

For corporate clients

Price summary and terms.

From 1 January 2021

	ZKB business account	ZKB current account business for foreign currency
Currency	CHF	All common foreign currencies including EUR
Suitability	The current account in CHF for companies	Current account for corporate clients for transactions in foreign currency
Interest rates¹, interest limits, withholding tax	In accordance with our interest rate brochure "Our interest rates for corporate clients" and at zkb.ch	No interest on credit balances In accordance with our interest rate brochure "Our interest rates for corporate clients" and at zkb.ch
Withdrawals	Entire credit balance at any time without notice	Entire credit balance at any time without notice
Opening and closure	Opening: free of charge Closure: free of charge (transfer fee shown on page 6)	Opening: free of charge Closure: free of charge (transfer fee shown on page 6)
Account management	CHF 12.– per quarter Domiciliary companies and firms based abroad: min. CHF 120.– per quarter	– CHF 48 per year
Cash transactions	– Cash deposit at ATMs of Zürcher Kantonalbank: free of charge – Cash withdrawal and deposit at counters of Zürcher Kantonalbank: free of charge	– Cash deposit and withdrawal at counters of Zürcher Kantonalbank or cash delivery for EUR, and USD accounts: up to equivalent of CHF 50,000, 0.75%, min. CHF 20 – Higher amounts or other foreign currencies upon request
Credit and debit notices	– Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking	– 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 electronically via eBanking	– Itemised monthly, provided there have been transactions – Free of charge, plus delivery charges – Delivery in paper form or electronically via eBanking
Account closing statement	– Quarterly as at 31.3, 30.6, 30.9 and 31.12 – Free of charge – Delivery in paper form or electronically via eBanking	– Quarterly as at 31.3, 30.6, 30.9 and 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 be charged
Cards	– ZKB Corporate Card silver/gold – ZKB Maestro Card – ZKB Business Card silver/gold	– ZKB Business Card Gold in EUR/USD – ZKB Corporate Card Gold in EUR/USD
eBanking	– Can be used free of charge – 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

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 current account for public corporations entities

ZKB money market account

CHF	CHF
The current account in CHF for public-law institutions	Account for short- to medium-term money market investments in excess of CHF 20,000 and with a min. duration of 1 month
In accordance with our interest rate brochure "Our interest rates for corporate clients" and at zkb.ch	At zkb.ch
Entire credit balance at any time without notice	Monthly, on the last banking day of the month via a reference account of Zürcher Kantonalbank
Opening: free of charge Closure: free of charge (transfer fee shown on page 6)	Opening: free of charge Closure: free of charge (transfer fee shown on page 6)
CHF 12 per quarter	Free of charge
– Cash deposit at ATMs of Zürcher Kantonalbank: free of charge	Not possible
– Cash withdrawal and deposit at counters of Zürcher Kantonalbank: free of charge	
– Free of charge, plus delivery charges	– No notices
– Delivery in paper form or electronically via eBanking	– Detailed information available in the account statement
– Itemised monthly, provided there have been transactions	– Monthly
– Free of charge, plus delivery charges	– Free of charge, without delivery charges
– Delivery in paper form or electronically via eBanking	
– Quarterly as at 31.3, 30.6, 30.9 and 31.12	– Monthly
– Free of charge	– Free of charge, without delivery charges
– 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 be charged	– Will not be charged
– ZKB Maestro Card	Not possible
– ZKB Business Card silver/gold	
– ZKB Corporate Card silver/gold	
– Can be used free of charge	– Requirement
– Requesting account information	– Requesting account information
– Payment transactions	– Deposits and withdrawals via reference account
– Placing stock market orders	– Electronic banking documents on request
– Electronic banking documents on request	

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 ⁵			
– 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	CHF 0.40 ³	–	CHF 6 ³
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 ⁵			
– 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
Same-day payment execution (electronic delivery 1.00 p.m. – 4.30 p.m.) ³	CHF 2	–	–
Payments with instructions "urgent" ⁴	–	–	CHF 10
Payments debited from savings account ³	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.

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 Priority handling by Zürcher Kantonalbank.

