For private clients

Price summary and terms.

From 16th November 2026

Zürcher Kantonalbank

	ZKB private account	ZKB private account Young
Currency	CHF	CHF
Suitability	The current account for your personal banking needs.	The current account for young people aged between 10 and 30.
Additional services	-	ZKB Visa Debit Card free of charge ZKB Prepaid Mastercard (age 14 and over) and ZKB Mastercard standard or ZKB Visa Standard (age 18 and over) in the ZKB Banking Young package free of charge
Interest rates, interest limits, withholding tax	In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen	In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen
Withdrawals	Entire credit balance at any time without notice (without withdrawal restrictions)	Entire credit balance at any time without notice (without withdrawal restrictions)
Opening and closure	– Opening: free of charge – Closure: free of charge (transfer fee shown on page 9)	– Opening: free of charge – Closure: free of charge (transfer fee shown on page 9)
Account management	– Up to 3 accounts free of charge – Any additional account: CHF 1 per month	– Up to 3 accounts free of charge – Any additional account: CHF 1 per month
Cash transactions	– Cash deposit: free of charge – Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge.	– Cash deposit: free of charge – Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge.
Credit and debit notices	– Generally not issued – Detailed information available in the account statement	– Generally not issued – Detailed information available in the account statement
Account statement	– Itemised monthly, provided there have been transactions – Free of charge, plus delivery charges – Delivery in paper form or electr. via eBanking	– Itemised monthly, provided there have been transactions – Free of charge – Delivery in paper form or electr. via eBanking
Account closing statement	– Annually as at 31. 12 – Free of charge – Delivery in paper form or electronically via eBanking	– Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking
Tax certificate	– Annually as at 31.12 – Free of charge	– Annually as at 31.12 – Free of charge
Delivery charges	Will be charged	Will not be charged
Cards	– ZKB Mastercard/Visa Standard, Gold; ZKB Visa Platinum – ZKB Prepaid Mastercard – ZKB Visa Debit Card	– ZKB Mastercard/Visa Standard – ZKB Prepaid Mastercard – ZKB Visa Debit Card
eBanking	– Free of charge to use – Requesting account information – Payment transactions – Placing stock market orders – Electronic banking documents on request	– Free of charge to use – Requesting account information – Payment transactions – Placing stock market orders – Electronic banking documents on request

ZKB private account EUR	ZKB current account for foreign currency
EUR	All common foreign currencies including EUR
Current account for private clients for transactions in EUR	Current account for private clients for transactions in foreign currency
–	–
In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen	In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen
Entire credit balance at any time without notice (without withdrawal restrictions)	Entire credit balance at any time without notice (without withdrawal restrictions)
– Opening: free of charge – Closure: free of charge (transfer fee shown on page 9)	– Opening: free of charge – Closure: free of charge (transfer fee shown on page 9)
CHF 3 per month	CHF 3 per month
– Cash deposit and withdrawal at counters of Zürcher Kantonalbank: up to equivalent of CHF 50,000, 0.75%, min. CHF 20 – Higher amounts upon request – Cash delivery: up to equivalent of CHF 20,000, 0.75%, min. CHF 20	– Cash deposit and withdrawal at counters of Zürcher Kantonalbank for EUR, USD and GBP accounts: up to equivalent of CHF 50,000, 0.75%, min. CHF 20 – Higher amounts or other foreign currencies upon request
– Generally not issued – Detailed information available in the account statement	– Generally not issued – Detailed information available in the account statement
– Itemised monthly, provided there have been transactions – Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking	– Itemised monthly, provided there have been transactions – Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking
– Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking	– Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking
– Annually as at 31.12 (sent in mid-January) – Free of charge	– Annually as at 31 December – Free of charge
Will be charged	Will be charged
– ZKB Visa Platinum EUR – Mastercard / Visa Gold International EUR – ZKB Prepaid Mastercard EUR	– ZKB Visa Platinum EUR/USD – Mastercard / Visa Gold International EUR/USD – ZKB Prepaid Mastercard USD
– Free of charge to use – Requesting account information – Payment transactions – Placing stock market orders – Electronic banking documents on request	– Free of charge to use – Requesting account information – Payment transactions – Placing stock market orders – Electronic banking documents on request

