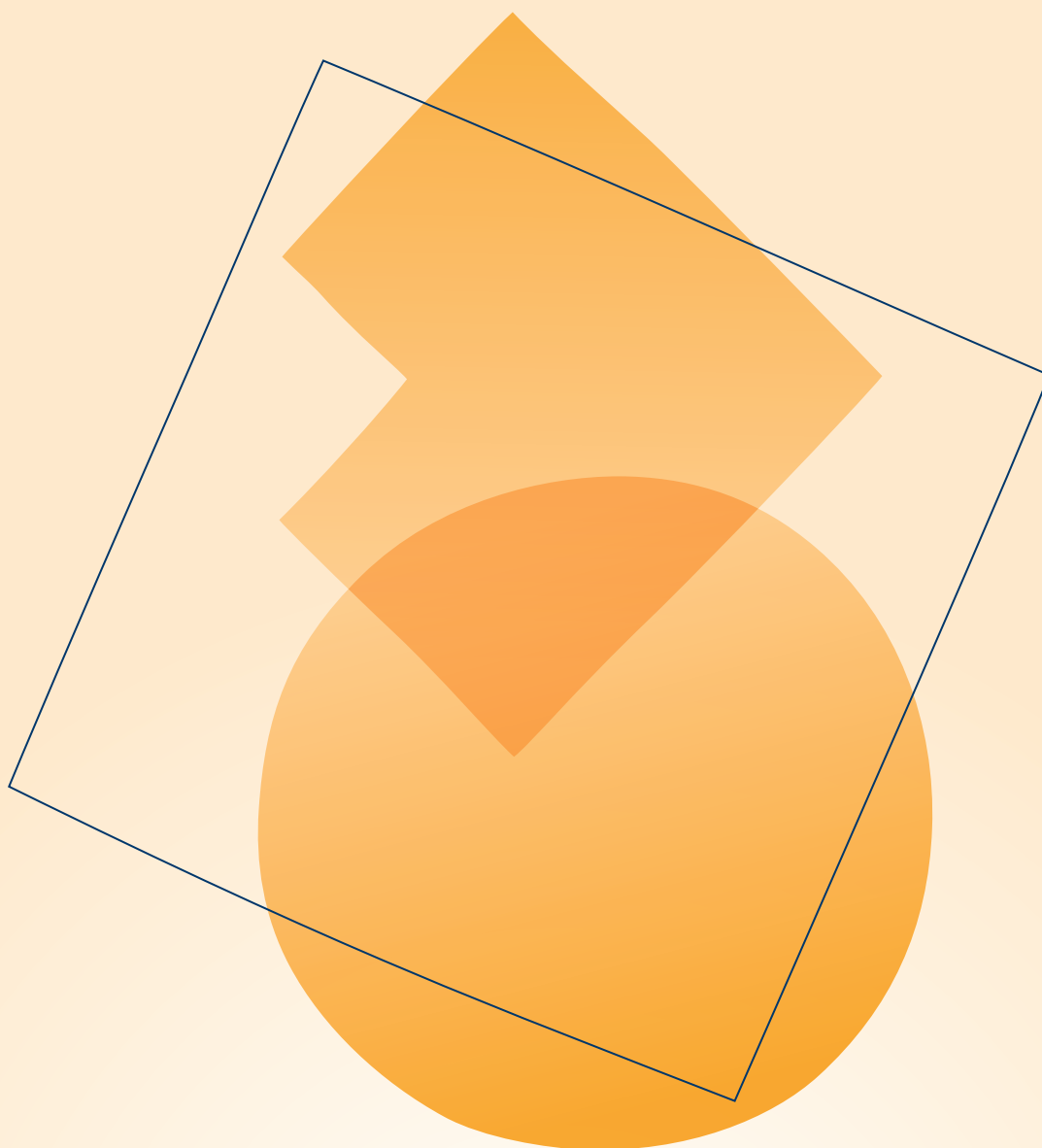


# Accounts and payment services



# Banking packages

	VP Bank <b>Basic</b>	VP Bank <b>Comfort</b>	VP Bank <b>Premium</b>
<b>Paying and saving</b>			
Private accounts in CHF	1	1	2
Foreign currency accounts <sup>1</sup>	1	2	4
Savings accounts in CHF	2	2	2
No. of transactions per year	150	250	Indefinite
e-banking payments in CHF/EUR within the EU/EEA free of charge <sup>2</sup>	•	•	•
<b>Cards</b>			
VP Bank Debit Mastercard incl. free CHF cash withdrawals in LI/CH	1	1	2
Credit cards (MasterCard/VISA) <sup>3</sup>		1 Silver/Classic	2 Gold (1 main card / 1 additional card)
Partner option	+ 1 Debit Mastercard + CHF 3 per month	+ 1 Debit Mastercard + 1 credit card <sup>4</sup> + CHF 5 per month	+ 1 Debit Mastercard + 1 credit card <sup>4</sup> + CHF 7.50 per month
Upgrade option		Gold credit card + CHF 8 per month	Platinum credit card + CHF 30 per month
<b>Additional services<sup>5</sup></b>			
Mobile wallets/e-commerce	•	•	•
24-hour assistance service		•	•
Travel insurance		•	•
Baggage insurance			•
Car hire on preferential conditions		•	•
<b>e-Services &amp; Reporting</b>			
VP Bank e-banking	•	•	•
e-banking mobile	•	•	•
e-Post	•	•	•
Market data	•	•	•
Single transaction slips	•	•	•
Account statements	•	•	•
Information on interest and account balances	•	•	•
Breakdown for tax purposes other countries <sup>6</sup>		•	•
<b>Additional benefits</b>			
Breakdown for tax purposes CH/AT/DE/UK		50% reduction for clients resident in CH/AT/DE	50% reduction for clients resident in CH/AT/DE/UK
Additional charges for cross-border services		• <sup>7</sup>	•
<b>Available to</b>	Natural persons resident in LI/CH	Natural persons resident in LI/CH/AT/DE	Natural persons
<b>Per month<sup>8</sup></b>	<b>CHF 10</b>	<b>CHF 15</b>	<b>CHF 50</b>

<sup>1</sup> Plus turnover commission (without minimum).

<sup>2</sup> The individual prices will be applied for payments to other countries.

<sup>3</sup> An additional check is required for the issue of credit cards. VP Bank Ltd and the card issuer are entitled to block the credit card at any time if the client no longer fulfils the card issue criteria. Termination of the package will result in termination of the credit card. A switch from one package to another may likewise result in termination of the credit card. For credit cards in CHF and EUR the monthly card balance must be paid by direct debit. The terms and conditions of the card issuer and the General Terms and Conditions of VP Bank Ltd are applicable.

