



Name of the account provider: VP Bank Ltd, Vaduz
Account name: Personal account in banking package VP Sensa (Pro)
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	
<p>Maintaining the account Banking package VP Sensa</p> <p>[Banking package VP Sensa Pro]</p> <p>Includes a package of services consisting of:</p> <p>In unlimited numbers:</p> <ul style="list-style-type: none"> • No turnover commission of the debit entry for personal account • Unlimited number of bookings • Transfers via e-banking/e-banking mobile <ul style="list-style-type: none"> • Domestic/foreign payment in CHF/EUR and other currencies • 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/EUR at VP Bank ATM/counter • Cash withdrawals <ul style="list-style-type: none"> • CHF/EUR at VP Bank ATM/counter • Cash withdrawal CHF at third-party ATMs LI/CH <p>In limited number:</p> <ul style="list-style-type: none"> • Issue of a VP Bank Debit Mastercard incl. free CHF cash withdrawals in LI/CH <p>Services beyond these quantities will be charged separately.</p>	<p>Monthly CHF 150 Total annual fee CHF 1'800 <small>CHF 300, if client domicile outside the focus market of VP Bank Ltd (CHF 3'600 p.a.)</small></p> <p>[Monthly [CHF 100] [Total annual fee] [CHF 1'200] <small>[CHF 200, if client domicile outside the focus market of VP Bank Ltd (CHF 2'400 p.a.)]</small></p>

Payments (excluding cards)		
Bank transfer Payment charges	<ul style="list-style-type: none"> • Standard order (manual) per order • Domestic payment (LI/CH) in CHF CHF 60 • Domestic payment in EUR / other currencies CHF 60 • Foreign payment in CHF/EUR/ other currencies CHF 60 • Payment order convenience CHF 2 • domestic payment (LI/CH) in CHF 	
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 100'000 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 withdrawals EUR	At other banks' ATMs LI/CH	CHF 5
Cash withdrawals foreign currency	Foreign ATMs abroad	CHF 5 + third-party fees
Premium on transaction amount	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