF 100'000 or equivalent
Currencies	CHF, EUR, USD, GBP
Minimum duration	1 month
Rate	Market conditions
Expenses	CHF 10 per account statement

### 4.2 Fiduciary placements

Accepted for periods of 7-14 days, 1-2-3-6-12 months or 2 days at sight. Other periods must be agreed each time. They can only be made when the complete documentation has been signed. Amounts exceeding the minimum must be multiple for an equivalent value of CHF 5'000

	Deposits 1,2,3,6 & 12 months	Deposits 2 days at sight
Minimum amount	CHF 100'000 or equivalent	CHF 100'000 or equivalent
Currencies	On request	On request
Minimum duration	1 month	7 days
Rate	Market conditions	Market conditions
Fee <sup>2</sup>	0.75% (min. CHF 100)	0.75% (min. CHF 100)
Expenses <sup>3</sup>	CHF 25	CHF 25

## NOTES

1. Interest income is subject to federal withholding tax.

2. For clients with asset management mandate the fee is 0.50% with a minimum of CHF 100

3. In the respective currency of the deposit at the exchange rate of the day, applied to each opening, change of rate and change of capital

**Photograph 5:** Moiry Glacier

## DISCLAIMER

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