<sup>4</sup> Additional cards which may be issued in the name of the main cardholder or that of a third person.

<sup>5</sup> Valid for Debit Mastercard and credit card. Dependent on credit card provider. The card issuer's current General Terms and Conditions apply.

<sup>6</sup> Not available to clients resident in Switzerland, Austria, Germany and the United Kingdom.

<sup>7</sup> Available to clients resident in Austria or Germany.

<sup>8</sup> The package fee will be debited at the beginning of each quarter. Extraordinary expenses (e.g. issuance of credit card guarantee, administrative costs in the case of a change of package or manual settlement of the monthly card balance in the case of USD credit cards) will be debited at cost.

	VP Bank <b>Nova Start</b>	VP Bank <b>Nova Next</b>
<b>Paying and saving</b>		
Private accounts in CHF	1	1
Foreign currency accounts		2
Savings accounts in CHF	1	2
No. of transactions per year	Indefinite	Indefinite
e-banking payments in CHF/EUR within the EU/EEA free of charge <sup>9</sup>	•	•
<b>Cards</b>		
VP Bank Debit Mastercard incl. free CHF cash withdrawals in LI/CH	1	1
Credit cards (MasterCard/VISA) <sup>10</sup>		1 Silver/Classic
<b>Additional services<sup>11</sup></b>		
Mobile wallets/e-commerce	•	•
24-hour assistance service		•
Travel insurance		•
Car hire on preferential conditions		•
<b>e-Services</b>		
VP Bank e-banking	•	•
e-banking mobile	•	•
e-Post	•	•
Market data	•	•
Single transaction slips	•	•
Account statements	•	•
Information on interest and account balances	•	•
<b>Investing</b>		
Non-advisory investments	50% discount on securities account management fee <sup>12</sup> and issue commission for VP Bank funds	All-in-Fee 0.50% p.a. on invested assets <sup>13</sup>
Access to VP Bank Nova Save		•
<b>Available to</b>		
	Natural persons aged between 15 and 20	Natural persons domiciled in LI/CH and aged between 18 and 30
<b>Package price<sup>14</sup></b>		
	<b>Free</b>	<b>Free</b>

<sup>9</sup> The individual prices will be applied for payments to other countries.