ZKB savings account	ZKB savings account Young
CHF	CHF
The savings account for the short and medium term savings targets. The account is included in the ZKB start package (see page 20)	The account for children and young people up to the age of 30.
–	–
In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen	In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen
– Up to CHF 10,000 per calendar month at any time – Over CHF 10,000: notice period of 3 months – No notice periods for investments in Zürcher Kantonalbank bonds and transfers to other accounts held at the Bank where at least the same notice periods apply.	– Up to CHF 10,000 per calendar month at any time – Over CHF 10,000: notice period of 3 months – No notice periods for investments in Zürcher Kantonalbank bonds and transfers to other accounts held at the Bank where at least the same notice periods apply.
– Opening: free of charge – Closure: free of charge (transfer fee shown on page 9 and page 10)	– Opening: free of charge – Closure: free of charge (transfer fee shown on page 9 and page 10)
Free of charge	Free of charge
– Cash deposit: free of charge – Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge.	– Cash deposit: free of charge – Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge
– Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking	– Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking
– Annually – Free of charge – Delivery in paper form or electronically via eBanking	– Annually – Free of charge – Delivery in paper form or electronically via eBanking
– Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking	– Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking
– Annually as at 31.12 – Free of charge	– Annually as at 31.12 – Free of charge
– No charge is made for account statements – A charge is made for individual advice notices	Will not be charged
ZKB account card	ZKB account card
– Free of charge to use – Requesting account information – Electronic banking documents on request	– Free of charge to use – Requesting account information – Electronic banking documents on request

ZKB gift savings account	ZKB environmental savings account
CHF	CHF
The account allowing parents, godparents or grandparents to save for children under the age of 18. The account is in the name of the person opening the account.	The savings account with which you support nature and ecology
On the beneficiary's 18th birthday, a document is issued to the person who opened the account authorising them to make a single transfer of assets to the beneficiary. The transfer may also be made ahead of time if required.	You waive part of the interest on your savings balance. The Bank passes this interest waiver on to the ZKB Philanthropie Stiftung on the condition that it is used for charitable projects in the field of nature and ecology.
In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen	In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen
– Up to CHF 10,000 per calendar month at any time – Over CHF 10,000: notice period of 3 months	– Up to CHF 10,000 per calendar month at any time – Over CHF 10,000: notice period of 3 months – No notice periods for investments in Zürcher Kantonalbank bonds and transfers to other accounts held at the Bank where at least the same notice periods apply.
– Opening: free of charge – Closure: free of charge (transfer fee shown on page 9 and page 10)	– Opening: free of charge – Closure: free of charge (transfer fee shown on page 9 and page 10)
Free of charge	Free of charge
– Cash deposit: free of charge – Cash withdrawal at the counters of Zürcher Kantonalbank: free of charge	– Cash deposit: free of charge – Cash withdrawal at the counters of Zürcher Kantonalbank: free of charge
– Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking	– Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking
– Annually – Free of charge – Delivery in paper form or electronically via eBanking	– Annually – Free of charge – Delivery in paper form or electronically via eBanking
– Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking	– Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking
– Annually as at 31.12 – Free of charge	– Annually as at 31.12 – Free of charge
– No charge is made for account statements – A charge is made for separate statements	– No charge is made for account statements – A charge is made for individual advice notices
ZKB account card	ZKB account card
– Free of charge to use – Requesting account information – Electronic banking documents on request	– Free of charge to use – Requesting account information – Electronic banking documents on request

