



# Swiss Private Bank Account

## Standard

[Description](#)

[Bank Fees and Services](#)



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### Swiss Private Bank Account Standard

- Private Bank Account at a renowned Swiss bank
- No minimum deposit necessary!  
Note: Non-Swiss residents need on the most banks in Switzerland a minimum deposit up to 500,000 CHF or more.
- Account management in EUR or CHF
- No banking reference requirements
- Very favourable conditions
- Withdrawing cash at all ATMs worldwide
- Online Banking with highest safety standard
- No Credit Cards available  
Note: Credit Cards available at the [Premium-Account](#)
- 24 hour telephone support
- **Account opening fee: 595 EUR** (One-time fee incl. VAT)

**Important Notes:** This bank account is **only** available for individuals in Germany, Austria, Italy, France, Monaco, San Marino, Andorra or Switzerland. If you are from another country, please order the [Premium-Account](#).  
The bank only accepts taxed money!

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

Please note that for administrative reasons the account opening fee must be paid **in advance**.

### 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. Upon receipt of the account opening fee and your application documents, we forward your documents to the Swiss bank.
2. Within 5-6 days, the bank will send you the opening documentation and instructions regarding the identification requirements by post. In order to open your account, the bank requires a copy of your passport/official ID card. This can be validated **only** at branches of the bank in Switzerland or the Duchy of Liechtenstein. This means that you will need to visit the bank in person at least once.

Note: If you wish to open an account without appearing in person, we recommend the [Premium-Account](#).

3. Once the identification procedure is completed, the account opening confirmation and all documentation will be sent to you by post.

If you have any questions, please do not hesitate to contact us by phone + 49 89 81 301846 or email [sbk@ghs-finance.com](mailto:sbk@ghs-finance.com)

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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 email address, phone number and required account type (Private **Bank** Account (Standard/**Standard-Plus**/Premium, Business Account (Standard/Premium), or **Bank** Account for Asset Management) to: [ncr@ghs-finance.com](mailto:ncr@ghs-finance.com)

Please also provide your first name and last name, your phone number for any queries and your bank account details for payment of the cash bonus.

# Fees and Services

## Standard-Account

(Extract from the price list of the Bank)

	CHF	EUR
Minimum deposit	not required	
Account management fee per month	30,00	ca. 28,30
Setting up and executing standing orders	Free of charge	
Payment orders	Free of charge	
Monthly account statement on paper or in electronic format	Free of charge	
Cash withdrawals at ATMs international	5,00	ca. 4,72
BankCard	Free of charge	
eBanking	Free of charge	

### Save 735 EUR with the *Standard-Plus-Account*

According to statistic use everybody weekly cash at ATMs, thus 4 times a month. If now the account management fee for the **Standard-Account** of 30 CHF taken into consideration, plus 20 CHF for four times to withdraw money (5 CHF per cash withdrawal), one arrives at a total cost of 50 CHF per month.

The **Standard-Plus-Account** costs only 37 CHF per month and the cash withdrawal is **free of charge** to all ATMs worldwide! Thus you save every month 13 CHF. In one year **156 CHF (ca. 147 EUR)** and in 5 years **780 CHF (ca. 735 EUR)**.

Another advantage is that, in addition to the main account set up sub-accounts in EUR and foreign currencies, at a special price of only 5 CHF/month and account.

(Note: The figure in EUR, a conversion rate of 1.06 CHF was used.)