



**Name of the account provider:** VP Bank Ltd, Vaduz  
**Account name:** Current 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
<b>General account services</b>	
<b>Maintaining the account</b>	
Includes a <b>package</b> of services consisting of: <ul style="list-style-type: none"> <li>• Turnover commission<sup>1</sup> CHF/EUR/USD 1 ‰; other currencies 2 ‰)</li> </ul> <p>1) Min. CHF 5 per account statement, max. CHF 2,000 per transaction. The turnover commission does not apply to transactions in securities, foreign exchange, time deposits and precious metals.</p> <p><b>In unlimited numbers:</b></p> <ul style="list-style-type: none"> <li>• Transfers via e-banking/e-banking mobile <ul style="list-style-type: none"> <li>• Domestic/foreign payment in CHF/EUR</li> </ul> </li> <li>• Crediting transfers</li> <li>• Setting up or amending standing orders in e-Banking</li> <li>• Execution of standing orders <ul style="list-style-type: none"> <li>• Domestic/foreign payment CHF/EUR</li> </ul> </li> <li>• Execution of direct debits</li> <li>• Paying with the debit card at a point of sale (PoS) in domestic</li> <li>• Cash deposit CHF at VP Bank ATM/counter</li> <li>• Cash withdrawals <ul style="list-style-type: none"> <li>• CHF/EUR at VP Bank ATM</li> <li>• CHF at VP Bank counter</li> <li>• Cash withdrawal CHF at third-party ATMs LI/CH</li> </ul> </li> </ul> <p><b>In limited number:</b></p> <ul style="list-style-type: none"> <li>• Issue of a VP Bank Debit Mastercard incl. free CHF cash withdrawals in LI/CH</li> <li>• Limited number of bookings per year included</li> </ul> <p>Services beyond these quantities will be charged separately.</p>	<p>[VP Bank Basic]  Monthly CHF 10  <b>Total annual fee CHF 120</b></p> <p>[VP Bank Comfort]  Monthly CHF 15  <b>Total annual fee CHF 180</b></p> <p>[VP Bank Premium]  Monthly CHF 50  <b>Total annual fee CHF 600</b></p> <p>[VP Bank Nova]  Monthly free  <b>Total annual fee free</b></p> <p>[VP Bank Basic: 150 bookings; VP Bank Comfort: 250 bookings; VP Bank Nova and Premium: unlimited number]</p>

<b>Payments (excluding cards)</b>	
<b>Bank transfer</b> Payment charges	<ul style="list-style-type: none"> <li>• e-banking/e-banking mobile order (automatic) Per order</li> <li>• Domestic/foreign payment in other currencies CHF 8</li> <li>• Standard order (manual) <ul style="list-style-type: none"> <li>• Domestic payment (LI/CH) in CHF CHF 20</li> <li>• Domestic payment in EUR / other currencies CHF 20</li> <li>• Foreign payment in CHF/EUR/ other currencies CHF 20</li> <li>• Surcharge per order for manual payment orders via letter, form, fax, e-mail, telephone and bank counter CHF 20</li> </ul> </li> <li>• Payment order convenience domestic payment (LI/CH) in CHF CHF 2</li> </ul>
OUR charges for foreign currency payments	<ul style="list-style-type: none"> <li>• EUR <ul style="list-style-type: none"> <li>from EUR 1'000 EUR 10</li> <li>from EUR 10'000 EUR 25</li> <li>from EUR 100'000 EUR 40</li> </ul> </li> <li>• USD <ul style="list-style-type: none"> <li>from USD 25'000 USD 20</li> <li>from USD 100'000 USD 40</li> <li>from USD 100'000 USD 60</li> </ul> </li> <li>• Other currencies CHF 35</li> </ul>
<b>Standing order</b> Setting up	Non e-banking CHF 10
<b>Cards and cash</b>	
<b>Paying with debit card at a point of sale (PoS)</b>	• Abroad CHF 1.50 + third-party fees
<b>Cash deposit foreign currency</b> Discount on transaction amount	<ul style="list-style-type: none"> <li>• Bank counter <ul style="list-style-type: none"> <li>• EUR/USD 0.25%</li> <li>• Other currencies 0.50%</li> </ul> </li> </ul>
<b>Cash withdrawals EUR</b>	• At other banks' ATMs LI/CH CHF 5 + third-party fees
<b>Cash withdrawals foreign currency</b> Premium on transaction amount	<ul style="list-style-type: none"> <li>• Foreign ATMs abroad CHF 5 + third-party fees</li> <li>• Bank counter 1.00%</li> <li>• Account closure 1.50%</li> </ul>
<b>Overdrafts and related services</b>	
<b>Tolerated account overdraft</b> Debit interest rate (variable interest rate) • Current account	8.500%

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