ZKB rental deposit savings account	ZKB pillar 3a account
CHF	CHF
The rent deposit account	Tax-privileged retirement savings as part of pillar 3a and asset accumulation to supplement your retirement provision or the financing of your own home
–	– Preferential interest rate – Opportunities for better returns with securities-based savings – Protection of the savings objective with a risk insurance policy
In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen	In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen
No withdraws possible during the tenancy	On reaching AHV retirement age (at least 5 years before), for use under the home ownership promotion scheme, emigration, purchasing pension fund benefits, full disability, becoming self-employed, etc.
– Opening: CHF 50 (one-time) – Closure: free of charge (transfer fee shown on page 9 and page 10)	– Opening: free of charge – Closure: free of charge (transfer fee for intern. payments shown on page 10)
Free of charge	Free of charge
Cash deposit: free of charge	– Cash deposit: free of charge – Cash withdrawal: not possible
– Free of charge, plus delivery charges – Detailed information available in the account statement	Free of charge
– Annually – Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking	– Annually – Free of charge
– Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking	– Annually as at 31.12 – Free of charge
– Annually as at 31.12 – Free of charge	– Annually as at 31.12 – Free of charge
Will be charged	Will not be charged
–	None
– Free of charge to use – Requesting account information – Electronic banking documents on request	– Free of charge to use – Requesting account information – Orders for saving with securities upon request

ZKB vested pension benefits account

CHF
Account for pension fund assets of employees who do not or no longer belong to a pension fund
– Preferential interest rate – Opportunities for better returns with securities-based savings
In accordance with our interest rate brochure „Our interest rates for private clients“ and at zkb.ch/zinsen
On reaching AHV retirement age (at least 5 years before), for use under the home ownership promotion (charge for advance withdrawal CHF 200), emigration, purchasing pension fund benefits, full disability, becoming self-employed, etc.
Opening: free of charge Closure: free of charge (transfer fee for intern. payments shown on page 10)
Free of charge
Not possible
Free of charge
– Annually – Free of charge
– Annually as at 31.12 – Free of charge
–
Will not be charged
None
Not available

Cashless payment transactions. [1]

Incoming payment	
Credits	
from Switzerland and abroad	Free of charge
from direct debits (DD) in Switzerland	Free of charge
Foreign expenses (PostFinance)	
Third-party charges are passed on to the client. Prices based on PostFinance price list.	

Outgoing payment	**Payments in CHF / EUR in Switzerland price per item**	**SEPA payments in EUR [2] price per item**	**Other payments (international or foreign currencies) price per item**
Orders issued electronically (eBanking)			
Single payments	Free of charge	Free of charge	CHF 4 [3]
E-bill	Free of charge	–	–
Account transfer	Free of charge	–	CHF 4 [3]
Data transfer	Free of charge	Free of charge	CHF 4 [3]
ZKB standing order			
– Opening/modification/deletion	Free of charge	Free of charge	Free of charge
– Execution	Free of charge	Free of charge	CHF 4 [3]
Direct debit (DD)			
DD instructions	Free of charge	–	–
Debit from direct debit	Free of charge	–	–
Instruction to carry out transaction with standardised Zürcher Kantonalbank form			
ZKB Quickpay [4]	CHF 0.40 [3]	–	CHF 6 [3]
ZKB standing order			
– Opening/modification	CHF 5	CHF 5	CHF 5
– Deletion	Free of charge	Free of charge	Free of charge
– Execution	Free of charge	Free of charge	CHF 4 [3]
Remaining payment orders			
– Letter, Telephone, Fax, Counter [3]	CHF 20	–	CHF 20

Outgoing payment: Additional charges for special instructions

The following prices are applicable in addition to the prices above.

	Payments in CHF / EUR in Switzerland price per item	SEPA payments in EUR[2] price per item	Other payments (international or foreign currencies) price per item
Instant payments	CHF 2.–	–	–
Same-day payment execution (electronic delivery 1.00 p.m. – 4.30 p.m.)[3]	CHF 2	–	–
Payments with instructions "urgent"[5]	–	–	CHF 10
Payments debited from savings account[3]	CHF 2	CHF 2	CHF 2
Ordering party (OUR)	–	–	CHF 20
	This surcharge covers all third-party costs up to the beneficiary's bank.		

Outgoing payment: Further instructions for fees

Shared fees (SHA)	– You pay the price of Zürcher Kantonalbank. – The additional costs incurred domestically and internationally will be deducted from the beneficiary's transfer amount. Costs may vary.
Beneficiary (BEN)	– The beneficiary pays the price of Zürcher Kantonalbank. – All additional costs incurred domestically and internationally (including those of Zürcher Kantonalbank) will be deducted from the beneficiary's transfer amount.

