

## Swiss Bank Account - Premium Plus -

[Description](#)

[Bank Fees and Commissions](#)



## GHS-Finance

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### Swiss Private Bank Account - Premium Plus

Private Banks in Switzerland accept customer only with a minimum bank deposit of 1-5 million CHF. Due to our long-term cooperation with an exclusive Swiss private bank, we have received special conditions and can pass them to our clients.

- Bank account with an exclusive Private Bank in Switzerland  
Member of SBA (Swiss Bankers Association)
- Minimum bank deposit amount: 50,000 CHF/EUR/USD
- Can be opened also in the name of a company or private foundation
- Absolutely legal, with world-famous Swiss Banking Secrecy
- No residence in Switzerland required
- Extensive investment services to invest your money and watch it grow
- The bank has more than 30 years experience in professional Asset-Management
- VISA- and Master Credit Cards & Prepaid Cards available
- Cash at all ATMs worldwide
- FREE phone call to your personal advisor in the bank
- Account opening in person in Switzerland or online via webcam  
(No personal appearance in the bank required!)
- One-time service fee: **2,495 EUR**

**Accompany Service** (optional)

**1,790.- EUR**

If desired, we accompany you to the bank and we manage the meeting with the bank officer.  
(One day rate, air ticket, expenses and VAT)

### **Terms of Payment**

The fee for opening an account is to be paid when placing the order.

### **Money Back Guarantee**

In the event that an account opening is refused for internal bank reasons, the customer will receive a full refund of the account opening fee upon presentation of the letter of refusal, unless the customer is at fault.

Note: The customer is at fault if, for example, the customer cancels the order, provides false or untrue information in the application documents or during the account opening meeting or fails to provide the documents required by the bank within a reasonable period of time.

### **Account opening procedure**

1. On receipt of your documents and the account opening fee, we will send you a confirmation email together with the contact details of your relationship manager at the Swiss bank. In our email you will find also a link to a promotional film of the bank in order to enable you to gain a personal impression of the bank. At the same time, your documents will be forwarded to the Swiss bank.
  
- 2.0 **Account opening in Switzerland in person**
  1. Your relationship manager will contact you to introduce yourself and to answer any questions
  2. Transfer of the first deposit installment of 5,000 CHF/EUR/USD to the Swiss bank
  3. Appointment with your relationship manager to open your bank account in person in Switzerland
  4. Trip to the bank in Switzerland

Note: The second installment of 45,000 CHF/EUR/USD should be received by the bank within two weeks of the account opening.
  
- 2.1 **Account opening online**
  1. Your relationship manager will contact you to introduce yourself and to answer any questions
  2. Video Ident (valid passport required!)
  3. Transfer of the first deposit installment of 5,000 CHF/EUR/USD to the Swiss bank
  4. Appointment with your relationship manager for account opening meeting via webcam

Note: The second installment of 45,000 CHF/EUR/USD should be received by the bank within two weeks of the account opening.

If you have any questions, please do not hesitate to contact us by phone: **+49 89 81 30 18 46**, email: [info@ghs-finance.com](mailto:info@ghs-finance.com) or WhatsApp: +49 162 308 6 302

### **New Customer Recommendation**

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

- 150 EUR Private Account - Standard
- 250 EUR Private Account - Standard Plus
- 350 EUR Private Account - Premium
- 400 EUR Private Account - Premium Plus
- 250 EUR Business Account - Standard
- 350 EUR Business Account - Premium

Please send us your customer recommendation stating forename and surname of the potential customer together with his/her email address, WhatsApp number and desired account type to: [info@ghs-finance.com](mailto:info@ghs-finance.com)

Please send us also your full name and your WhatsApp 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.

Are considered Swiss residents all physical persons who reside in Switzerland as well as the companies that are registered in Switzerland and with 100% of their shareholders resident in Switzerland.

Are considered cross-border workers those workers in Switzerland with a cross-border worker permit.

Commercial accounts may be subject to additional fees. These fees and conditions do not apply to customers of Asset Managers.

Other services may be subject to additional fees. Please contact us for more information.

