

Fees & Commissions for Company Accounts

Simple and transparent!

All prices mentioned in this document are in CHF.

1. Opening and maintenance

Opening CIM Multicurrency Account	Free of charge
Maintenance of CIM Multicurrency Account <i>Unequaled offer for 29 different currencies</i>	120.- quarterly
Home Banking	Free of charge

2. Transfers

2.1 Incoming transfers

Equivalent CHF	
0 - 1'999	15.-
2'000 - 4'999	30.-
5'000 - 19'999	50.-
20'000 - 49'999	100.-
50'000 - 99'999	150.-
100'000 - 199'999	250.-
200'000 - 499'999	350.-
500'000 - 999'999	450.-
1'000'000 - 1'499'999	520.-

2.1 Incoming transfers

<i>From 1'500'000</i>	0,035%
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2.2 Outgoing transfers*

Equivalent CHF	In CHF & EUR (SEPA Zone)		All currencies	
	Manual	E-Banking	Manual	E-Banking
<i>0 – 1'999</i>	15.-	10.-	40.-	25.-
<i>2'000 – 4'999</i>	30.-	15.-	40.-	25.-
<i>5'000 – 19'999</i>	50.-	25.-	90.-	45.-
<i>20'000 – 49'999</i>	100.-	50.-	150.-	105.-
<i>50'000 – 99'999</i>	150.-	100.-	250.-	175.-
<i>100'000 – 199'999</i>	250.-	150.-	450.-	315.-
<i>200'000 – 499'999</i>	350.-	250.-	550.-	385.-
<i>500'000 – 999'999</i>	450.-	350.-	650.-	455.-
<i>1'000'000 – 1'499'999</i>	550.-	450.-	750.-	525.-
<i>From 1'500'000</i>	0,035%	0,030%	0,050%	0,045%

*Including internal transfers

Processing fees (minimum CHF 5.-, maximum CHF 100.-) may be applied as extra charges. Bank Charges may be doubled if the transfer is under express demand.

2.2.1 Payment through Postal Current Account (payment slip)

Equivalent CHF	Into CHF	
	Manual	E-Banking
<i>0 – 5'000</i>	25.-	2.50

2.2.2 Other special transfer services

Payment confirmation:	100.-
Notice to the beneficiary:	100.-
Costs of search (minimum):	100.-

2.2.2 Other special transfer services

Return of Incoming Funds:	100.-
Cancellation of an Outgoing transfer:	100.-
Confirmation of crediting for an Outgoing transfer:	100.-
Amendment of an Outgoing transfer:	100.-

3. Cash transactions

3.1 Cash withdrawal/Deposit

Withdrawals	0.5%
Deposit	0.5%

3.2 Cheques

Collection

Minimum	150.-
Maximum	10%

Return

Minimum	150.-
Maximum	10%

4. Forex transactions

For any transaction

Fee in % maximum	Fee in % minimum (Volume-based)
1.15	0.25

Exception

Exception

A 3% spread applies to transactions in exotic currencies

5. *Guarantee issue*

Of the guarantee per annum	2,5%
Minimum	190.-

6. *Administrative costs*

	Standard
Administrative costs for commercial activity	750.- / year
Hold mail	100.- / year
Online consultations	100.- / year
Postage costs	100.- / year or 25.- / monthly
Account closure fee	300.-
Reference, invitation letter	Minimum 250.-
High risk accounts	600.- / year
PEP accounts	1000.- / year
Freezing of assets (competent authorities)	500.- quarterly
Account opening fee to establish a company (capital payment)	500.- + TVA
Shareholder account opening fee < CHF 20'000.-	150.- / year
Tax statements	90.- / year
CIM Precious Metal account, Gold, Silver, Palladium, Platinum	90.- / year
Swisscom identification fee	50.-
E-signature fee	30.-

7. *Delivery of statements and estimates*

	Standard
By E-Banking	Free of charge
By postal mail	30.-
Specific courier DHL	120.-
By other mean	30.-

8. Credit cards

		1st year	2nd year
Visa, Master Card Classic CHF	Issue	100 .-	-
	Annual fee	200.-	200.-
	Guarantee fees	1%	1%
Visa, Master Card GOLD CHF	Issue	200 .-	-
	Annual fee	400.-	400.-
	Guarantee fees	1%	1%
Visa, Master Card GOLD EUR/USD	Issue	150 .-	-
	Annual fee	300.-	300.-
	Guarantee fees	1%	1%
Visa, Master Card PLATINUM CHF	Issue	500 .-	-
	Annual fee	1000.-	1000.-
	Guarantee fees	1%	1%
Visa, Master Card PLATINUM EUR	Issue	350 .-	-
	Annual fee	700.-	700.-
	Guarantee fees	1%	1%
Visa, Master Card PLATINUM USD	Issue	400 .-	-
	Annual fee	800.-	800.-
	Guarantee fees	1%	1%
American Express GREEN USD, EUR, GBP	Issue	100 EUR/USD/GBP	-
	Annual fee	200 EUR/USD/GBP	200 EUR/USD/GBP
	Guarantee fees	1%	1%
American Express GOLD USD, EUR, GBP	Issue	300 EUR/USD/GBP	-
	Annual fee	600 EUR/USD/GBP	600 EUR/USD/GBP