[1] For larger volumes: price by agreement
[2] SEPA payments are EUR transfers in the SEPA area (Europe). The criteria for a SEPA payment can be found at www.zkb.ch/sepa.
[3] A transfer within Zürcher Kantonalbank is free of charge if the payer and the beneficiary are identical.
[4] ZKB Quickpay is not available in the following package: ZKB Banking Young.
[5] Priority handling by Zürcher Kantonalbank.

Other fees for payment transactions.

Additional services – performed by order of the customer (where the Bank is not at fault) (e.g. research/ investigations, recalls, reproduction of data or manual operations on the basis of special client instructions)	
– Additional services	
per item Payments within Switzerland – flat rate	CHF 30
per item International payments – flat rate	CHF 50
if time-consuming	CHF 120 per hour
– Re-order of banking documents	
per banking document	CHF 3 (min. CHF 10 per order)
if time-consuming	CHF 120 per hour plus VAT
– Payment returns	
(rejection of an incoming payment)	Free of charge
Incoming payments from QR payment sections[6] (QRR/SCOR) and LSV	Free of charge
Cash deposits in Swiss francs (CHF) at ATMs of Zürcher Kantonalbank	Free of charge
Depositing of coins for credit to an account or exchanges of coins for notes	3% of the gross amount
Cash withdrawals and cash deposits at the counter of other cantonal banks	CHF 10
PostFinance Third-party charges will be passed on (e.g. for cash deposits at post offices, subsequent processing of documents, rejection expenses)	all prices stated in accordance with the PostFinance price list
Cash delivery to your home[7]	
– Foreign currency delivery[8]	CHF 5 per delivery
– CHF and EUR delivery charged to your CHF account	CHF 10 per delivery
Foreign currency offer at the counter	
– Sale of EUR and USD	Free of charge[9, 101]
– Other foreign currencies are available via cash delivery to your home address	
– Purchase of various foreign currencies	Free of charge[9, 10]

[6] Processing for QRR/SCOR/LSV incl. instant payment QRR/SCOR with camt messages.
[7] Service for clients of Zürcher Kantonalbank, with up to CHF 20'000.
[8] For cash transactions via a foreign currency account, a surcharge will be applied: for EUR, GPB and USD accounts, equivalent 0.75%, min. CHF 20.
[9] For cash transactions via a foreign currency account, a surcharge will be applied: for EUR and USD accounts with up to CHF 50,000, equivalent 0.75%, min. CHF 20. Higher amounts or other foreign currencies upon request.
[10] Exchange fee for non-clients CHF 5.

Charges applying in succession cases.

Outgoing payments Payments debited from Zürcher Kantonalbank accounts	**CHF and EUR payments in Switzerland, price per item**	**Payments abroad and foreign currency payments, price per item**
Payment order		
– ZKB Quickpay discount [11]	CHF 0.40	CHF 6 [12]
– Order placement discount other [11]	CHF 2	CHF 20 [12]
– Account reconciliation is free of charge. Price for the transfer of inheritance shares for the benefit of third-party banks [11]	CHF 20	CHF 20
Asset report at the date of death (including calculation of accrued interest)	Free of charge	
Tax report as at the date of death (including income)	Number of positions in the securities custody	Fee in CHF [13]
Tax report in the Canton of Zurich (applicable throughout Switzerland)	0 to 5 / Minimum fee	50
	6 to 10	100
	11 to 20	200
	21 or more	300
	No securities custody account	50
Additional services		
For example, searches and investigations, claiming of refunds or manual tasks based on special customer instructions	CHF 120 / hour plus VAT Not less than CHF 50 plus VAT	
Re-order of banking documents		
– per banking document	CHF 3 (min. CHF 10 per order)	
– if very time-consuming	CHF 120 per hour plus VAT	
Drawing up of proposals for division on behalf of heirs	CHF 180 per hour plus VAT	
Dossier management fee	CHF 60 per quarter plus VAT Free of charge for 12 months after the date of death. The fee is charged in addition to the prices for other bank products and services.	