## Money transfers (fees in Swiss Francs)

Incoming funds Free of charge for private accounts

Incoming funds for commercial accounts \*

CHF

0 - 1'999 15.-

2'000 - 4'999 30.-

5'000 - 19'999 50.-

20'000 - 49'999 100.-

50'000 - 99'999 150.-

100'000 - 199'999 250.-

200'000 - 500'000 350.-

500'000 - 999'999 450.-

1'000'000 - 1'499'999 550.-

From 1'500'000 0,035%

## Outgoing funds\*

Amount	Transfer in CHF to all the countries		Transfer in EUR to a SEPA** member		Other currencies (except CHF) to non-SEPA** members	
	Manual	e-banking	Manual	e-banking	Manual	e-banking****
0 - 1'999	10.-	3.50	15.-	10.-	40.-	25.-
2'000 - 4'999	16.-	8.-	30.-	15.-	40.-	25.-
5'000 - 19'999	30.-	15.-	50.-	25.-	90.-	45.-
20'000 - 49'999	60.-	40.-	100.-	50.-	150.-	105.-
50'000 - 99'999	100.-	70.-	150.-	100.-	250.-	175.-
100'000 - 199'999	150.-	105.-	250.-	150.-	450.-	315.-
200'000 - 500'000	250.-	175.-	350.-	250.-	550.-	385.-
500'000 - 999'999	350.-	245.-	450.-	350.-	650.-	455.-
1'000'000 - 1'499'999	400.-	280.-	550.-	450.-	750.-	525.-
From 1'500'000	0,025%	0,020%	0,035%	0,030%	0,05%	0,045%

\* Please note that there are processing fees applied in addition to the above rates.

\*\* [Click here to see the list of SEPA members](#)

\*\*\*\* Please be aware that there are extra fees for express transfers.

## Cash transactions

### Cash withdrawals / Deposit

Withdrawals in CHF	0.25%
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Withdrawals in other currencies	0.50%
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Deposit in CHF	0.15%
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Deposit in other currencies	0.50%
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## Credit cards & Prepaid cards (Swiss Bankers, Visa, MasterCard, American Express)

[Click here for the complete table of credit and prepaid cards fees.](#)



## Accounts administration fees

Administrative request	CHF 50.- min.
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 *
Escrow account	CHF 500.-
Administrative fee companies	CHF 750.- per year
Hold mail	CHF 100.- per year *
Online Statement consultation	CHF 100.- per year *
Mailing charges	CHF 100.- per year + CHF 25.- per month *
Returning funds fees	CHF 100.-
Account closing fee	CHF 300.-
Reference letter	CHF 250.- minimum
Guarantee	1% maximum
Compliance fee	CHF 400.-

Tax statements

CHF 80.- per year

Changing folder data

CHF 25.- to CHF 250.-

*\* if needed/on request*

## 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.-

## Management mandate

Please contact your Relationship Manager.

## Securities transactions

On all operations, transaction costs and subsequent counterpart fees are debited separately. The federal stamp (0.15%) is applied according to the federal law on stamp duty.

### Bonds\*

	Standard	Bank Orders
Under one year	0.20 %	0.10 %
1-2 years	0.30 %	0.20 %
2-5 years	0.40 %	0.30 %
Above 5 years	0.50 %	0.40 %

### Stocks\*

	Standard	Bank Orders
Stocks	0.50 %	0.30 %

### Investment funds\*

	Standard	Bank Orders
Funds Authorised in Switzerland	0.50 %	0.30 %
Others	min. 1.00 %	min. 1.00 %

*\*Minimum commission per market order : 25 CHF/EUR/USD*

## Custody fees

Custody fees p.a. (securities)	0.22%
Custody fees p.a. (precious metals)	0.45 %
Minimum	CHF 60.-

## Deposit accounts

Please check our deposit rates [here](#)

## Safe deposit boxes

Upon request and availability.

