

For private clients

Price summary and terms.

From 30 September 2019



Zürcher
Kantonalbank

	ZKB private account	ZKB youth private account
Currency	CHF	CHF
Suitability	The current account for your personal banking needs. The account is also available in all packages ZKB inclusive (see pages 20 and 21)	The current account for young people aged between 10 and 22. The ZKB young package is recommended for clients aged 14 and over (see page 20).
Zusatzleistungen	-	ZKB Maestro 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 young package free of charge
Interest rates¹, 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	CHF 12 per year (no fee in a package)	Free of charge
Cash transactions	– Cash deposit: free of charge – Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge Except ZKB private account in ZKB inclusive Basic package: a fee of CHF 5 applies per withdrawal in CHF or foreign currency at counters.	– Cash deposit: free of charge – Cash withdrawal at the counters 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 Visa Basic ³ , ZKB Mastercard/Visa Standard, Gold; Visa Platinum ³ – ZKB PrePaid Mastercard – ZKB Maestro Card	– ZKB Visa Basic ³ , ZKB Mastercard/Visa Standard – ZKB PrePaid Mastercard – ZKB Maestro Card
eBanking	– Free of charge to use – Requesting account information – Payment transactions – Placing stock market orders – Electronic banking documents on request ²	– Free of charge to use – Requesting account information – Payment transactions – Placing stock market orders – Electronic banking documents on request

¹ Depending on the amount of credit balances, a negative rate of interest on credit balances (fees) may be charged. The conditions in effect may be requested at any time.

² electronic banking documents mandatory for ZKB inclusive Basic ³ only available with ZKB inclusive packages

ZKB student plus account

ZKB private account EUR

CHF	EUR
The current account for students aged between 18 and 28. The account is only available as part of the package ZKB student (see page 20)	Current account for private clients for transactions in EUR
ZKB Maestro Card and ZKB Mastercard Standard or ZKB Visa Standard free of charge	–
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)
Free of charge	CHF 36 per year
– Cash deposit: free of charge – Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge	– Cash deposit and withdrawal at counters of Zürcher Kantonalbank or cash delivery: up to equivalent of CHF 50,000, 0.75%, min. CHF 20 – Higher amounts upon request
– Generally not issued – Detailed information available in the account statement – Itemised monthly, provided there have been transactions – Free of charge – Delivery electronically via eBanking	– 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
– Annually as at 31.12 – Free of charge – Delivery 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 (sent in mid-January) – Free of charge
Will not be charged	Will be charged
– ZKB Visa Basic ³ , ZKB Mastercard/Visa Standard – ZKB PrePaid Mastercard – ZKB Maestro Card	– Mastercard / Visa Gold International EUR – ZKB PrePaid Mastercard EUR
– Free of charge to use – Requesting account information – Payment transactions – Placing stock market orders – Electronic banking documents	– Free of charge to use – Requesting account information – Payment transactions – Placing stock market orders – Electronic banking documents on request