[11] A transfer within Zürcher Kantonalbank is free of charge.

[12] This is the fee applicable under the "shared fees (SHA)" option for charges. In the case of the "fees charged to the ordering party (OUR)" option for charges, the payer is charged a flat rate of CHF 20 and the full amount of the transfer is credited to the beneficiary (the recipient bank may charge a crediting fee). In the case of the "fees charged to the beneficiary (BEN)" option for charges, the payment is free for the payer and all costs arising in Switzerland and abroad (including those of Zürcher Kantonalbank) are deducted from the transfer amount credited to the beneficiary.

[13] Exclusive of VAT for customers resident in Switzerland and the Principality of Liechtenstein, VAT will not be charged for customers resident abroad.

Prices for additional services.

Exclusive of VAT		Price
Basic international fee for customers domiciled abroad and/or US customers domiciled in Switzerland. This fee will be charged per customer and in addition to the fees for individual products or services.	per quarter	CHF 90.–
Processing of return post, flat rate		CHF 20.–

Inclusive of VAT	Price [15] excl. VAT	Price [15] incl. VAT
Tax report abroad [14]		
Number of positions in the securities custody		
– 0 to 1	CHF 100.–	CHF 108.10
– 2 to 9	CHF 200.–	CHF 216.20
– 10 or more	CHF 300.–	CHF 324.30
– No securities custody account	CHF 100.–	CHF 108.10
– Minimum charge	CHF 100.–	CHF 108.10
Tax report (incl. earnings)		
Tax report in the Canton of Zurich (applicable for all of Switzerland)		
Number of positions in the securities custody		
– 0 to 5/Minimum charge	CHF 50.–	CHF 54.05
– 6 to 10	CHF 100.–	CHF 108.10
– 11 to 20	CHF 200.–	CHF 216.20
– 21 or more	CHF 300.–	CHF 324.30
– No securities custody account	CHF 50.–	CHF 54.05
Asset report as at the reporting date (including calculation of accrued interest)		Free of charge
Bank confirmation Flat rate (per bank confirmation issued)	CHF 100.–	CHF 108.10
Price for address search/Investigation of assets Flat rate	CHF 100.–	CHF 108.10
Dossier management fee for customers without contact and dormant customers (free of charges in the year of the break-off contact)	CHF 100.– per year	CHF 108.10 per year

[14] A country-specific tax report will be compiled for the following countries/jurisdictions (residential domicile): Austria, Germany, Israel, Italy, Netherlands, Spain, United Kingdom. A generic tax report will be provided for all other countries/jurisdictions.
[15] VAT will be charged for customers resident in Switzerland and the Principality of Liechtenstein, VAT will not be charged for customers resident abroad.

Cards.



ZKB Visa Debit Card

Monthly fee	– Up to 2 ZKB Visa Debit Cards free of charge, optionally as a virtual or physical card – Each additional ZKB Visa Debit Card: CHF 3.30 per month
Replacement card in the event of loss/defect, theft	CHF 20 per card
Payments in CHF in Switzerland (also applies to online purchases)	Free of charge
Making payments in foreign currencies in Switzerland and abroad (also applies to online purchases)	Transactions in foreign currencies in Switzerland as well as in Swiss francs (CHF) and foreign currencies abroad: 1.25% of the transaction amount and a maximum of CHF 1.50 per transaction. (Foreign exchange rate from the day/previous day of the booking)
Withdrawing cash in CHF in Switzerland	– At ATMs belonging to all cantonal banks: free – At ATMs belonging to other institutions in Switzerland: CHF 2 per withdrawal
Withdrawing cash in EUR in Switzerland	– At ATMs belonging to Zürcher Kantonalbank: free (Selling rate from the day/previous day of the booking) – At ATMs belonging to all other cantonal banks: CHF 5 per withdrawal (Foreign exchange rate from the day/previous day of the booking plus foreign currency surcharge of 0.5%) – At ATMs belonging to other institutions in Switzerland: CHF 5 per withdrawal (Foreign exchange rate from the day/previous day of the booking plus foreign currency surcharge of 0.5%)
Withdrawing cash abroad	CHF 5 (Exchange rate from the day/previous day of the booking)
Making deposits in CHF and EUR at ATMs belonging to Zürcher Kantonalbank	Free of charge (Deposits in EUR: Buying rate from the day/previous day of the booking)

