

# Overview of services and prices for savings products from Cembra Money Bank Ltd.

Version: January 2024

## Overview of service prices for savings accounts

<b>Account opening</b>	Free
<b>Account management</b> The account management fee applies per account and is charged annually as of 31 December in each case, irrespective of the date of opening (no pro rata fee)	Free
<b>Account management for custody account customers with booked Cembra medium-term notes</b>	Free
<b>Account statements</b>	Free, available in mySavings
<b>Interest and balance statements for tax purposes</b>	Free, available in mySavings
<b>Account closure</b>	Free
<b>Withdrawal terms</b> Details of withdrawal options for savings accounts are described in the respective product information	
<b>Early repayment of medium-term notes</b>	<p>In principle, not possible. In justified cases of hardship, the Bank may agree to the early termination of medium-term notes as an exception. The costs for early termination amount to 2% of the nominal amount, but at least CHF 250.00 per security, plus any cost of funds due.</p> <p>For details of withdrawal terms, see: <a href="https://cembra.ch/en/savings/medium-term-notes">cembra.ch/en/savings/medium-term-notes</a></p>

## Costs in connection with the enforcement of a restitution claim in accordance with the Swiss Financial Services Act (FIDLEG) (only applicable to customers with medium-term notes).

### Rendering of account in accordance with Art. 16 FIDLEG

Under the title «rendering of account», the Bank provides the customer with an account of the financial services provided and agreed with them and of the associated costs, including a current valuation of the medium-term notes. This documentation and information are stored in the electronic customer dossier, which the contractual partner can view at any time at no cost directly online via e-banking (mySavings).

### Delivery of the customer dossier in accordance with Art. 72 FIDLEG First-time requests

<b>First-time request for delivery of customer dossier</b>	Kostenlos
<b>Subsequent requests</b> A subsequent request for the delivery of the customer dossier incurs a fee if an application for the delivery of the customer dossier was submitted within the last twelve months and no transactions such as new subscriptions, early redemptions, roll-overs or expired medium-term notes have taken place since then. This excludes requests for information according to the Swiss Data Protection Act or the European General Data Protection Regulation.	Flat rate of CHF 150.00

### Other services and prices

#### Special services by the Bank

– Services in connection with the processing of deaths or inheritance dossiers:	
– Written confirmation of balance as of day of death / division of inheritance	CHF 120.00/hour
– Various clarifications and expenditure in connection with the heirs (investigations) and documentation	Minimum flat-rate fee CHF 50.00
– Dossier management after a period of twelve months since the day of death	CHF 40.00 / quarter
– Address investigations in the event that post cannot be delivered	CHF 25.00
– One-off flat-rate fee in the event of loss of contact or dormancy	CHF 200.00
– Annual flat-rate management fee in the event of loss of contact or dormancy	CHF 50.00

#### Third-party costs are passed on.

These include, for example, postage costs, fees for cheque issuance / ASR, fees for payments into accounts at Swiss Post counters, fees for foreign payments).