ZKB current account for foreign currency

ZKB savings account plus

All common foreign currencies including EUR	CHF
Current account for private clients for transactions in foreign currency	The savings account with a bonus for medium and long-term savings targets. The account is also available as part of the package ZKB inclusive (see page 21)
–	Bonus if the capital (without credited interest) is CHF 3,000 or CHF 10,000 higher at the end of the year than in the year before (or at least CHF 3,000 or CHF 10,000 at the end of the opening year)
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)	<ul style="list-style-type: none"> – Up to CHF 10,000 per calendar month at any time – Over CHF 10,000: notice period of 6 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)	Opening: free of charge Closure: free of charge (transfer fee shown on page 9 and page 10)
CHF 36 a year	Free of charge
<ul style="list-style-type: none"> – Cash deposit and withdrawal at counters of Zürcher Kantonalbank or cash delivery 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 	<ul style="list-style-type: none"> – Cash deposit: free of charge – Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge
<ul style="list-style-type: none"> – Generally not issued – Detailed information available in the account statement 	<ul style="list-style-type: none"> – Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking
<ul style="list-style-type: none"> – Itemised monthly, provided there have been transactions – Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking 	<ul style="list-style-type: none"> – Annually – Free of charge – Delivery in paper form or electronically via eBanking
<ul style="list-style-type: none"> – Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking 	<ul style="list-style-type: none"> – Annually as at 31.12 – Free of charge – Delivery in paper form or electronically via eBanking
<ul style="list-style-type: none"> – Annually as at 31 December – Free of charge 	<ul style="list-style-type: none"> – Annually as at 31.12 – Free of charge
Will be charged	<ul style="list-style-type: none"> – No charge is made for account statements – A charge is made for individual advice notices
<ul style="list-style-type: none"> – Mastercard / Visa Gold International EUR/USD – ZKB PrePaid Mastercard USD 	ZKB account card
<ul style="list-style-type: none"> – Free of charge to use – Requesting account information – Payment transactions – Placing stock market orders – Electronic banking documents on request 	<ul style="list-style-type: none"> – Free of charge to use – Requesting account information – Electronic banking documents on request

¹ Depending on the amount of credit balances, a negative rate of interest on credit balances (fees) may be charged. The conditions in effect may be requested at any time.

² electronic banking documents mandatory for ZKB inclusive Basic

ZKB savings account

ZKB youth savings account

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 22. The package ZKB young is recommended for clients aged 14 and over (see page 20)
–	–
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	– Up to CHF 10,000 per calendar month at any time
– Over CHF 10,000: notice period of 3 months	– 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.	– 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 deposit: free of charge
– Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge Except ZKB savings account in ZKB inclusive Basic package: A fee of CHF 5 applies per withdrawal in CHF or foreign currency at counters.	– Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge
– Free of charge, plus delivery charges	– Free of charge, plus delivery charges
– Delivery in paper form or electronically via eBanking	– Delivery in paper form or electronically via eBanking
– Annually	– Annually
– Free of charge	– Free of charge
– Delivery in paper form or electronically via eBanking	– Delivery in paper form or electronically via eBanking
– Annually as at 31.12	– Annually as at 31.12
– Free of charge	– Free of charge
– Delivery in paper form or electronically via eBanking	– Delivery in paper form or electronically via eBanking
– Annually as at 31.12	– Annually as at 31.12
– Free of charge	– Free of charge
– No charge is made for account statements	Will not be charged
– A charge is made for individual advice notices	
ZKB account card	ZKB account card
– Free of charge to use	– Free of charge to use
– Requesting account information	– Requesting account information
– Electronic banking documents on request ²	– Electronic banking documents on request

ZKB student plus savings account

ZKB gift savings account

CHF	CHF
The savings account for students aged between 18 and 28. The account is only available as part of the package ZKB student (see page 20)	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.
–	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.
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	– Up to CHF 10,000 per calendar month at any time
– Over CHF 10,000: notice period of 3 months	– 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 deposit: free of charge
– Cash withdrawal at counters or ATMs of Zürcher Kantonalbank: free of charge	– Cash withdrawal at the counters of Zürcher Kantonalbank: free of charge
– Free of charge	– Free of charge, plus delivery charges
– Delivery electronically via eBanking	– Delivery in paper form or electronically via eBanking
– Annually	– Annually
– Free of charge	– Free of charge
– Delivery electronically via eBanking	– Delivery in paper form or electronically via eBanking
– Annually as at 31.12	– Annually as at 31.12
– Free of charge	– Free of charge
– Delivery electronically via eBanking	– Delivery in paper form or electronically via eBanking
– Annually as at 31.12	– Annually as at 31.12
– Free of charge	– Free of charge
Will not be charged	– No charge is made for account statements – A charge is made for separate statements
ZKB account card	ZKB account card
– Free of charge to use	– Free of charge to use
– Requesting account information	– Requesting account information
– Electronic banking documents	– Electronic banking documents on request

¹ Depending on the amount of credit balances, a negative rate of interest on credit balances (fees) may be charged. The conditions in effect may be requested at any time.

