



Private Client Accounts

At VZ, you will find the right and affordable account for your banking transactions, regardless of whether you wish to transfer, invest or save money. And if you would like to change your bank details, our «relocation service» will be happy to assist you.

Which account is suitable for what?

- Private account: the basic account is suitable for salary credits, for card transactions and payments
- Savings account: the right account to achieve your medium- to long-term savings targets
- Investment account: the settlement account for custody account, investment advisory and asset management mandates
- Current account: the account for processing all stock exchange orders and, if desired, your payment transactions as well

Details of all of these accounts can be found on the following pages.

Cards

Clients with a private account are provided with the range of cards offered by VZ.

Debit card

- Make cashless payments instantly in Switzerland and abroad
- Withdraw cash free of charge in Switzerland
- Shop online safely and conveniently

Credit card

- Using your PIN code, you can pay in more than 33 million shops all over the world
- Thanks to the contactless chip, you can pay in an increasing number of shops without a PIN
- Free travel and flight accident insurance included

VZ Financial Portal: Online banking and more

As the account holder, the VZ Financial Portal is available to you free of charge. Here you can bundle your financial affairs in one place and save money at the same time. The VZ Financial Portal

- offers all standard e-banking functions, from payment transactions to securities trading
- compares premiums and benefits of your private insurance and shows how you can save money
- lists all expenses you may deduct from your taxable income
- shows the amounts, maturities and interest rates of your mortgages
- is a secure place for storing documents such as your last will and testament as well as marital and inheritance contracts
- provides comprehensible information on all financial topics free of charge

TWINT: Make cashless payments

Using the TWINT app, you can transfer money in real time from smartphone to smartphone. You pay conveniently and safely without cash – at the checkout counter, at the cash machine or in the online shop. Digital cash with TWINT is free of charge to VZ clients.

eBill: Receive and pay bills online

With eBill, you can easily receive and pay your bills via e-banking.

- You no longer have to laboriously type or scan payment data, but release orders with just a few clicks
- Only trustworthy bills will be sent
- As paper documents are dispensed with, you are doing your part to save the environment

Further services and offers

- Holiday money in the desired currency will be delivered to you at your home within Switzerland
- All accounts are connected to the usual accounting software, such as Paymaker, Mammut and Bexio

Other services

As a VZ client, you benefit from the comprehensive expertise of our specialists in all areas relating to your assets:

- Retirement
- Pension provision and insurance
- Mortgages and real estate
- Taxes
- Estate and company succession

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Private client accounts

	Private account	Savings account	Investment account	Current account
Currency	CHF/EUR	CHF	CHF/EUR/USD	CHF/EUR/USD (Further currencies possible)
Suitability	Basic account for all payments and credit notes	Account for medium- to long-term savings targets	Settlement account for custody account, investment advisory and asset management mandates	Settlement account for all stock exchange orders. Payment transactions can also be processed via this account
Interest rate	The current interest rates can be found at www.vzch.com/interest-rates			
Account opening	Free of charge	Free of charge	Free of charge	Free of charge
Account closure	CHF 10	CHF 10	Free of charge	CHF 10
Account management	Free of charge	Free of charge	Included in all all-in-fee mandates	CHF 10/quarter
Postal expenses	Not charged	Not charged	Not charged	Not charged
Withdrawal arrangements	CHF 100'000 within 31 days is possible, no notice being required. For higher amounts, a notice period of two months applies. If this notice period is not observed, 0.5% of the amount in excess of the limit is charged upon disbursement. ¹	CHF 100'000 p.a. is possible, no notice being required. For higher amounts, a notice period of two months applies. If this notice period is not observed, 2% of the amount in excess of the limit is charged upon disbursement.	Balance is available at any time.	Balance is available at any time.
Account statements	– Monthly – Electronically on the VZ Financial Portal or, upon request, in paper form	– Quarterly – Electronically on the VZ Financial Portal or, upon request, in paper form	None; movements can be viewed at any time on the VZ Financial Portal.	None; movements can be viewed at any time on the VZ Financial Portal.
Credit/debit notices	Electronically on the VZ Financial Portal or, upon request, in paper form	Electronically on the VZ Financial Portal or, upon request, in paper form	Electronically on the VZ Financial Portal or, upon request, in paper form	Electronically on the VZ Financial Portal or, upon request, in paper form
Quarterly reporting	Electronically on the VZ Financial Portal or, upon request, in paper form			
Tax register	Annually as of 31 December. Delivery is carried out electronically on the VZ Financial Portal or in paper form as of February.			

¹ No notice of termination is required in the event of a transfer to a management or advisory mandate of VZ Depository Bank Ltd.

Private client accounts

	Private account	Savings account	Investment account	Current account
VZ Cards	<ul style="list-style-type: none"> – VZ Debit Mastercard – VZ Credit Card Visa Classic – VZ Credit Card Visa Gold 	–	–	–
Suitable for stock exchange transactions	No	No	Yes, in the context of custody account/ investment advice or asset management	Yes
VZ Financial Portal	<ul style="list-style-type: none"> – Request detailed information in real time in e-banking or mobile banking – Processing of payment transactions – Set up notifications 	<ul style="list-style-type: none"> – Request detailed information in real time in e-banking or mobile banking – Processing of payment transactions – Set up notifications 	<ul style="list-style-type: none"> – Request detailed information in real time in e-banking or mobile banking – Set up notifications 	<ul style="list-style-type: none"> – Request detailed information in real time in e-banking or mobile banking – Processing of stock exchange and payment transactions – Set up notifications
Cash transactions	Cash withdrawals using the VZ Debit Mastercard at cash machines in Switzerland are free of charge.	–	–	–
Domestic payment transactions	Orders placed electronically or in writing are free of charge.	–	Orders placed in writing are free of charge.	Orders placed electronically or in writing are free of charge.
SEPA payment transactions in EUR	Orders placed electronically or in writing are free of charge.	–	Orders placed in writing are free of charge.	Orders placed electronically or in writing are free of charge.
Payment transactions abroad	VZ Depository Bank does not charge any fees, but fees may be charged by the recipient bank or third-party banks.	–	VZ Depository Bank does not charge any fees, but fees may be charged by the recipient bank or third-party banks.	VZ Depository Bank does not charge any fees, but fees may be charged by the recipient bank or third-party banks.
Holiday money orders	Yes	No	Yes	Yes