

# Swiss Business Bank Account - Premium -

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### Swiss Business Bank Account Premium

- Business Bank Account with an exclusive private bank in Switzerland
- Minimum initial deposit 10.000 CHF/EUR/USD  
Note: The minimum initial deposit is *only* for the account opening process necessary. After account opening can be used the amount down to a limit of 1.000 CHF/EUR/USD.
- Multi-Currency account for international money transfers
- Absolutely legal, with world-famous Swiss Banking Secrecy
- No bank reference required
- Withdrawing cash at all ATM's worldwide
- Online-Banking
- Credit Cards & Prepaid Cards available
- Account opening in person in Switzerland or online via webcam  
No personal appearance is required in the bank
- **Account opening fee: 1,250 EUR** plus 19% VAT (One-time account opening fee)

Note: English Ltd. is accepted only if the company will be taxed in the same country, where the company owner has his residence for tax purposes.

To start open this business account, please use the forms **Placing of Order** and the **Account Opening Application - Premium** in our [Download Area](#).

Please note that for administrative reasons the account opening fee must be paid in advance. On receipt of the funds, you will receive a confirmation email from us.

#### Money Back Guarantee

If an account opening application is rejected for internal reasons at the bank, the account opening fee paid will be reimbursed in full to the customer on presentation of the rejection letter, provided the reason for rejection is not attributable to the customer.

Note: The customer is deemed to be responsible if after issuing the account opening order he/she suddenly decides to cancel the order or fails to provide the documentation required by the bank.

### Account opening procedure

1. On receipt of your documentation and the account opening fee, we will send you a confirmation email together with the details of your contact person at the bank. We will also send you a link to a promotional film of the bank in order to enable you to gain a personal impression of the bank.
2. Presentation of following documents to the bank:
  - Photocopy of passport certified by a public notary or public authority
  - Proof of residence (utilities bill / tax return)
  - Corporate documents: Incorporation, Memorandum and Articles, Certificate of Good Standing if the company is older than 1 year, and the documents, from which we can see who is shareholder and the director of the company.  
Note: The corporate documents should be translated in English and certified by public notary and additionally be presented in the original.
3. Transfer of minimum initial deposit of 10,000 CHF/EUR/USD to the Swiss bank
4. Account opening meeting in person in Switzerland or online via webcam
5. Account analysis in statutory compliance procedure and final decision

If you have any questions, please do not hesitate to contact us by phone **+49 89 81301846**, e-mail [sbk@ghs-finance.com](mailto:sbk@ghs-finance.com) or via Skype (ID: ghs-finance)

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### New Customer Recommendation

For every new customer you recommend to us, you will receive a cash bonus of:

- 100 EUR Private Account - Standard
- 200 EUR Private Account - Standard-Plus
- 250 EUR Private Account - Premium
- 200 EUR Business Account - Standard
- 250 EUR Business Account - Premium
- 350 EUR Bank Account for Asset Management

Please send us your customer recommendation stating first name and last name of the potential customer together with his/her email address, telephone number and desired account type to:

[ncr@ghs-finance.com](mailto:ncr@ghs-finance.com)

Please don't forget to send us also your first and last name, your telephone number for any queries and your bank account details for payment of the bonus.

# Bank Fees and Commissions

Swiss residents are subject to the VAT (value added tax) payment. VAT applies to some bank's services. The non-residents are not subject to the VAT payment. Fees and Commissions here stated do not include VAT. Swiss residents also benefit from special rates.

Commercial accounts may be subject to additional fees.

Other services may be subject to additional fees.