Height	Width	Depth	Rental per calendar year
5 cm	30 cm	30-45 cm	CHF 250.-
7 cm	30 cm	30-45 cm	CHF 300.-
10 cm	30 cm	30-45 cm	CHF 350.-
15 cm	30 cm	30-45 cm	CHF 550.-
20 cm	30 cm	30-45 cm	CHF 700.-
30 cm	30 cm	30-45 cm	CHF 900.-
45 cm	30 cm	30-45 cm	CHF 1'150.-

## Home Banking

Digipass (device, virtual, sms)

CHF 100.- (activation)

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







## Credit cards and prepaid cards

Compare fees and commissions of our cards

Find the card that best suits your needs from our wide selection. Cards are available only with a bank account.











Choose a type of card:

PREPAID CARDS

CREDIT CARDS

BUSINESS CARDS

CORPORATE CARDS

	 <b>MasterCard Swiss Bankers Travel Cash</b> CHF/EUR/USD	 <b>MasterCard Swiss Bankers Prime Card</b> CHF/EUR/USD	 <b>MasterCard Prepaid Visa Prepaid</b> CHF/EUR/USD	<b>BUSINESS</b>  <b>MasterCard Swiss Bankers Travel Cash</b> CHF/EUR/USD	<b>BUSINESS</b>  <b>MasterCard Swiss Bankers Prime Card</b> CHF/EUR/USD
Bank Account required					
Admin fees <sup>(1)</sup>	Free	Free	50 CHF/EUR/USD	Free	Free
Annual fees	Free	100 CHF/EUR/USD	50 CHF/EUR/USD	Free	100 CHF/EUR/USD
Withdrawal fees	Swiss: 5.00 CHF/EUR/USD. Abroad: 7.5 CHF/EUR/USD	Swiss: 5.00 CHF/EUR/USD. Abroad: 7.5 CHF/EUR/USD	4%, min. CHF 10 at ATMs and bank counters worldwide	Swiss: 5.00 CHF/EUR/USD. Abroad: 7.5 CHF/EUR/USD	Swiss: 5.00 CHF/EUR/USD. Abroad: 7.5 CHF/EUR/USD

Cost of use	1 CHF/EUR/USD per transaction	1 CHF/EUR/USD per transaction	Payment in foreign currency: Currency sale + 1.75% processing fee	1 CHF/EUR/USD per transaction	1 CHF/EUR/USD per transaction
Recharge via E-banking	1,5% + 8 CHF	2,0%	11 CHF <sup>(3)</sup>	1,5% + 8 CHF	2,0%
Manual recharge fees	1,5% + 25 CHF	2,0% + 25 CHF	25 CHF <sup>(3)</sup>	1,5% + 25 CHF	2,0% + 25 CHF
Card order	Free	Free	Normal: free Express: 25 CHF	45 CHF	45 CHF
Processing fees	Free	Free	60 CHF/bill + costs of correspondent banks	Free	Free
Monthly limit	50'000 CHF/EUR/USD	50'000 CHF/EUR/USD	10'000 CHF/EUR/USD	50'000 CHF/EUR/USD	50'000 CHF/EUR/USD
Annual limit	100'000 CHF/EUR/USD	200'000 CHF/EUR/USD	-	100'000 CHF/EUR/USD	200'000 CHF/EUR/USD

Maximum per recharge	15'000 CHF/EUR/USD	20'000 CHF/EUR/USD	10'000 CHF/EUR/USD	15'000 CHF/EUR/USD	20'000 CHF/EUR/USD
Internet payments					
Apple Pay / Samsung Pay / Google Pay <sup>(4)</sup>					
Nominative	 <sup>(5)</sup>	 <sup>(5)</sup>		 <sup>(5)</sup>	 <sup>(5)</sup>

## PREPAID CARDS
















## CREDIT CARDS

## BUSINESS CARDS

## CORPORATE CARDS

	 MasterCard Silver Visa Classic CHF	 MasterCard/Visa Gold CHF	 MasterCard Flying Blue CHF	 MasterCard/Visa Gold International EUR/USD	 Visa Platinum CHF/EUR/USD
Bank Account required					
Admin fees <sup>(1)</sup>	90 CHF	180 CHF	230 CHF	150 EUR/USD	490 CHF/340 EUR/380 USD
Admin fees for the additional cards	90 CHF	180 CHF	230 CHF	150 EUR/USD	490 CHF/340 EUR/380 USD
Annual fees	180 CHF	380 CHF	460 CHF	300 EUR/USD	980 CHF/680 EUR/780 USD