ZKB environmental savings account

ZKB pillar 3a account

CHF	CHF
The savings account that allows you to support the environment	Tax-privileged retirement savings as part of pillar 3a and asset accumulation to supplement your retirement provision or the financing of your own home
The bank uses your savings to promote environmentally friendly projects in the Zurich economic area via ZKB environmental loans with reduced interest rates	<ul style="list-style-type: none">– 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
<ul style="list-style-type: none">– 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.	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: 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 for intern. payments shown on page 10)
Free of charge	Free of charge
<ul style="list-style-type: none">– Cash deposit: free of charge– Cash withdrawal at the counters of Zürcher Kantonalbank: free of charge	<ul style="list-style-type: none">– Cash deposit: free of charge– Cash withdrawal: not possible
<ul style="list-style-type: none">– Free of charge, plus delivery charges– Delivery in paper form or electronically via eBanking	Free of charge
<ul style="list-style-type: none">– Annually– Free of charge– Delivery in paper form or electronically via eBanking	<ul style="list-style-type: none">– Annually– Free of charge
<ul style="list-style-type: none">– Annually as at 31.12– Free of charge– Delivery in paper form or electronically via eBanking	<ul style="list-style-type: none">– Annually as at 31.12– Free of charge
<ul style="list-style-type: none">– Annually as at 31.12– Free of charge	<ul style="list-style-type: none">– Annually as at 31.12– Free of charge
<ul style="list-style-type: none">– No charge is made for account statements– A charge is made for individual advice notices	Will not be charged
ZKB account card	None
<ul style="list-style-type: none">– Free of charge to use– Requesting account information– Electronic banking documents on request	<ul style="list-style-type: none">– 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

¹ Depending on the amount of credit balances, a negative rate of interest on credit balances (fees) may be charged. The conditions in effect may be requested at any time.

Cashless payment transactions. ⁴

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 ⁵ 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 ⁶
E-bill	Free of charge	–	–
Account transfer	Free of charge	–	CHF 4 ⁶
Data transfer	Free of charge	Free of charge	CHF 4 ⁶
ZKB standing order			
– Opening/modification/deletion	Free of charge	Free of charge	Free of charge
– Execution	Free of charge	Free of charge	CHF 4 ⁶
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 ⁷	CHF 0.40 ⁶	–	CHF 6 ⁶
ZKB Quickpay enclosures	If other documents are supplied for a ZKB Quickpay order in addition to the standardised payment documents, the entire ZKB Quickpay order will be returned to you unprocessed. Standardised payment slips are: red and orange payment slips in CHF and EUR, “domestic/foreign payment advice” form in other currencies		
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 ⁶
Remaining payment orders			
– Letter, Telephone, Fax, Counter ⁶	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 ⁵ price per item	Other payments (international or foreign currencies) price per item
Same-day payment execution (electronic delivery 1.00 p.m. – 4.30 p.m.) ⁶	CHF 2	–	–
Payments with instructions "urgent" ⁸	–	–	CHF 10
Payments debited from savings account ⁶	CHF 2	CHF 2	CHF 2
Ordering party (OUR)	CHF 20	–	CHF 20

This surcharge covers all third-party costs up to the beneficiary's bank.

Outgoing payment: Further instructions for fees

Shared fees (SHA)	<ul style="list-style-type: none">– 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)	<ul style="list-style-type: none">– Payment is free of charge for you.– All additional costs incurred domestically and internationally (including those of Zürcher Kantonalbank) will be deducted from the beneficiary's transfer amount.

⁴ For larger volumes: price by agreement

⁵ SEPA payments are EUR transfers in the SEPA area (Europe). The criteria for a SEPA payment can be found at www.zkb.ch/sepa.

⁶ A transfer within Zürcher Kantonalbank is free of charge if the payer and the beneficiary are identical.

⁷ ZKB Quickpay is not possible for accounts in the ZKB inclusive Basic package.

