

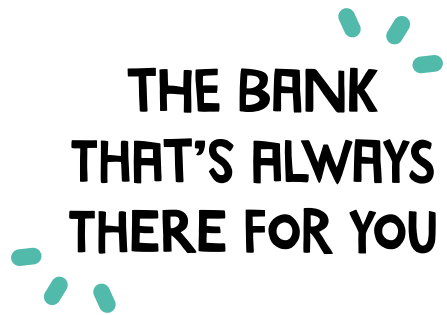


# Banking charges

2026

Business



The text is centered and surrounded by several teal-colored dots of varying sizes, arranged in a loose, circular pattern around the text.

**THE BANK  
THAT'S ALWAYS  
THERE FOR YOU**

# Crédit Agricole next bank (Suisse) SA

We are committed to simplifying your everyday life by presenting you with transparent fees and clear information about our products.

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## Everyday banking

### Pack

	Business Pack
<b>Fees</b>	
Monthly fee <sup>1</sup>	CHF 5/month
<b>Basic services</b>	
Business current account CHF	Up to 2 accounts included <sup>2</sup>
Business saving account CHF	Included (max. 1 account per client)
E-banking access	Optional (free)
Transfers in Switzerland (e-banking) <sup>3</sup>	Free and unlimited
SEPA credit transfers (e-banking) <sup>4</sup>	Free and unlimited
SWIFT credit transfers (e-banking) <sup>5</sup>	CHF 10/transfer
Outgoing payments <sup>6</sup>	90 free payments/quarter Over 90: CHF 0.35/transaction
<b>Debit card</b>	
Debit card CHF	Optional (up to 2 cards free) <sup>7</sup>
Cash withdrawals in Switzerland in CHF (Bancomat CANB)	Free and unlimited
Cash withdrawals in Switzerland in CHF (Bancomat excluding CANB)	6 free withdrawals/year <sup>8</sup>
Cash withdrawals abroad	CHF 5/withdrawal
Foreign payments	CHF 2.50/payment
<b>Commercial card</b>	
Commercial card Silver CHF <sup>9</sup>	CHF 85/year
Commercial card Gold CHF <sup>9</sup>	CHF 170/year
Commercial card Gold EUR <sup>9</sup>	EUR 170/year
Commercial card Gold USD <sup>9</sup>	USD 170/year
<b>Manage my money</b>	
Authorised overdraft	Not available
<b>Optionnal services</b>	
<b>Accounts EUR</b>	
Business current account EUR	Free (max. 1 account per client)
Business savings account EUR	Free (max. 1 account per client)
<b>Account USD</b>	
Business current account USD	CHF 1/month (max. 1 account per client)
<b>Account GBP</b>	
Business current account GBP	CHF 1/month (max. 1 account per client)



## WELCOME OFFER

Pack free of charge for the first 6 months



## Everyday banking

### Cards

Debit card	Without pack	Business Pack
Fee 1 <sup>st</sup> and 2 <sup>nd</sup> card <sup>10</sup>	Not available	Free
Fee additional card <sup>11</sup>	Not available	CHF 3.50/month
Request of proof of payment	Not available	CHF 40
Blocking of card	Not available	CHF 40
Card replacement	Not available	CHF 30
Reissuing of PIN code	Not available	CHF 20
<b>Payments</b>		
Payment in CHF (in Switzerland)	Not available	Free
Foreign payment <sup>12</sup>	Not available	CHF 2.50/payment
<b>Cash withdrawals</b>		
<b>Crédit Agricole next bank ATMs</b>		
CHF from a CHF account	Not available	Free
Other currency	Not available	Exchange rate Cash transactions
<b>Other banks' ATMs</b>		
CHF in Switzerland	Not available	6 free withdrawals/year <sup>8</sup> (CHF 2/withdrawal from the 7 <sup>th</sup> )
EUR in Switzerland	Not available	CHF 5/withdrawal
Abroad <sup>12</sup>	Not available	CHF 5/withdrawal
<b>Commercial card</b>		
Commercial card Silver CHF	Not available	CHF 85/year
Commercial card Gold CHF	Not available	CHF 170/year
Commercial card Gold EUR	Not available	EUR 170/year
Commercial card Gold USD	Not available	USD 170/year
<b>Payments</b>		
The fees for payment transactions are set by our partner <i>Viseca</i> .		