Annual fees for the additional cards	100 CHF	200 CHF	140 CHF	200 EUR/USD	500 CHF 350 EUR/400 USD
Guarantee fees	1%, min 120 CHF	1%, min 120 CHF	1%, min 120 CHF	1%, min 120 CHF	1%, min 120 CHF
Withdrawal fees	4%, min. CHF 10 at ATMs and bank counters worldwide (including Switzerland)			4% to ATMs and counters, min. 10 EUR/USD, worldwide (including Switzerland)	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 + 1.75% processing fee				
Recharge	-	-	-	-	-
Card Order	Normal: free Express: 25 CHF	Normal: free Express: 25 CHF	Normal: free Express: 25 CHF	Normal: free Express: 25 CHF	Normal: free Express: 25 CHF

Processing fees	60 CHF/bill + costs of correspondent banks				
Monthly limit	From 5'000 CHF to 10'000 CHF	From 5'000 EUR/USD			Choose the limit
Internet payments					
Apple Pay / Samsung Pay / Google Pay <sup>(4)</sup>					
Nominative					
Minimum on the account	5'000 CHF <sup>(2)</sup>	10'000 CHF <sup>(2)</sup>	10'000 CHF <sup>(2)</sup>	10'000 CHF <sup>(2)</sup>	50'000 CHF <sup>(2)</sup>

## PREPAID CARDS






## CREDIT CARDS

## BUSINESS CARDS

## CORPORATE CARDS

	 Business Silver CHF	 Business Gold CHF	 Business Gold EUR/USD
Bank Account required			
Admin fees <sup>(1)</sup>	100 CHF	170 CHF	150 EUR/USD
Annual fees	200 CHF	340 CHF	300 EUR/USD
Admin fees for the additional cards	50 CHF	85 CHF	75 EUR/USD
Annual fees for the additional cards	100 CHF	170 CHF	150 EUR/USD



Withdrawal fees	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	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	
Cost of use	Payment in foreign currency: Currency sale + 1.5% processing fee		
Recharge	-	-	
Card Order	Normal: free Express: 25 CHF	Normal: free Express: 25 CHF	Normal: free Express: 25 CHF
Processing fees	60 CHF/bill + costs of correspondent banks		
Internet payments			
Nominative			
Minimum on the account	10'000 CHF <sup>(2)</sup>	10'000 CHF <sup>(2)</sup>	10'000 EUR/USD <sup>(2)</sup>

## PREPAID CARDS

## CREDIT CARDS

## BUSINESS CARDS

## CORPORATE CARDS



Corporate Card  
Silver  
CHF









Corporate Card  
Gold  
CHF



Corporate Card  
Gold  
EUR/USD

	 Corporate Card Silver CHF	 Corporate Card Gold CHF	 Corporate Card Gold EUR/USD
Bank Account required			
Admin fees <sup>(1)</sup>	100 CHF	170 CHF	150 EUR/USD
Annual fees for company master account	100 CHF	170 CHF	150 EUR/USD
Annual fees for employee card	200 CHF	340 CHF	300 EUR/USD

Withdrawal fees	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		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
Cost of use	Payment in foreign currency: Currency sale + 1% processing fee		Payment in foreign currency: Currency sale + 1.5% processing fee
Recharge	-	-	-
Card Order	Normal: free Express: 25 CHF	Normal: free Express: 25 CHF	Normal: free Express: 25 CHF
Processing fees	60 CHF/bill + costs of correspondent banks		
Internet payments			
Nominative			
Minimum on the account	10'000 CHF <sup>(2)</sup>	10'000 CHF <sup>(2)</sup>	10'000 CHF <sup>(2)</sup>