<sup>10</sup> An additional check is required for the issue of credit cards. VP Bank Ltd and the card issuer are entitled to block the credit card at any time if the client no longer fulfils the card issue criteria. Termination of the package will result in termination of the credit card. A switch from one package to another may likewise result in termination of the credit card. For credit cards in CHF and EUR the monthly card balance must be paid by direct debit. The terms and conditions of the card issuer and the General Terms and Conditions of VP Bank Ltd are applicable.

<sup>11</sup> Valid for Debit Mastercard and credit card. Dependent on credit card provider. The card issuer's current General Terms and Conditions apply.

<sup>12</sup> The securities account management fee covers statements of assets as well as the holding and management of securities. This fee is charged on a quarterly basis and is calculated from the average value of the securities account for the period. For VP Bank funds, the fees are reduced by 50%. The following VP Bank products are excluded from this fee: VP Bank shares / bonds / medium-term notes.

<sup>13</sup> The all-in fee covers the following fees and services: securities account management and maintenance, the Bank's own brokerage, issue and fiduciary commissions, standard account balancing and performance reporting. Third-party fees, expenses and product costs are not included in the all-in fee. The all-in fee is charged on a quarterly basis and is calculated from the average assets invested for the period. For VP Bank funds, the fees are reduced by 50%. The following VP Bank products are excluded from this fee: VP Bank shares / bonds / medium-term notes, savings deposits, account balances.

<sup>14</sup> The individual prices as listed in the brochure apply to services that are not included in the package.

# Accounts

## Account offering

	Current account	Personal account
<b>Eligibility/use</b>		
Account currency	CHF, EUR and most major foreign currencies	CHF
Natural persons	•	•
Legal persons	•	-
Basic account for	payments and securities transactions	payments, securities transactions and incoming salary payments
<b>Withdrawal</b>	full amount at any time	full amount at any time
Standard statement option	quarterly	quarterly
<b>Periodic account statement option: at client's request (prices p.a.)</b>		
Daily statement	CHF 60	CHF 60
Monthly statement	optional	CHF 40
<b>Postage</b>	postage charges	postage charges
<b>Account management fees</b>		
Transaction fees	CHF 0.30 per transaction	CHF 0.30 per transaction
Periodic account balancing fees	CHF 5 per balancing	CHF 5 per balancing
Turnover commission of the debit entry <sup>15</sup>	CHF/EUR/USD 1% other currencies 2%	-
<b>Available services</b>		
VP Bank e-banking	•	•
VP Bank e-banking mobile	•	•
VP Bank ATM Card, Debit Mastercard	•	•
Credit card (MasterCard/VISA in CHF, EUR, USD)	•	•
Payment orders, standing orders, direct debits (LSV+), SEPA direct debits	•	•
Cheques (bank cheques, correspondent cheques)	•	•

Information on interest rates and limits can be found in the separate table showing current interest rates.

<sup>15</sup> 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. We reserve the right to charge additional commissions.

## Savings accounts

	Savings account	Retirement savings account	Young person's savings account
<b>Eligibility/use</b>			
Account currency	CHF	CHF	CHF
Natural persons	no restriction	aged 60 or over	up to 20 <sup>th</sup> birthday
<b>Withdrawal<sup>16</sup></b>	CHF 20,000 per calendar month Larger amounts are subject to 3 months' notice of withdrawal.	CHF 20,000 per calendar month	CHF 20,000 per calendar month
<b>Standard statement option: annual account statement as at 31 December</b>	•	•	•
<b>Periodic account statement option: at client's request (prices p.a.)</b>			
Daily statement	CHF 60	CHF 60	CHF 60
Monthly statement	CHF 40	CHF 40	CHF 40
Quarterly statement	CHF 20	CHF 20	CHF 20
Semi-annual statement	CHF 10	CHF 10	CHF 10
<b>Postage</b>	no charge	no charge	no charge
<b>Account management fees</b>	no charge	no charge	no charge

Retirement savings account: In the event of the account holder's death, the account is converted into a normal savings account.