ZKB Visa/ZKB Mastercard Credit card[16]	 **Platinum**	 **Gold**	 **Standard**
Main card, card fee[17]	CHF 32 per month EUR 480 per year USD 480 per year	CHF 12.50 per month	CHF 6 per month
Additional card, card fee	Included	CHF 3.50 per month	CHF 2 per month
Replacement card (in the case of loss/theft/defect)	Free of charge	Free of charge	CHF 20
Reminder fee, per reminder (if payment is in arrears)	CHF 20	CHF 20	CHF 20
Bill in paper form sent by post[18], per bill	Free of charge	CHF 2	CHF 2
Cashless purchases, per transaction			
– Transactions in foreign currency[19] (exchange rate)	1.75%	1.75%	1.75%
– Transactions in CHF abroad (card currency Swiss franc)	1.75%	1.75%	1.75%
Cash withdrawals billed monthly, per withdrawal[19]			
– at ATMs of Zürcher Kantonalbank, other cantonal banks and other institutions	2.5%, min. CHF 5	4.0%, min. CHF 10	4.0%, min. CHF 10
– At ATMs abroad	2.5%, min. CHF 10	4.0%, min. CHF 10	4.0%, min. CHF 10
– At bank counters worldwide	2.5%, min. CHF 10	4.0%, min. CHF 10	4.0%, min. CHF 10
Gaming commission[20]	Free of charge	4.0%, min. CHF 10	4.0%, min. CHF 10
Money transfers and cryptocurrency purchases[21]	4.0%, max. CHF/EUR/ USD 10	4.0%, max. CHF 10	4.0%, max. CHF 10

[16] Card issuer is Viseca Card Services SA, Hagenholzstrasse 56, 8050 Zürich. Further fees can be viewed in the overview of fees for credit and prepaid cards at viseca.ch. Regarding possible insurances, the insurance conditions of the respective insurer are authoritative and published at viseca.ch/en/insurance.

[17] No charge in a package (see page 20 and 21)

[18] No fee if electronic billing is activated in the "ViscecaOne" online service area of Viseca Card Services SA.

[19] For transactions in a currency other than the card currency (foreign currency), the conversion is carried out by Viseca Card Services SA at their defined exchange rate. This exchange rate is based on the rates of the card networks and may include a markup. When using the card in a foreign currency or at a foreign merchant to pay in Swiss francs (including online transactions processed through a foreign merchant), an additional processing fee of 1.75% will be charged. Furthermore, third-party institutions may impose additional fees for transactions in CHF conducted abroad.

[20] For lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)

[21] Money transfers and cryptocurrency purchases include payments that are considered quasi-cash transactions, such as account top-ups, money transfers to third parties, or the purchase of cryptocurrencies.



ZKB Prepaid Mastercard (Minimum age of 14)

Card fee [22]	CHF 4 per month / EUR 25 per year / USD 25 per year
Replacement card [23]	CHF/EUR/USD 20
Loading commission [24]	1%, min. CHF 5 or EUR/USD 3 per card load
Bill in paper form sent by post [25], per bill	CHF/EUR/USD 2
Cashless purchases, per transaction	
– CHF in Switzerland (card currency Swiss franc)	Free of charge
– CHF abroad (card currency Swiss franc) [26]	1.75%
– Any foreign currency in Switzerland and abroad [26] (also applies to online purchases)	1.75%
Cash withdrawals, per withdrawal	4.0%,
– At ATMs and counters worldwide [26]	min. CHF/EUR/USD 10
Gaming commission [27]	4.0%, min. CHF/EUR/USD 10
Money transfers and cryptocurrency purchases [28]	4.0%, max. CHF/EUR/USD 10.–