## Money transfers (fees in Swiss Francs)

Incoming funds*	
Amount CHF	
0 – 2'000	15.-
2'000-5'000	30.-
5'000 – 20'000	50.-
20'000 – 50'000	100.-
50'000 – 100'000	150.-
100'000 – 200'000	250.-
200'000 – 500'000	350.-
500'000 – 1'000'000	450.-
1'000'000 – 1'500'000	550.-
From 1'500'000	0,035%

<b>Outgoing funds*</b>						
<b>Amount</b>	<b>In Switzerland</b>		<b>European Union</b>		<b>Outside European Union &amp; Switzerland</b>	
<b>CHF</b>	<b>Private banking</b>	<b>e-banking</b>	<b>Private banking</b>	<b>e-banking</b>	<b>Private banking</b>	<b>e-banking</b>
<b>0 – 2'000</b>	10.-	3.50	15.-	10.-	40.-	25.-
<b>2'000-5'000</b>	16.-	8.-	30.-	15.-	40.-	25.-
<b>5'000 – 20'000</b>	30.-	15.-	50.-	25.-	90.-	45.-
<b>20'000 – 50'000</b>	60.-	40.-	100.-	50.-	150.-	105.-
<b>50'000 – 100'000</b>	100.-	70.-	150.-	100.-	250.-	175.-
<b>100'000 – 200'000</b>	150.-	105.-	250.-	150.-	450.-	315.-
<b>200'000 – 500'000</b>	250.-	175.-	350.-	250.-	550.-	385.-
<b>500'000 – 1'000'000</b>	350.-	245.-	450.-	350.-	650.-	455.-
<b>1'000'000 – 1'500'000</b>	400.-	280.-	550.-	450.-	750.-	525.-
<b>From 1'500'000</b>	0,025%	0,020%	0,035%	0,030%	0,05%	0,045%

\* Please note that there are costs of correspondent banks applied in addition to the above rates.

## Cash transactions

<b>Cash withdrawals / Deposit</b>	
Withdrawals in CHF	0.15% to 0.50%
Withdrawals in other currencies	0.75% (from 0.20% up to 0.9%)
Deposit in CHF or other currencies	0.15%

## Credit cards (Visa, MasterCard, American Express)

### Example: MasterCard/Visa Gold CHF

Issuance	200.-
Annual fees	400.-
Withdrawal	3.5% to ATMs in the world: Swiss min. 5 CHF, Abroad min. 10 CHF, 4% at the counters in the world: Swiss and abroad min. 10 CHF
Guarantee	1% (per year) min. CHF 120.-
Other fees (blockage, cancellation, etc)	According to the Issuer's general condition
Other cards	<a href="#">See the fees for all credit cards</a>

## Prepaid cards (Swiss Bankers, Visa, MasterCard)

### Example: Swiss Bankers Travel Cash

Issuance	Free
Annual fees	Free
Activation	CHF 45.-
Recharge via e-banking	1% + CHF 8.-
Withdrawal	5 EUR - 5 CHF - 5 USD
Cost of use	1 EUR or 1.50 USD or 1.50 CHF per transaction
Other cards	<a href="#">See the fees for all prepaid cards</a>

## Accounts administration fees

Commercial account opening < 20 000 CHF	CHF 150.-
Per individual account	CHF 90.- /quarterly
Per commercial account	CHF 120.- /quarterly
Per metal account	CHF 90.- /quarterly
Administrative fee companies	CHF 750.- per year
Hold mail	CHF 100.- per year
Online consultation	CHF 100.- per year
Mailing charges	CHF 100.- per year + CHF 25.- per month
Account closing fee	CHF 300.-
Reference letter	CHF 250.- minimum

## Account statement and evaluation statement

By ordinary mail	CHF 30.-
By courier	CHF 120.- par sending
By fax (outside European Union)	CHF 35.-
By fax (European Union)	CHF 15.-
By fax (Switzerland)	CHF 5.-

## Safe deposit boxes

Upon request and availability

Height	Width	Depth	Rental per calendar year
5 cm	30 cm	45 cm	CHF 250.-
7 cm	30 cm	45 cm	CHF 300.-
10 cm	30 cm	45 cm	CHF 400.-
15 cm	30 cm	45 cm	CHF 550.-
20 cm	30 cm	45 cm	CHF 700.-
30 cm	30 cm	45 cm	CHF 900.-
45 cm	30 cm	45 cm	CHF 1'150.-