## Retirement provision accounts

	Vested benefits account (restricted account)
<b>Eligibility/use</b>	
Account currency	CHF, EUR
Natural persons	Personal retirement account reserved for occupational staff pension benefits paid by a former employer with seat in LI (vested benefits)
<b>Notice of withdrawal</b>	in accordance with the legal regulations governing occupational pensions
<b>Period of notice of termination</b>	none
<b>Standard statement option: annual account statement as at 31 December</b>	•
<b>Postage</b>	no charge
<b>Account management fees</b>	CHF 40 per balancing

<sup>16</sup> Where withdrawals exceeding the limit are made without compliance with the requisite notice period, a charge of 1% of the excess amount will automatically be debited to the account. No notice of closure needs to be given for purchases of or subscriptions for VP Bank's own products and for interest or agreed amortisation payments towards VP Bank mortgages and other VP Bank loans.

# Payment services

## Overview of offers and prices

	Domestic payments (LI/CH)			Foreign payments		
	CHF	EUR	Other currencies	CHF	EUR in EU/EEA	Other currencies, EUR in other countries
<b>Incoming payments</b>	no charge	no charge	no charge	no charge	no charge	no charge
<b>Automatic outgoing payments</b>						
VP Bank e-banking/e-banking mobile	no charge	no charge	CHF 8	no charge	no charge	CHF 8
Direct debits LSV <sup>17</sup>	no charge	no charge	-	-	-	-
Standing order <sup>18</sup>	no charge	no charge	CHF 8	no charge	no charge	CHF 8
"Komfort" payment order <sup>19</sup>	CHF 2 <sup>20</sup>	-	-	-	-	-
<b>Manual outgoing payments<sup>21</sup></b>						
"Standard" payment order with form	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20
Payment order without form <sup>22</sup>	CHF 40	CHF 40	CHF 40	CHF 40	CHF 40	CHF 40

## Charge options for foreign payments and payments in foreign currencies:

### Sharing of charges (SHA)

As the originator of the transaction, you pay VP Bank's charges. The beneficiary bears all third-party charges (including those of their bank) which are deducted from the amount transferred. In the absence of any instruction to the contrary, this option will be applied. Only the expense option "SHA" (shared costs) is permitted for SEPA payments.

### All charges borne by the originator (OUR)

You pay all charges. This means that, in addition to VP Bank's own charges, you will also be liable for a fixed third-party charge covering all third-party charges billed to us.

### All charges borne by the beneficiary (BEN)

The beneficiary bears all charges relating to the transaction, including VP Bank's charges.

## Fixed third-party charges for foreign payments and payments in foreign currencies (charge option OUR)

Currency	Limit	Charges
Euro (EUR)		EUR 10
	from EUR 1,000	EUR 25
	from EUR 10,000	EUR 40
US dollar (USD)		USD 20
	from USD 25,000	USD 40
	from USD 100,000	USD 60
Other		CHF 35

The charges are calculated in the currency of the debited account. The currency conversion is based on the foreign exchange mid-rate on the day in question.

<sup>17</sup> SEPA direct debits: Foreign payments EUR in EU/EEA no charge.

<sup>18</sup> For standing orders not issued via VP Bank e-banking, there is a one-off set-up fee of CHF 10 per order.

<sup>19</sup> Execution takes place on the following working day.

<sup>20</sup> Prices per order.

<sup>21</sup> With the exception of transfers to the client's own accounts, a surcharge of CHF 5 will apply to payments from savings accounts.

Payments from savings accounts are only permitted in exceptional cases.

<sup>22</sup> For orders that are not placed via VPB form ("Standard" payment order). Examples: unstructured orders by letter, fax, e-mail, telephone or at the bank counter.