		1st year	2nd year
	Guarantee fees	1%	1%
American Express PLATINUM USD, EUR, GBP	Issue	550 EUR/USD/GBP	-
	Annual fee	1100 EUR/USD/GBP	1100 EUR/USD/GBP
	Guarantee fees	1%	1%
American Express CENTURION USD, EUR, GBP	Issue	4000 EUR/USD/GBP	-
	Annual fee	8000 EUR/USD/GBP	8000 EUR/USD/GBP
	Guarantee fees	1%	1%

9. Debit cards

	Swiss Bankers Travel Cash EUR/CHF/USD	Swiss Bankers Prime Card EUR/CHF/USD	Visa Prepaid EUR/CHF/USD
Issue	Free of charge	Free of charge	50 EUR/CHF/USD
Annual fee	Free of charge	100 EUR/CHF/USD	50 EUR/CHF/USD
Cost per withdrawal	5 EUR/CHF/USD	5 EUR/CHF/USD	3.5% at ATMs worldwider: Switzerland min. 5 CHF or 3.50 EUR/USD Abroad min. 10 CHF ou 7 EUR/USD 4% at counters worldwide : Switzerland and abroad min. 10 CHF or 7 EUR/USD
Cost of use	1 EUR or 1.50 USD or 1.50 CHF per transaction	1 EUR or 1.50 USD or 1.50 CHF per transaction	Payment in foreign currency: Foreign currency selling rate + 1.5% processing fee
Recharge via e- banking	1.5% + 8 CHF	2%	11.-
Cost of activation	45.-	45.-	Free of charge
Monthly ceiling	30'000 EUR/CHF/USD	50'000 EUR/CHF/USD	10'000 EUR/CHF/USD

* + 25 CHF if the recharge is performed by the bank

10. Market transactions

10.1 Shares

Standard	CIM Orders
0.50% Min. CHF 25.- or equivalent	0.30% Min. CHF 25.- or equivalent

10.2 Investment funds

	Standard	CIM Orders
Investment funds Daily NAV	0.50% Min. CHF 25.- or equivalent	0.30%
Others	Min. 1% Min. CHF 25.- or equivalent	

10.3 Bonds

	Standard	CIM Orders
Less than two years	0.25%	0.15%
2-5 years	0.35%	0.25%
Over 5 years	0.50% Min. CHF 25.- or equivalent	0.40% Min. CHF 25.- or equivalent

10.4 Derivatives Transactions

Futures <i>Shares, bonds, commodities, forex, etc.</i>	CHF 30.- per contract or equivalent
Standard Options <i>Shares, bonds, commodities, forex, etc.</i>	CHF 10.- per contract or equivalent

11. Maintenance fees

11.1 Custody fees

	Managed clients	Standard
Custody fees	0.18%	0.22%
Custody fees precious metals	0.45%	0.45%
Minimum	0.-	60.-

11.2 Dividends and Coupons Fees

Free of Charge

12. Unequalled Management fees

12.1 CIM Mandate

Cautious	0.05% quarterly
Standard	0.10% quarterly
Dynamic	0.15% quarterly

12.2 Blackrock Mandate

All mandates	0.20% quarterly
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12.3 Every Client is Unique Mandate

Bonds	0.10% quarterly
Mixed	0.18% quarterly
Shares	0.25% quarterly

13. Loan facility - Lombard loan

Available in more than 15 different currencies.

In CHF, EUR, USD, GBP, CNH

Lombard current account	Refinancing rate	LIBOR +2.75%
Lombard fixed advances	Refinancing rate	LIBOR +1.5%
Credit fees		Free of charge

Others

Lombard current account	Refinancing rate	LIBOR +4.75%
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Others

Lombard fixed advances	Refinancing rate	LIBOR +2.75%
Credit fees		Free of charge

14. Term and fiduciary deposits

14.1 Term deposits at CIM Bank

Free of charge
Interests are subject to the Swiss withholding tax of 35%.

14.2 Fiduciary fixed-term deposits (Euromarket)

Annual fee:	Major: 0.20% <i>CHF, EUR, USD, GBP, CNH</i>	Others: 0.375%
Minimum fee:	50.-	

14.3 Fiduciary 48 hours call deposits

Annual fee:	Major: 0.20% <i>CHF, EUR, USD, GBP, CNH</i>	Others: 0.375%
Minimum fee:	50.-	

15. Safe deposit box

Height	Width	Depth	Annual rent
5 cm	30 cm	30 - 45 cm	250.-
7 cm	30 cm	30 - 45 cm	300.-
10 cm	30 cm	30 - 45 cm	350.-
15 cm	30 cm	30 - 45 cm	550.-
20 cm	30 cm	30 - 45 cm	700.-
30 cm	30 cm	30 - 45 cm	900.-
45 cm	30 cm	30 - 45 cm	1150.-

16. Remarks

- I. Swiss residents are liable to pay VAT (Value Added Tax) applicable to certain services of the Bank, while non-resident clients are not. The following fees and commissions do not include VAT
- II. The Bank's remuneration for any other not described above shall be determined by the Bank with the client.
- III. This tariff is subject to changes in accordance with the General Terms and Conditions of the Bank.
- IV. Brokerage and any eventual fees charged by third parties on all transactions will be debited separately. Federal stamp duty is levied according to the Swiss Federal Stamp Duty Act.

Contact CIM Bank

Monday to Friday, 08:30 AM to 06:30 PM +41 58 225 50 50.

Contact form



Use our contact form to get in touch with one of our experts. We will be please to help you!

(<https://www.cimbanque.com/en/thebank/thebank/contactus>)