



**Name of the account provider:** VP Bank Ltd, Vaduz  
**Account name:** Primary account  
**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>	
	Per quarter CHF 10 <b>Total annual fee CHF 120</b>
<ul style="list-style-type: none"> <li>• Booking fees for accounts outside the package</li> </ul> <p>Includes a <b>package</b> of services consisting of:</p> <ul style="list-style-type: none"> <li>• Issue of a VP Bank Debit Mastercard<sup>1</sup> incl. free CHF cash withdrawals in LI</li> </ul> <p><b>In unlimited numbers:</b></p> <ul style="list-style-type: none"> <li>• No turnover commission of the debit entry for personal account</li> <li>• Transfers<sup>2</sup> 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 at VP Bank ATM/counter</li> <li>• CHF at third-party ATMs LI/CH</li> </ul> </li> </ul>	Per transaction CHF 0.30
<b>Payments (excluding cards)</b>	
<b>Bank transfer<sup>2</sup></b> Payment charges	Per order
	<ul style="list-style-type: none"> <li>• e-banking/e-banking mobile order (automatic) <ul style="list-style-type: none"> <li>• Domestic/foreign payment in other currencies CHF 8</li> </ul> </li> <li>• Standard order (manual) <ul style="list-style-type: none"> <li>• Domestic payment (LI/CH) in CHF CHF 20</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <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> <li>• Payment order convenience domestic payment (LI/CH) in CHF CHF 2</li> </ul>
<b>Standing order</b> Setting up	Non e-banking CHF 10
<b>Cards and cash<sup>1</sup></b>	
<b>Paying with debit card at a point of sale (PoS)</b>	<ul style="list-style-type: none"> <li>• Abroad CHF 1.50 + third-party fees</li> </ul>
<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>	<ul style="list-style-type: none"> <li>• At other banks' ATMs LI/CH CHF 5 + third-party fees</li> </ul>
<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) • Private account	12.000%

<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>	
Ordering a replacement debit card	Per order	CHF 20
Daily account statement	Original and copy	CHF 60
Monthly account statement	Original and copy	CHF 40

1) Outgoing transfers within Liechtenstein and the EEA (not possible outside the EEA).

2) Debit card for payments or cash withdrawals within Liechtenstein and the EEA (not possible outside the EEA).