[22] In the case of special deliveries, e.g. express, courier etc., the actual delivery costs will also be charged, min. CHF/EUR/USD 5
[23] No charge in a package (see page 20 and 21)
[24] No commission applies for the ZKB Banking Young package (see p. 20)
[25] No fee if electronic billing is activated in the "VisecaOne" online service area of Viseca Card Services SA.
[26] For transactions in a currency other than the card currency (foreign currency), the conversion is carried out by Viseca Card Services SA at their defined exchange rate. This exchange rate is based on the rates of the card networks and may include a markup. When using the card in a foreign currency or at a foreign merchant to pay in Swiss francs (including online transactions processed through a foreign merchant), an additional processing fee of 1.75% will be charged. Furthermore, third-party institutions may impose additional fees for transactions in CHF conducted abroad.
[27] For lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)
[28] Money transfers and cryptocurrency purchases include payments that are considered quasi-cash transactions, such as account top-ups, money transfers to third parties, or the purchase of cryptocurrencies.



World Mastercard Gold International/Visa Gold International (EUR/USD) Credit card[29]

Main card, annual fee	EUR/USD 200
Additional card, annual fee – Billed together with the main card – Billed separately	 EUR/USD 100 EUR/USD 100
Replacement card (in the event of loss/theft/defect)	Free of charge
Reminder fee, per reminder (in the case of payment arrears)	EUR/USD 15
Bill in paper form sent by post[30], per bill	EUR/USD 2
Cashless purchases, per transaction – Transactions in foreign currency[31] (exchange rate)	 1.75%
Cash withdrawals, per withdrawal[31] – At ATMs and counters worldwide	4.0%, min. EUR/USD 10
Gaming commission[32]	4.0%, min. EUR/USD 10
Money transfers and cryptocurrency purchases[33]	4.0%, max. EUR/USD 10.–

[29] Card issuer is Viseca Card Services SA, Hagenholzstrasse 56, 8050 Zürich. Further fees can be viewed in the overview of fees for credit and prepaid cards at viseca.ch. Regarding possible insurances, the insurance conditions of the respective insurer are authoritative and published at viseca.ch/en/insurance.

[30] No fee if electronic billing is activated in the "VisecaOne" online service area of Viseca Card Services SA.

[31] For transactions in a currency other than the card currency (foreign currency), the conversion is carried out by Viseca Card Services SA at their defined exchange rate. This exchange rate is based on the rates of the card networks and may include a markup. When using the card in a foreign currency or at a foreign merchant to pay in Swiss francs (including online transactions processed through a foreign merchant), an additional processing fee of 1.75% will be charged. Furthermore, third-party institutions may impose additional fees for transactions in CHF conducted abroad.

[32] For lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)

[33] Money transfers and cryptocurrency purchases include payments that are considered quasi-cash transactions, such as account top-ups, money transfers to third parties, or the purchase of cryptocurrencies.



Save on fees.

The following tips are designed to help you save on account, card and payment transaction fees – without needing to miss out on anything.

Optimising made easy
Where can you save even more? And how? You will be amazed how easy it is to make sizeable savings.

Accounts
– Save on delivery charges. Switch to electronic banking documents, which you can receive directly in eBanking.

Cards
– Let your money earn interest for longer. Make cashless payments for your purchases using a Zürcher Kantonalbank credit card – that way your money earns interest in your account for longer.
– Save money on cash withdrawals. CHF cash withdrawals are free of charge at ATMs operated by Zürcher Kantonalbank and other cantonal banks.
– Activate electronic billing for your credit or prepaid card in the "ViseсaOne" online service area of Viseca Card Services.
That way you will receive a free monthly statement itemising the card transactions you have made.

Payment transactions
– Pay online. Use eBanking for your payment transactions and benefit from lower execution charges.
– Avoid costly written or verbal payment orders. Use ZKB Quickpay for your payment orders if you are not a user of eBanking.
– Ask for e-bills, which you can receive and pay electronically via eBanking. This allows you to save on delivery costs for transfers.
– Use low-cost accounts for payment transactions (listed under Outgoing payments on page 9) instead of savings accounts.
– Opt for SEPA transfers. Make EUR transfers free of charge within Europe via eBanking. Information on SEPA transfers is available at zkb.ch/sepa.