⁸ 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

– Re-order of banking documents

per banking document CHF 3 (min. CHF 10 per order)

if time-consuming CHF 120 per hour

ESR payment receipt data⁹

– Via eBanking Free of charge

Deposits in CHF at coin and deposit machines 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 deposits¹⁰ at post offices, subsequent processing of documents, rejection expenses)

all prices stated in accordance with the PostFinance price list

Cash delivery to your home¹¹

– Foreign currency delivery¹² 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^{12, 13}

– Other foreign currencies are available via cash delivery to your home address

– Purchase of various foreign currencies Free of charge^{12, 13}

⁹For larger volumes: Price by agreement

¹⁰Use orange deposit slips when paying your bills. Red deposit slips incur higher cash deposit charges at the post office counter.

¹¹Service for clients of Zürcher Kantonalbank.

¹²For 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.

¹³Exchange 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

Zahlungsauftrag

– ZKB Quickpay discount ¹⁴	CHF 0.40	CHF 6 ¹⁵
– Order placement discount other ¹⁴	CHF 2	CHF 20 ¹⁵
– Account reconciliation is free of charge. Price for the transfer of inheritance shares for the benefit of third-party banks ¹⁴	CHF 20	CHF 20

Confirmation of assets at the date of death (including calculation of accrued interest)

– For 1 to 5 accounts/transactions	CHF 35 plus VAT
– For 5 or more accounts/transactions	CHF 7 per item plus VAT

Tax report as at the date of death (including income)

	Number of positions in the securities custody	Fee in CHF ¹⁶
	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
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Re-order of banking documents

– per banking document	CHF 3 (min. CHF 10 per order)
– if very time-consuming	CHF 120 per hour

Drawing up of proposals for division on behalf of heirs

CHF 180 per hour
plus VAT

Dossierführungs-Gebühr

CHF 60/Quartal zuzügl. MWSt.
Die ersten 12 Monate nach dem Todesdatum sind kostenlos. Die Gebühr wird zusätzlich zu den Preisen für Einzelprodukte oder einzelne Dienstleistungen belastet.

¹⁴ A transfer within Zürcher Kantonalbank is free of charge.

¹⁵ 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.

¹⁶ 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.

Basic international fee for clients domiciled abroad	CHF 90 per quarter. This fee will be charged in addition to the fees for individual products or services. ^{17, 18}	
Tax report abroad ¹⁷ (country-specific)	Number of positions in the securities custody	Fee in CHF ¹⁷
Germany	0 to 10	100
	11 to 20	200
	21 or more	300
	No securities custody account	100
	Minimum charge	100 ¹⁷
Austria	Flat rate in CHF	200 ¹⁷
United Kingdom	Flat rate in CHF	200 ¹⁷
Tax report abroad ¹⁷ (generic)		
Italy, Spain, Israel, the Netherlands, the Czech Republic, Monaco, Uruguay, Singapore, Hong Kong, UAE	Flat rate	100 ¹⁷

¹⁷ Mandatory product for customers domiciled in these countries. For more information on fee exemptions, please contact your relationship manager.

¹⁸ Exclusive of VAT for customers resident in Switzerland and the Principality of Liechtenstein, VAT will not be charged for customers resident abroad.

Cards.

ZKB Maestro Card

ZKB Maestro Card, annual fee (per main card and additional card) ¹⁹	CHF 40
– Replacement card	CHF 20
Cashless purchases, per transaction	
– CHF in Switzerland	Free of charge
– Any foreign currency in Switzerland and purchases abroad ¹⁷	CHF 1.50
Cash withdrawals, per withdrawal	
– CHF at ATMs of Zürcher Kantonalbank	Free of charge
– CHF at ATMs of other cantonal banks	Free of charge
– CHF at ATMs of other institutions	CHF 2
– EUR at ATMs of Zürcher Kantonalbank ²¹	Free of charge
– Any foreign currency at ATMs of other institutions in Switzerland and cash withdrawals abroad ²⁰	CHF 5

¹⁹ No charge in a package (see page 20 and 21)

²⁰ Currency conversion: foreign currency selling rate on day of/day before booking, plus foreign currency surcharge of 0.5%.

