Conditions
Accounts and payment services

valid from 1 July 2026

Accounts

	Current account	Deposit account
Suitability / use	For business or private purposes, payment services, securities, foreign exchange, and precious metal transactions	For private purposes only, private payment services, securities, foreign exchange, and precious metal transactions
Currency	CHF, EUR, and major foreign currencies	CHF
Balance always available	yes	yes
Balancing	quarterly	quarterly
Credit interest rate **Debit interest rate**	no interest refinancing costs plus margin, at least 6.00 % per year	on request refinancing costs plus margin, at least 6.00 % per year
Capital contribution account	CHF 500 – CHF 1'000	
Statement of fees for natural persons	free of charge	free of charge
Basic service fee	Includes account maintenance, booking fees, shipping fees, turnover commission in payment transactions and cross-border fee. The client-specific tariff levels depend on the product usage and risk category and are listed on the factsheet "Basic service fee".	

Neue Bank

Payment services

Incoming payments

	Fee
Incoming payments, CHF and foreign	free of charge
Incoming payments, Postfinance CHF	Postfinance fees passed on

Payment orders

	Fee – manual	Fee – E-banking
Domestic CHF	CHF 10	free of charge
Foreign CHF	CHF 15	CHF 5
Domestic / foreign, foreign currency	CHF 15	CHF 5
Internal bank payments	free of charge	free of charge
Express payment order	CHF 20	CHF 20
Create standing order	CHF 10	free of charge
Change standing order	CHF 10	free of charge
Direct debit create or change	free of charge	

Other fees

	Fee	Note
Confirmation of execution	CHF 30	
Payment revocation	CHF 25	
Creation of payment order	CHF 15	
Agio / Disagio EUR **Agio / Disagio other foreign currency**	min. 0.25 % min. 0.30 %	
Payment inquiries	CHF 30	or by the hour (according to the tariff for general research)

Notices

Value added tax

All prices are in Swiss francs (CHF) or the equivalent, excluding any value added tax (VAT) owed.

Cost transparency

The EU Markets in Financial Instruments Directive (MiFID) has governed the securities business in Europe since November 2007. The Directive has been revised with a view to enhancing investor protection and transparency of financial markets. The recast Directive (MiFID II) entered into force on 3 January 2018. Detailed information on implementation of the cost transparency provisions of MiFID II at Neue Bank AG can be found on our website www.neuebankag.li.

Disclaimer

In exceptional market situations, for additional services, or in the event of extraordinary costs, the bank may charge additional outlay in the form of additional fees or higher prices and is in particular entitled to charge negative interest on account balances to the client where the bank is obliged to pay such negative interest itself.

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