## Everyday banking

### Business account operations

Online banking payments	Without pack	Business Pack
<b>In Switzerland</b>		
In CHF (Standard)	Free	Free
In CHF (Instant)	CHF 5	CHF 5
Other currencies <sup>12</sup>	CHF 10	CHF 10
Setting up a standing order	Free	Free
<b>Abroad</b>		
In EUR (meeting SEPA criteria) <sup>12, 13</sup>	Free	Free
In EUR (not meeting SEPA criteria) and other currencies <sup>12, 13</sup>	CHF 10	CHF 10
Setting up a standing order	Free	Free
<b>Over-the-counter payments</b>		
<b>In Switzerland</b>		
In CHF	CHF 10	CHF 10
Other currencies	CHF 20	CHF 20
Setting up a standing order <sup>14</sup>	CHF 10	CHF 10
LSV direct debit / Direct debit	Free	Free
<b>Abroad</b>		
In EUR (meeting SEPA criteria) <sup>12, 13</sup>	CHF 10	CHF 10
In EUR (not meeting SEPA criteria) and other currencies <sup>12, 13</sup>	CHF 20	CHF 20
Setting up a standing order	CHF 10	CHF 10
<b>Overdraft</b>		
Debit interest rate on authorised overdraft	Not authorised	Not authorised
Debit interest rate on unauthorised overdraft	Not authorised	Not authorised

## Everyday banking

### E-banking and e-banking app

E-banking and e-banking app	Without pack	Business Pack
E-banking and e-banking app access	Free	Free

### Banking relationship<sup>15</sup>

	Without pack	Business Pack
Account maintenance <sup>16</sup>	CHF 12	Free
Business current account CHF	Not available	Up to 2 accounts: free 3 <sup>rd</sup> account: CHF 1/month (max. 3 accounts per client)
Business current account EUR	Not available	Free (max. 1 account per client)
Business current account USD	Not available	CHF 1/month (max. 1 account per client)
Business current account GBP	Not available	CHF 1/month (max. 1 account per client)
Outgoing payments <sup>6</sup>	Not available	90 transactions/quarter Over 90: CHF 0.35/transaction
Account opening	Free	Free
Account closure	Free	Free
Research fees <sup>17</sup>	CHF 120/hour	CHF 120/hour
Return post	CHF 20/month (+ VAT)	CHF 20/month (+ VAT)
Relationship termination	Free	Free

Account statements	Without pack	Business Pack
By e-banking <sup>18</sup>	Free	Free
By mail	CHF 7/month (+ VAT)	CHF 7/month (+ VAT)

Year-end documents	Without pack	Business Pack
Certificate of interest and expenses <sup>19</sup>	Free	Free
Portfolio statement <sup>19</sup>	Free	Free
Tax statement Switzerland <sup>20</sup>	CHF 250	CHF 250

## Everyday banking

### Deposit account

	Deposit account
Account opening	1% of deposited amount (min. CHF 200/max. CHF 1,000)
Subsequent increase/release	Free
Modification	Free
Delivery	Free
Account closure	Free
Currency	CHF
Remuneration	According to "Interest Rates of Business Accounts" available on our website <a href="http://www.ca-nextbank.ch">www.ca-nextbank.ch</a> .

## Savings

### Savings account<sup>21</sup>

The opening or holding of a business savings account (CHF/EUR) is subject to the subscription or holding of a Business Back. Find interest rates, remuneration limits and withdrawal conditions in the document "Interest rates of Business Accounts" available on our website [www.ca-nextbank.ch](http://www.ca-nextbank.ch).