Delivery charges.

Correspondence is sent using B-Mail/economy or, if requested, via A-Mail/priority. The following delivery charges will be charged no more than once per day and recipient.

Delivery charges

in CHF

Switzerland	1.00 (B-Mail/economy)	1.20 (A-Mail/priority)
Europe	1.90	
Other countries	2.50	

Electronic delivery of correspondence via eBanking is free of charge.

Package for young people – ZKB Banking Young.

	ZKB Banking Young (aged 14–30)
Services	
ZKB private account Young	■
ZKB savings account Young	■
ZKB Visa Debit Stu[34]	■
ZKB Prepaid Mastercard *or* ZKB credit card standard	■
eBanking[35] / Mobile Banking / ZKB TWINT	■
Additional services in packages	
ZKB Nachtschwärmer[36]	■
Stu benefits[37]	■
Package price per month	Free of charge

[34] Optionally as a virtual or physical card.
[35] Electronic delivery of banking documents mandatory
[36] With ZKB Nachtschwärmer, you can travel free of charge throughout the entire ZVV network from 7pm on Fridays and Saturdays.
[37] With the ZKB Visa Debit Stu, you also benefit from various preferential conditions and many perks for recreational activities.

The packages can only be ordered by clients domiciled in Switzerland. Further information about the package for young people can be found at: zkb.ch/young

The customer and bank may terminate the ZKB packages in writing at any time. At the request of the customer, the products can also be continued individually, provided that the bank also offers the products individually. In this case, the conditions, prices and interest rates for these individual products shall apply. The termination of individual products within the ZKB packages is excluded.

Packages for adults – ZKB inclusive.

Services Without partner cards	**ZKB inklusiv Platinum**	**ZKB inklusiv Gold**	**ZKB inklusiv Silver**
ZKB private account	▪	▪	▪
ZKB savings account	▪	▪	▪
ZKB Visa Debit Card[38]	▪	▪	▪
Credit card	ZKB Visa Platinum	ZKB Visa/ Mastercard Gold	ZKB Visa/ Mastercard Standard
Bonus programme surprize account credit bonus	▪	▪	▪
eBanking, Mobile Banking and ZKB TWINT	▪	▪	▪
Package price per month	CHF 32.–	CHF 12.50	CHF 6.–
With partner cards			
ZKB Visa Debit Card[38]	▪	▪	▪
ZKB credit card standard			▪
ZKB credit card gold		▪	
ZKB credit card platinum	▪		
Package price per month	CHF 32.–	CHF 16.–	CHF 8.–

[38] Optionally as a virtual or physical card.

The packages can only be ordered by clients aged 18 and over who are domiciled in Switzerland. Further information about packages for adults can be found at: zkb.ch/inklusiv

The customer and bank may terminate the ZKB packages in writing at any time. At the request of the customer, the products can also be continued individually, provided that the bank also offers the products individually. In this case, the conditions, prices and interest rates for these individual products shall apply. The termination of individual products within the ZKB packages is excluded.

Your contacts.

Private clients

You can contact your relationship manager from Monday to Friday between 8.00 a.m. and 6.00 p.m. on 0844 843 823[39]

Corporate clients

You can contact your relationship manager from Monday to Friday between 8.00 a.m. and 6.00 p.m. on 0844 850 830[39]

Branches

We are locally based, and with the densest network of branches in the Canton of Zurich, we are always close to you. You can find your nearest branch at zkb.ch/filialen.

[39] Calls to our 0844 numbers are charged at a rate of 7.5 rappen per minute (plus VAT), regardless of the location within Switzerland or whether the call is made from a landline or mobile phone. The amount is rounded up to the nearest 10 rappen. Additional charges may apply if the call is made from a public payphone or from abroad. Example: A six-minute domestic call costs 50 rappen (rounded up), including VAT. The rates are determined by the Federal Office of Communications (OFCOM).