²¹ Currency conversion: notes selling rate on day of/day before booking

ZKB Visa/ZKB Mastercard	Visa Platinum	Gold	Standard	Visa Basic
Main card, annual fee ²²	Only available as part of a package (see ZKB inclusive, page 21)	CHF 200	CHF 100	Only available as part of a package (see ZKB inclusive, page 21)
Additional card, annual fee				
– Billed together with the main card	Free of charge	CHF 50	CHF 25	not possible
– Billed separately	Free of charge	CHF 75	CHF 50	not possible
Replacement card (in the case of loss/theft/defect)	Free of charge	kostenlos	CHF 20	CHF 20
Reminder fee, per reminder (if payment is in arrears)	Free of charge	CHF 20	CHF 20	CHF 20
Bill in paper form sent by post ²⁴ , per bill	Free of charge	CHF 2	CHF 2	CHF 2
Cashless purchases, per transaction				
– CHF in Switzerland	Free of charge	Free of charge	Free of charge	Free of charge
– Any foreign currency in Switzerland and abroad ²⁵	Free of charge	Free of charge	Free of charge	Free of charge
Cash withdrawals billed monthly, per withdrawal				
– at ATMs of Zürcher Kantonalbank, other cantonal banks and other institutions	2,5%, min. CHF 5	4,0%, ²³ min. CHF 10	4,0%, ²³ min. CHF 10	4,0%, min. CHF 10
– At ATMs abroad ²⁵	2,5%, min. CHF 10	4,0%, min. CHF 10	4,0%, min. CHF 10	4,0%, min. CHF 10
– At bank counters worldwide ²⁵	2,5%, min. CHF 10	4,0%, min. CHF 10	4,0%, min. CHF 10	4,0%, min. CHF 10

²² No charge in a package (see page 20 and 21)

²³ Similar to the ZKB Maestro card and to cash withdrawals from Swiss Post ATMs, direct payments from accounts cannot be settled by direct debit. Settlement takes place monthly.

²⁴ No fee if electronic billing is activated in the "VisecaOne" online service area of Viseca Card Services SA.

²⁵ Currency conversion for transactions not in the card currency: Conversion rate plus foreign currency surcharge of 1.75% or 2.5% (ZKB Visa Basic) of the total converted amount. Transactions in CHF abroad: Administration fee of 1.75% or 2.5% (ZKB Visa Basic) of the total converted amount.

ZKB PrePaid Mastercard (Minimum age of 14)

Annual fee ²⁶	CHF 50/EUR 25/USD 25
Replacement card ²⁶	CHF 20
Loading commission	1%, min. CHF 5 ²⁷ or EUR/ USD 3 per card load
Bill in paper form sent by post ²⁸ , per bill	CHF/EUR/USD 1.50
Cashless purchases, per transaction	
– CHF in Switzerland ²⁹	Free of charge
– Any foreign currency in Switzerland and abroad ²⁶	Free of charge
Cash withdrawals, per withdrawal	4.0%,
– At ATMs and counters worldwide ²⁹	min. CHF/EUR/USD 10

World Mastercard Gold International/Visa Gold International (EUR/USD)

Main card, annual fee	EUR/USD 200
Additional card, annual fee	
– Billed together with the main card	EUR/USD 100
– Billed separately	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	
– CHF in Switzerland ³¹	Free of charge
– Any foreign currency in Switzerland and abroad ²⁹	Free of charge
Cash withdrawals, per withdrawal	4.0%,
– At ATMs and counters worldwide ³¹	min. EUR/USD 10

²⁶ In the case of special deliveries, e.g. express, courier etc., the actual delivery costs will also be charged, min. CHF/EUR/USD 5

²⁷ No commission applies for the ZKB young and ZKB student packages (see p. 20)

²⁸ No fee if electronic billing is activated in the "VisecaOne" online service area of Viseca Card Services SA.