## Home Banking

Digipass (device, virtual, sms)	CHF 100.-
Loss of the Digipass	CHF 100.-
Home Banking Service	Included in the account fees

*I. For all other non-mentioned services within this document, the bank will establish cost with the client on a case by case basis.*





*II. Fees at 01.01.2016 - The present list of fees and commissions is subject to changes according to the bank's General Conditions.*

## Prepaid Cards

	 <b>MasterCard Swiss Bankers Travel Cash EUR/CHF/USD</b>	 <b>MasterCard Prepaid Visa Prepaid EUR/CHF/USD</b>
Issuance fees	Free	50 EUR/CHF/USD
Annual fees	Free	50 EUR/CHF/USD
Withdrawal fees	5 EUR 5 CHF 5 USD	3.5% to ATMs in the world: Swiss min. 5 CHF or 3.50 EUR/USD Abroad min. 10 CHF or 7 EUR/USD 4% at the counters in the world: Swiss and abroad min. 10 CHF or 7 EUR/USD
Cost of use	1 EUR or 1 USD or 1 CHF per transaction	Payment in foreign currency: Currency sale + 1.5% processing fee
Recharge	1% + 8 CHF	11 CHF
Activation fees	45 CHF	Free
Monthly limit	30'000 EUR/USD/CHF	10'000 CHF/EUR/USD Trainees up to max. 30 years: max. CHF 3'000
Internet payments	✓	✓



## Credit Cards

	 <b>MasterCard/Visa Gold International</b> <b>EUR/USD</b>	 <b>MasterCard/Visa Gold</b> <b>CHF</b>	 <b>MasterCard Silver Visa Classic</b> <b>CHF</b>	 <b>Visa Platinum</b> <b>EUR/CHF/USD</b>
Issuance fees	150 EUR/USD	200 CHF	100 CHF	500 CHF/350 EUR/400 USD
Annual fees	300 EUR/USD	400 CHF	200 CHF	1'000 CHF/700 EUR/800 USD
Withdrawal fees	3.5% to ATMs in the world: Swiss min. 3.50 EUR/USD Abroad min. 7 EUR/USD 4% at the counters in the world: Swiss and abroad min. 7 EUR/USD	3.5% to ATMs in the world: Swiss min. 5 CHF Abroad min. 10 CHF 4% at the counters in the world: Swiss and abroad min. 10 CHF		2.5% to ATMs in the world: Swiss min. 5 CHF or 3.50 EUR/USD Abroad min. 10 CHF or 7 EUR/USD 4% at the counters in the world: Swiss and abroad min. 10 CHF or 7 EUR/USD
Cost of use	Payment in foreign currency: Currency sale + 1.5% processing fee			
Recharge	-	-	-	-
Activation fees	Free	Free	Free	Free
Monthly limit	From 5'000 EUR/USD		From 5'000 CHF to 10'000 CHF	Choose the limit
Internet payments	✓	✓	✓	✓

	 <b>American Express Gold Card</b> <b>EUR/USD/GBP</b>	 <b>American Express Green Card</b> <b>EUR/USD/GBP</b>	 <b>American Express Platinum Card</b> <b>EUR/USD/GBP</b>	 <b>American Express Centurion Card</b> <b>EUR/USD/GBP</b>
Issuance fees	300 EUR/USD/GBP	100 EUR/USD/GBP	550 EUR/USD/GBP	4'000 EUR/USD/GBP
Annual fees	600 EUR/USD/GBP	200 EUR/USD/GBP	1'100 EUR/USD/GBP	8'000 EUR/USD/GBP
Withdrawal fees	ATMs in Switzerland and abroad 4% (minimum CHF 5. -)			
Cost of use	Payment in foreign currency: Currency sale + 2.5% processing fee			
Recharge	-	-	-	-
Activation fees	Free	Free	Free	Free
Monthly limit	✗	✗	✗	✗
Internet payments	✓	✓	✓	✓
Anonymous	✗	✗	✗	✗