## Additional payment services

Payment services	
Foreign payments and payments in foreign currencies to the EU/EEA area (excluding Liechtenstein) with missing or incorrect IBANs	CHF 20
Express payments (surcharge)	CHF 30
Confirmation of order execution to the account holder or to a third party	CHF 30 per payment
Compliance investigations in connection with payments	CHF 150 per hour (minimum CHF 200)
Investigations relating to domestic and international payments	CHF 150 per hour (minimum CHF 75) <sup>23</sup>
Incorrect orders (for payments being returned)	CHF 20

### Incoming payments by cash deposit at a post office:

PostFinance's current fees are charged when the standard account statement is prepared.

**Payment orders by fax or by e-mail:** A fax or e-mail agreement must be concluded with VP Bank for the execution of such orders.

**Direct debit LSV:** With a direct debit, the payee instructs VP Bank to withdraw a certain amount from the bank account of the person who is liable to pay and credit it to the payee's own account. This procedure cannot take place unless the person who is liable to pay has signed a direct debit authorisation in favour of the payee. The payer has the right to contest any unauthorised debit to his account.

**Standing order:** A standing order is an instruction by the client to carry out recurring payments involving the same amount, payee and payment date (e.g. same day of the month). Standing orders can be set up and administered by the client in VP Bank e-banking, among other methods.

**Forms:** Free of charge for payment orders, "Komfort" payment orders, QR-bills, bank cheque order forms, and cheque presentations.

**Salary payments:** Salary payments should as a rule be processed via VP Bank e-banking. For associated work carried out manually (e.g. through the use of salary lists), an additional fee per payment will be charged.

<sup>23</sup> Including third-party fees.

# Means of payment

## VP Bank debit cards and ATM card

	VP Bank ATM Card	VP Bank Debit Mastercard	VP Bank Debit Mastercard international
<b>Description</b>	The handy account card for withdrawals from VP Bank	The card that's safe to use throughout Europe	The card that can be used worldwide
<b>Security feature: card usable</b>	at VP Bank ATMs	Europe <sup>24</sup>	worldwide
<b>Account currency</b>	CHF	CHF/EUR <sup>25</sup>	CHF/EUR <sup>25</sup>
<b>Card fee (p.a.)<sup>26</sup></b>	CHF 20	CHF 50/40	CHF 70/60
<b>Additional card (p.a.)<sup>26</sup></b>	CHF 20	CHF 50/40	CHF 70/60
<b>Replacement card</b>	CHF 20	CHF 20	CHF 20
<b>Card blocking</b>	CHF 50	CHF 50	CHF 50
<b>Replacement PIN</b>	CHF 20	CHF 20	CHF 20
<b>Changes to limits</b>			
Limit reduction	-	no charge	no charge
Limit increase	-	CHF 5	CHF 5
<b>Cashless payments</b>			
LI/CH	-	no charge	no charge
Abroad	-	CHF 1.50 (plus third-party fees)	CHF 1.50 (plus third-party fees)
E-commerce	-	no charge (plus third-party fees)	no charge (plus third-party fees)
<b>Cash withdrawals</b>			
at VP Bank ATMs	no charge	no charge	no charge
at other banks' ATMs LI/CH	-	CHF withdrawal: no charge EUR withdrawal: CHF 5	CHF withdrawal: no charge EUR withdrawal: CHF 5
at ATMs abroad	-	CHF 5 (plus third-party fees)	CHF 5 (plus third-party fees)

**For your security:** Our "GEO blocking" security service already offers you effective protection against the misuse (skimming) of your VP Bank Debit Mastercard. We also offer enhanced security by limiting the number of card withdrawals that can be made against your available account balance. In addition, you are free to determine your own individual withdrawal limit. A PIN will be requested when making contactless payments for amounts over CHF 50 or the equivalent. A PIN may be requested at any time should several consecutive contactless payments under CHF 50 be made.

## Credit cards

We offer a range of Visa and MasterCard credit cards for natural and legal persons. Your client advisor will be pleased to provide further information.