	Business savings account CHF
Currency	CHF
Account maintenance	Free
Account opening and closure	Free
Withdrawal limit	CHF 20,000/month
Remuneration limit	CHF 10,000,000
Notice for a withdrawal exceeding the limit	3 months <sup>22</sup>
Number of accounts per customer	Maximum 1 account per client in the Business Pack

	Business savings account EUR
Currency	EUR
Account maintenance	Free
Account opening and closure	Free
Withdrawal limit	EUR 20,000/month
Remuneration limit	EUR 500,000
Notice for a withdrawal exceeding the limit	3 months <sup>22</sup>
Number of accounts per customer	Maximum 1 account per client in the Business Pack

## Legal notice

1. The price of the pack is invoiced pro rata to the number of days held on the basis of the monthly rate.
2. Third account billed CHF 1/month/account. Maximum 3 accounts per client.
3. From the private account linked to the pack.
4. SEPA transfers via e-banking from the private account linked to the pack.
5. SWIFT transfers via e-banking from the private account linked to the pack + third-party charges.
6. List of transactions concerned:  
E-banking payments in Switzerland in CHF (standard only), e-banking payments abroad in EUR (SEPA) and direct debit payments (LSV).  
Exclusion of payments made with the debit card CHF and the commercial card (CHF, EUR, USD).  
Quarter 1: January to March  
Quarter 2: April to June  
Quarter 3: July to September  
Quarter 4: October to December.
7. The monthly fee is included.
8. Over 6 withdrawals in the year, the price of CHF 2 per withdrawal applies.
9. Offer valid subject to a credit card being issued, in accordance with the conditions set out by the bank (agency information).
10. With a CA Business Pack, the monthly subscription is included. Without pack, it is not possible to subscribe to a debit card.
11. Two cards are included in the pack. Additional cards are subject to a charge.
12. + third-party charges.
13. SEPA payment conditions: Transaction in euros/ Destination SEPA member bank/Beneficiary's IBAN/BIC of beneficiary's bank/"Shared charges" option. List of SEPA member countries: EU, EEA, CH.
14. Free between Crédit Agricole next bank accounts.
15. Banking relationship: all the banking services of a customer.
16. For all accounts in the banking relationship. Account maintenance is billed on a pro rata basis according to the number of days the account is held, based on the monthly rate.
17. For any investigation at the client's request, min. CHF 50.
18. Subject to valid e-banking access.
19. The "Certificate of interest and expenses" and the "Portfolio statement" documents offers an overview of your assets, investments and debts at the end of the year.
20. The "Tax statement Switzerland" document offers an overview of your assets, investments and debts as well as the related tax items.
21. All our CHF savings accounts can be paid into free of charge via LSV direct debit system or standing order.
22. If the limit is exceeded without prior notice, a deduction of 2% is automatically levied on the amount exceeding the limit. The penalty is reduced proportionally if the notice period is only partially observed.



## Contact us



### In branch

You are welcome to visit one of our branches in Basel, Bern, Fribourg, Geneva, Lausanne, La Chaux-de-Fonds, Lugano, Yverdon-les-Bains or Zurich to meet your advisor.



### Online

Do you need any information? To contact us, use the contact form on our website, at [www.ca-nextbank.ch](http://www.ca-nextbank.ch), or send us a direct message through the secure mailbox in your e-banking. To manage your accounts and make payments, log into our e-banking platform or download our e-banking app for Android or iOS.



#### Basel branch

St. Alban-Anlage 70  
4052 Basel

#### Bern branch

Aarberggasse 5  
3011 Bern

#### Fribourg branch

Boulevard de Pérolles 7  
1700 Fribourg

#### Geneva Pont-Rouge branch

Eplanade de Pont-Rouge 3  
1212 Grand-Lancy

#### Geneva Rive branch

Rue du Rhône 67  
1207 Geneva

#### Geneva Cornavin branch

Rue de Chantepoulet 25  
1201 Geneva

#### Lausanne branch

Rue du Petit-Chêne 14  
1003 Lausanne

#### La Chaux-de-Fonds branch

Avenue Léopold-Robert 58  
2300 La Chaux-de-Fonds

#### Lugano branch

Via Ferruccio Pelli 3  
6900 Lugano

#### Yverdon-les-Bains branch

Rue de la Plaine 14  
1400 Yverdon-les-Bains

#### Zürich Limmatquai branch

Limmatquai 80  
8001 Zürich

#### Zurich Stettbach branch

Zurichstrasse 98  
8600 Dubendorf

#### Zürich Uraniastrasse branch

Uraniastrasse 28  
8001 Zürich



[www.ca-nextbank.ch](http://www.ca-nextbank.ch)