²⁹ Currency conversion for transactions not in the card currency: Conversion rate plus foreign currency surcharge of 1.75% of the total converted amount. Transactions in CHF abroad: Administration fee of 1.75% of the total converted amount.

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

³¹ Currency conversion, for transactions not in the card currency: Conversion rate plus foreign currency surcharge of 1.75% of the total converted amount.

Summary of key services	PrePaid	Standard	Gold
Best-price guarantee ³² up to CHF 2,000 – reimbursement per year, within 14 days following a purchase with the credit card, purchased in CH via retail outlet/online, same article number/manufacture, min. price difference of CHF 30	■ ³²	■	■
Guarantee extension ³³ Automatic guarantee protection for insured new electronic devices, 12-month extension for Standard, 24-month extension for Gold – per card and year		■	■
		2,000	5,000
Travel cancellation and interruption insurance ³³ Up to 60% of a trip paid with credit card, including in case of serious illness, accident, travel warning, strikes – If cancelled (p.a.): max. CHF – If interrupted (p.a.): max. CHF		■	■
		10,000	20,000
		7,500	15,000
Medical Travel Insurance ³³ In case of an insured event, organisation and cost coverage – return travel, return transport and repatriation costs ³² – search and rescue costs ³⁵ – treatment costs ³³			■
		up to 250,000	
			60,000
			250,000
Rental car deductible insurance ³³ up to CHF 10,000 – per claim, in the case of damage and theft			■
Baggage insurance in case of theft, loss or damage ³³ up to CHF 5,000 per year, police report must be submitted			■
Bonus programme surprize Use the ZKB credit card anywhere in the world to to collect points, and redeem these online at surprize.ch.	■ ³⁷	■	■
Preferential car rental conditions Up to 20% off car rentals from Hertz		■	■
24-hr emergency service Practical help, such as provision of addresses of doctors, hospitals and lawyers, organisation of emergency cash, assistance in the event of lost ID documents		■	■
Travel and flight accident insurance ³³ Provided that at least 60% of the journey has been paid by – Disability or death – Rescue, search and repatriation costs		■	■
		300,000	500,000
		60,000	60,000

³² The best-price guarantee only applies to ZKB PrePaid Mastercard CHF and amounts of less than CHF 1,000.

³³ The General Terms and Conditions of Insurance of the respective insurer apply in all circumstances. Detailed information can be found at viseca.ch/versicherungen.

³⁴ Up to CHF 250,000 for cardholders resident in Switzerland and in the Principality of Liechtenstein, up to CHF 60,00 for cardholders resident in a Schengen state.

³⁵ Applies for cardholders resident in Switzerland, in the Principality of Liechtenstein or in a Schengen state.

³⁶ Applies for cardholders resident in Switzerland and in the Principality of Liechtenstein.

³⁷ The bonus programme surprize only applies to the ZKB PrePaid Mastercard CHF.

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.

Packages

Instead of individual products, choose one of the attractive packages included in the ZKB inclusive or ZKB youngworld offerings. That way you can save on charges and take advantage of additional benefits.

Accounts

- Save on delivery charges. Switch to electronic banking documents, which you can receive directly in eBanking.
- Save money by choosing the right account. Select the savings account with the best withdrawal conditions for you.

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 “VisecaOne” 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	B-Mail/economy	A-Mail/priority
	CHF	CHF
Switzerland	–.85	1.00
Europe	1.20	1.30
Other countries	1.40	1.80

Electronic delivery of correspondence via eBanking is free of charge.

Packages for young people – ZKB youngworld.

