



Name of the account provider: VP Bank Ltd, Vaduz
Account name: Personal account in banking package (Basic, Comfort, Premium or Nova)
Date: 1 November 2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in (prices and conditions).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	
Includes a package of services consisting of: In unlimited numbers: <ul style="list-style-type: none"> • No turnover commission of the debit entry for personal account • Transfers via e-banking/e-banking mobile <ul style="list-style-type: none"> • Domestic/foreign payment in CHF/EUR • Crediting transfers • Setting up or amending standing orders in e-Banking • Execution of standing orders <ul style="list-style-type: none"> • Domestic/foreign payment CHF/EUR • Execution of direct debits • Paying with the debit card at a point of sale (PoS) in domestic • Cash deposit CHF at VP Bank ATM/counter • Cash withdrawals <ul style="list-style-type: none"> • CHF/EUR at VP Bank ATM • CHF at VP Bank counter • CHF at third-party ATMs LI/CH In limited number: <ul style="list-style-type: none"> • Issue of a VP Bank Debit Mastercard incl. free CHF cash withdrawals in LI/CH • Limited number of bookings per year included Services beyond these quantities will be charged separately.	[VP Bank Basic] Monthly CHF 10 Total annual fee CHF 120 [VP Bank Comfort] Monthly CHF 15 Total annual fee CHF 180 [VP Bank Premium] Monthly CHF 50 Total annual fee CHF 600 [VP Bank Nova] Monthly free Total annual fee free
<small>[VP Bank Basic: 150 bookings; VP Bank Comfort: 250 bookings; VP Bank Nova and Premium: unlimited number]</small>	
Payments (excluding cards)	
Bank transfer Payment charges	<ul style="list-style-type: none"> • e-banking/e-banking mobile order (automatic) Per order • Domestic/foreign payment in other currencies CHF 8 • Standard order (manual) <ul style="list-style-type: none"> • Domestic payment (LI/CH) in CHF CHF 20

	<ul style="list-style-type: none"> • Domestic payment in EUR / other currencies CHF 20 • Foreign payment in CHF/EUR/ other currencies CHF 20 • Surcharge per order for manual payment orders via letter, form, fax, e-mail, telephone and bank counter CHF 20 • Payment order convenience domestic payment (LI/CH) in CHF CHF 2
OUR charges for foreign currency payments	<ul style="list-style-type: none"> • EUR <ul style="list-style-type: none"> from EUR 1'000 EUR 10 from EUR 10'000 EUR 25 from EUR 10'000 EUR 40 • USD <ul style="list-style-type: none"> from USD 25'000 USD 20 from USD 100'000 USD 40 from USD 100'000 USD 60 • Other currencies CHF 35
Standing order Setting up	Non e-banking CHF 10
Cards and cash	
Paying with debit card at a point of sale (PoS)	• Abroad CHF 1.50 + third-party fees
Cash deposit foreign currency Discount on transaction amount	<ul style="list-style-type: none"> • Bank counter <ul style="list-style-type: none"> • EUR/USD 0.25% • Other currencies 0.50%
Cash withdrawals EUR	<ul style="list-style-type: none"> • At other banks' ATMs LI/CH CHF 5 + third-party fees
Cash withdrawals foreign currency Premium on transaction amount	<ul style="list-style-type: none"> • Foreign ATMs abroad CHF 5 + third-party fees • Bank counter 1.00% • Account closure 1.50%
Overdrafts and related services	
Tolerated account overdraft Debit interest rate (variable interest rate) • Private account	12.000%

Information on additional services	
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above).	
Service	Fee
Maintaining the account	
Periodic account balancing fees outside the package	Per balancing quarterly CHF 5 Total annual fees CHF 20
Booking fees for accounts outside the package	Per transaction CHF 0.30
Debit card outside the package	
• VP Bank ATM Card	Total annual fees CHF 20
• VP Bank Debit Mastercard (Europe)	Total annual fees CHF 50
• VP Bank Debit Mastercard international	Total annual fees CHF 70