



Name of the account provider: VP Bank Ltd, Vaduz
Account name: Account package VP Sensa (Pro)
Date: July 1, 2026

- 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 details can be found in the brochure "Services 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:	[VP Sensa] Monthly Total annual fee CHF 150 CHF 1'800 CHF 300 per month for clients, whose domicile is outside VP Bank's target market. (CHF 3'600 p.a.) [VP Sensa Pro] (for clients with external asset management) Monthly Total annual fee CHF 100 CHF 1'200 CHF 200 per month for clients, whose domicile is outside VP Bank's target market. (CHF 2'400 p.a.)
• Turnover commission¹ CHF/EUR/USD 1 ‰; other currencies 2 ‰) In unlimited numbers: • Unlimited number of bookings • Transfers via e-banking/e-banking mobile • Domestic/foreign payment in CHF/EUR and other currencies • Crediting transfers • Setting up or amending standing orders in e-banking • Execution of standing orders • Domestic/foreign payment CHF/EUR • Execution of direct debits • Paying with the debit card at a point of sale (PoS) in domestic [for VP Sensa clients only] • Agio/Disagio for cash withdrawals/ deposits in EUR • Cash withdrawals and cash deposits in CHF and EUR at VP Bank ATMs and teller counters • Cash withdrawals in CHF at third-party ATMs in Liechtenstein and Switzerland In limited number: • Issue of a VP Bank Debit Mastercard [for VP Sensa customers] Services beyond these quantities will be charged separately.	1) No transaction fees up to CHF 50,000 per quarter

Payments (excluding cards)		
Bank transfer Payment charges	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 domestic payment (LI/CH) in CHF	CHF 2
OUR charges for foreign currency payments	• CHF/EUR	CHF/EUR 10
	from CHF/EUR 1'000	CHF/EUR 25
	from CHF/EUR 10'000	CHF/EUR 40
	• USD	USD 20
	from USD 25'000	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) [for VP Sensa customers]	Abroad	CHF 1.50 + third-party fees
Cash deposit foreign currency Discount on transaction amount	Bank counter	
	• USD	0.25%
	• Other currencies	0.50%
Cash withdrawals CHF	At other banks' ATMs LI/CH	CHF 5
	Foreign ATMs abroad	CHF 5
		+ third-party fees
Cash withdrawals foreign currency Premium on transaction amount	Bank counter	
	• USD	1.00%
	• Other currencies	1.50%
Overdrafts and related services		
Tolerated account overdraft Debit interest rate (variable interest rate) • Current account		8.500%

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 • VP Bank Debit Mastercard (Europe) • VP Bank Debit Mastercard international	Total annual fees	CHF 20
	Total annual fees	CHF 50
	Total annual fees	CHF 70