<sup>24</sup> Due to GEO blocking, your VP Bank Debit Mastercard may normally only be used in Europe. Your card setting may be changed free of charge to allow it to be used in other countries for a period of up to four weeks. The standard default setting allows the card to be used in the following countries and regions: Principality of Liechtenstein, Switzerland, Germany, Austria, France, Italy, Spain, Portugal, the United Kingdom, and Åland, Albania, Andorra, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, the Faroe Islands, Finland, Gibraltar, Greece, Greenland, Guernsey (Channel Islands), Hungary, Isle of Man, Iceland, Ireland, Jersey (Channel Islands), Latvia, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Montenegro, the Netherlands, Norway, Poland, Romania, San Marino, Serbia, Slovakia, Slovenia, Svalbard and Jan Mayen, Sweden, Turkey, Vatican City.

<sup>25</sup> Account entries in EUR at current exchange rate.

<sup>26</sup> Quarterly debit



## Cheques and Travel Cash

<b>Cheques</b>	<b>per cheque</b>
Issuance of bank cheque	CHF 50
Stopping of bank cheque	CHF 50
<b>Presentation bank cheque / correspondent cheque</b>	
VP Bank cheque	no charge
Immediate crediting (subject to clearance)	CHF 25
Crediting after final payment	CHF 50
<b>Presentation traveller's cheque</b>	
LI/CH Traveller's cheque (CHF)	no charge
Traveller's cheque (in foreign currency)	CHF 20
<b>Travel Cash (CHF, EUR, USD)<sup>27</sup></b>	
Loading	1.5% of the loaded amount (including third-party commission)

<sup>27</sup> Travel Cash cards issued only to natural persons.

# Other services

## Services

### Premium/discount on cash transactions in account currency into foreign currency accounts

#### Incoming payment

EUR/USD	0.25%
Other currencies	0.50%

#### Outgoing payment

All foreign currencies	1.00%
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#### Account closure

All foreign currencies	1.50%
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#### Coin-counting<sup>28</sup>

VP Bank clients	2.00% (min. CHF 5 per deposit)
Non-clients	5.00% (min. CHF 25 per deposit)

#### Retained correspondence<sup>29</sup>

Undeliverable correspondence (fee for investigations)	CHF 1,000 p.a. CHF 300 in the first year CHF 250 in subsequent years
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#### Dormant assets<sup>30</sup>

Politically exposed persons (PEP)	CHF 200 per hour
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#### Per business relationship

New incorporations of companies of all legal forms or capital increases, proofs of capital <sup>31</sup>	CHF 500 p.a. (min. CHF 2,000 per PEP) 1% of the capital deposited (min. CHF 300, max. CHF 1,000)
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#### Termination of the business relationship

Tax domicile Liechtenstein, Switzerland	CHF 100
Tax domicile other countries	CHF 200

## Extraordinary expenses

Extraordinary expenses and costs (e.g. for information, copies, confirmations, breakdown for tax purposes, deputy safe deposit box openings, compliance clarifications, proofs of capital and/or capital increases, debt collection, administrative and legal assistance proceedings, opening of business relationships with increased expenditure) are charged at cost (CHF 250 per hour). A lump-sum fee of CHF 750 per quarter is charged for business relationships involving a foreign domicile with high compliance and monitoring requirements. Your client advisor will be pleased to provide further information.

## General information

Third-party fees (for example postal charges, third-party bank fees for foreign transfers) are normally passed on to the client. All information refers to the situation as at the publication date. Changes may be made at any time. VP Bank's General Terms and Conditions apply. Any transaction-related taxes will be passed on to the client. All prices are indicated exclusive of VAT. Your client advisor will be pleased to provide further information.

<sup>28</sup> Young person's accounts, study personal accounts or accounts held by associations are excluded from these fees.

<sup>29</sup> For legal reasons, VP Bank retains the right to send the client individual documents by post or e-post.

<sup>30</sup> Dormant accounts: Business relationships for which VP Bank has not had any client contact in the form of address data or account movements over a period of 10 years or more, or for which communications sent by VP Bank are returned without the provision of a new address, are regarded as dormant accounts and receive special treatment.

<sup>31</sup> If the capital payment account is closed due to lack of use, a fee of CHF 1,000 may be charged (in addition to any extraordinary expenses).

# Your contact – wherever you may be

VP Bank Ltd is a bank domiciled in Liechtenstein and is subject to supervision by the Financial Market Authority (FMA) Liechtenstein, Landstrasse 109, 9490 Vaduz, Liechtenstein, [www.fma-li.li](http://www.fma-li.li)

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