⁵ ZKB Standing Order Plus: Price on request

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 data⁵

– Via eBanking	Free of charge
– Via ZKB Datalink	Free of charge

Cash withdrawals and cash deposits at the counter of other cantonal banks

CHF 10

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 (over CHF 500)

3% of the gross amount

PostFinance

Third-party charges will be passed on (e.g. for cash deposits⁷ at post offices, subsequent processing of documents, rejection expenses)

all prices stated in accordance with the PostFinance price list

Cash delivery to your home⁸

– Foreign currency delivery ⁹	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, 10}
– Other foreign currencies are available via cash delivery to your home address	
– Purchase of various foreign currencies	Free of charge ^{9, 10}

⁶ For larger volumes: Price by agreement

⁷ Use orange deposit slips when paying your bills. Red deposit slips incur higher cash deposit charges at the post office counter.

⁸ Service for clients of Zürcher Kantonalbank.

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.

Cards

ZKB Maestro Card

ZKB Maestro Card, annual fee (per main card and additional card)	CHF 40
– Replacement card	CHF 20
Cashless purchases, per transaction	
– CHF in Switzerland	Free of charge
– Any foreign currency in Switzerland and purchases abroad ¹¹	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 ¹²	Free of charge
– Any foreign currency at ATMs of other institutions in Switzerland and cash withdrawals abroad ¹¹	CHF 5

ZKB Business Card (CHF/EUR/USD)

ZKB Corporate Card (CHF/EUR/USD)	Silver CHF	Gold CHF	Gold EUR/USD
Annual fee			
– Company master account	Free of charge	Free of charge	Free of charge
– Individual card	CHF 100	CHF 170	EUR/USD 150
– Each additional card ¹³	CHF 50	CHF 85	EUR/USD 75
– Business travel card, purchasing card ¹⁴	CHF 50	CHF 50	EUR/USD 40
– Replacement card (in the event of loss/theft/defect)	CHF 20	Free of charge	Free of charge
Cashless purchases, per transaction			
– CHF in Switzerland ¹⁵	Free of charge	Free of charge	1.5% Business Card 1.5% Corporate Card
– Any foreign currency in Switzerland and abroad ¹⁵	1.5% Business Card 1% Corporate Card	1.5% Business Card 1% Corporate Card	1.5% Business Card 1.5% Corporate Card
Cash withdrawals billed monthly, per transaction			
– At ATMs in Switzerland ¹⁵	3,5%, min. CHF 5	3,5% min. CHF 5	3,5% min. EUR/USD 3.50
– At ATMs abroad ¹⁵	3,5% min. CHF 10	3,5% min. CHF 10	3,5% min. EUR/USD 7
– At bank counters in Switzerland and abroad ¹⁵	4% min. CHF 10	4% min. CHF 10	4% min. EUR/USD 7

¹¹ Foreign currency conversion: foreign currency selling rate on day of/day before booking, plus foreign currency surcharge of 0.5%.

¹² Currency conversion: notes selling rate on day of/day before booking

¹³ Applies only to the ZKB Business Card.

¹⁴ Only possible with a ZKB Corporate Card.

¹⁵ Currency conversion: foreign currency selling rate including foreign currency surcharge of 1% (ZKB Corporate Card Silver/Gold CHF) or 1.5% (ZKB Business Card and ZKB Corporate Card Gold EUR/USD).

Save on fees

Would you like to work even more efficiently or reduce your banking fees? There are many convenient ways to help you save time and money. Here are just a few suggestions on optimising fees from our current price regulations:

Accounts

- Save on delivery charges. Have banking documents delivered electronically to your eBanking mailbox.

Cards

- Save when you deposit cash. Always use the ATMs of Zürcher Kantonalbank and avoid the charges payable on deposits at the counter or into a ZKB night safe.
- Save money on cash withdrawals. Cash withdrawals are free of charge at ATMs operated by Zürcher Kantonalbank and other cantonal banks.

Payment transactions

- Pay online. Use eBanking or ZKB DataLink 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.
- Increase your efficiency. Make the entire payment process automatic, from billing to receiving e-bill payments.
- Opt for SEPA transfers. Make EUR transfers free of charge within Europe via eBanking or ZKB DataLink. 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.

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).