Services	ZKB young (aged 14–22)	ZKB student (during course of study, aged 18-28)	Single price
ZKB youth private account	■		Free of charge
ZKB youth savings account	■		Free of charge
ZKB student plus account		■	Free of charge
ZKB student plus savings account		■	Free of charge
ZKB private account			CHF 12
ZKB savings account			
ZKB Maestro Card	■	■	CHF 40 p.a. (from age 22)
ZKB PrePaid Mastercard <i>or</i> ZKB Visa Basic <i>or</i>	■	■	CHF 50 p.a. CHF 30 p.a. (only available as part of a package)
ZKB credit card standard	■	■	CHF 100 p.a. (from age 22)
eBanking ³⁸ /eBanking Mobile	■	■	Free of charge
Additional services in packages			
ZKB Nachtschwärmer ³⁹ (only available as part of a package)	■	■	Free of charge
STUcard benefits ⁴⁰ (only available as part of a package)	■	■	Free of charge
Package price per month/year	Free of charge	Free of charge	
Compared to the individual fees, each year you save up to	CHF 50	CHF 152	

³⁸ Electronic delivery of banking documents mandatory

³⁹ With ZKB Nachtschwärmer, you save on the ZVV night surcharge every time you use it.

⁴⁰ With the STUcard, 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 packages for young people can be found at: zkb.ch/zkbyoungworld

Packages for adults – ZKB inclusive.

Services	ZKB inklusiv Platinum		ZKB inklusiv Gold		ZKB inklusiv Silver		ZKB inklusiv Basic	
Without partner cards								
ZKB private account		▪		▪		▪		▪
ZKB savings account with preferential interest rate of 1% ⁴¹		▪		▪		▪		▪
Bonus rate ⁴²		▪		▪		▪		▪
free withdrawals ⁴³		▪		▪		▪		▪
ZKB Maestro Card		▪		▪		▪		▪
Credit card		ZKB Visa Platinum		ZKB Visa/Mastercard Gold		ZKB Visa/Mastercard Standard		ZKB Visa Basic or ZKB PrePaid Mastercard
Bonus programme surprize account credit bonus		▪		▪		▪		▪
eBanking, eBanking Mobile and ZKB TWINT		▪		▪		▪		▪ ⁴⁶
Package price per month	CHF	42	CHF	18	CHF	10	CHF	5
	CHF	32 ⁴⁴	CHF	14 ⁴⁴	CHF	8 ⁴⁴	CHF	–
Compared to the individual fees, each year you save⁴⁵	CHF	48	CHF	36	CHF	32	CHF	22
	CHF	168 ⁴⁴	CHF	84 ⁴⁴	CHF	56 ⁴⁴	CHF	–

With partner cards

ZKB Maestro Card		▪		▪		▪		▪
ZKB credit card standard						▪		
ZKB credit card gold				▪				
ZKB credit card platinum		▪						
Package price per month	CHF	42	CHF	24	CHF	14		
	CHF	32 ⁴⁴	CHF	20 ⁴⁴	CHF	12 ⁴⁴		
Compared to the individual fees, you save	CHF	88	CHF	54	CHF	49		
	CHF	208 ⁴⁴	CHF	102 ⁴⁴	CHF	73 ⁴⁴		

⁴¹ up to CHF 5,000

⁴² ZKB savings account plus: Plus bonus of 0.010% for net capital growth of CHF 3,000 or bonus of 0.020% for net capital growth of CHF 10,000.

⁴³ Withdrawals in Swiss francs and foreign currency at counters are subject to a fee of CHF 5 per transaction for holders of a ZKB inclusive Basic package

⁴⁴ with financing or for total assets equal to or greater than CHF 7,500 (ZKB inclusive Silver), CHF 15,000 (ZKB inclusive Gold) or CHF 30,000 (ZKB inclusive Platinum)

⁴⁵ Individual prices per annum: ZKB private account: CHF 12, ZKB Maestro card CHF 40, ZKB PrePaid Mastercard: CHF 50, ZKB Visa / Mastercard Standard: CHF 100, ZKB Visa / Mastercard Gold: CHF 200. Cards only available in a package: ZKB Visa Basic: CHF 30, ZKB Visa Platinum: CHF 500

⁴⁶ electronic delivery of banking documents mandatory

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/inklusive

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

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

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](https://www.zkb.ch/filialen).