



Retail customers Conditions and fees

Basler Kantonalbank
P.O. Box
4002 Basel

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600 9565 5.16



Effective May 22, 2016
Conditions subject to change at any time.



**Basler
Kantonalbank**
fair banking

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Maestro-Card*

Annual fee	CHF 40
– additional card for authorized account users	CHF 40
Replacement card	CHF 40
Blocking card	CHF 30
Multi-account function	Access to a maximum of five accounts which are suitable for cards at all BKB ATMs with one card and one PIN.

Maestro-STUcard

(for holders of a BKB Youth account or BKB Education plus account)

Annual fee	free of charge
Replacement card	free of charge
Blocking card	CHF 30

BKB Credit Cards

Bonus Program	surprise
World MasterCard Silver/Visa Classic	CHF 100 per year, first year 50% annual charge
– additional card (max. 2)	
invoiced together with main card	CHF 25 per year, first year 50% annual charge
invoiced separately	CHF 50 per year, first year 50% annual charge
– replacement card (in case of loss, theft or fault)	CHF 20
World MasterCard Gold/Visa Gold	CHF 200 per year, first year 50% annual charge
– additional card (max. 9)	
invoiced together with main card	CHF 50 per year, first year 50% annual charge
invoiced separately	CHF 75 per year, first year 50% annual charge
– replacement card (in case of loss, theft or fault)	free of charge
World MasterCard Gold or Visa Gold International in Euros/US dollars	EUR/USD 150 per year

BKB PrePaid MasterCard

Bonus Program surprise	only for CHF
Currency	CHF/EUR/USD
Annual fee BKB-PrePaid MasterCard	CHF 50 or EUR/USD 25
Annual fee in association with BKB Young People's Account/ BKB Education Plus Account	free of charge
Loading	1% (min. CHF 5), EUR/USD 3
Replacement card	CHF/EUR/USD 20 + actual costs or min. CHF/EUR/USD 5 for special dispatch

Swiss Bankers Travel Cash

in CHF/EUR/USD	1,5% of loading amount at purchase and at reloading.
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Our Branches

Basler Kantonalbank, Head Office

Aeschenvorstadt 41
P.O. Box
4002 Basel
www.bkb.ch

Telephone 061 266 33 33
Fax 061 266 25 96
BKB-Lady-Consult 061 266 30 00

Branches Basel and Riehen

BKB-Aeschen , Aeschenvorstadt 41	061 266 27 66
BKB-Bahnhof SBB , Centralbahnstrasse 16	061 266 30 18
BKB-Brausebad , Spalenring 150	061 266 26 11
BKB-Breite , Zürcherstrasse 131	061 266 26 22
BKB-Burgfelderplatz , Missionsstrasse 86	061 266 26 55
BKB-Gellert , St. Alban-Ring 213	061 266 29 00
BKB-Gundeldingen , Güterstrasse 265	061 266 26 33
BKB-Güterstrasse , Güterstrasse 116	061 266 33 88
BKB-Kleinhüningen , Wiesenplatz/Färberstrasse 1	061 266 27 77
BKB-Klybeck , Klybeckstrasse 70	061 266 26 44
BKB-Kongresszentrum , Messeplatz 21	061 266 26 66
BKB-Muttentz , Rothausstrasse 61, Bau 905	061 266 34 20
BKB-Neubad , Neuweilerplatz 1	061 266 26 77
BKB-Riehen-Dorf , Schmiedgasse 15	061 266 27 33
BKB-Riehen-Rauracher , In den Neumatten 63	061 266 27 22
BKB-Rosental , Schwarzwaldallee 215	061 266 34 40
BKB-Spiegelgasse , Spiegelgasse 2	061 266 25 55
BKB-Voltacenter , Vogesenplatz 10	061 266 28 22

Private Banking

Basel , Brunngässlein 3, P.O. Box, 4002 Basel	061 266 33 55
Riehen , Im Singeisenhof 9, P.O. Box 412, 4125 Riehen 1	061 266 30 81

Other BKB ATMs in Basel

Badischer Bahnhof, Schwarzwaldallee 200 | Bahnhof SBB, RailCity, Güterstrasse 115 | Barfüsserplatz, Tramhaltestelle | Bethesda-Spital, Gellertstrasse 144 | Claraspital, Kleinriehenstrasse 30 | Coop City, Gerbergasse 4 | Coop City Pfauen, Freie Strasse 75 | Coop Südpark, Güterstrasse 123 | Dosenbach, Greifengasse 23 | Felix Platter-Spital, Burgfelderstrasse 101 | Grand Casino Basel, Flughafenstrasse 225 | Merian-Iselin-Spital, Föhrenstrasse 2 | Messe Basel, Messeplatz 2 | Steinen, Steinenvorstadt 27 und 34 | Stücki Shopping Basel, Hochbergerstrasse 70 | Uni-Bibliothek, Schönbeinstrasse 18–20 | Universitätsspital, Petersgraben | UPK, Ökonomiegebäude, Friedrich-Miescher-Strasse

* for savings accounts in CHF only BKB Bank Card possible.

CASH WITHDRAWALS per withdrawal

	CHF withdrawals	Foreign currency withdrawals
At BKB counters	free of charge	credited to CHF account: free of charge Euros charged to a BKB Euro account – up to EUR 30,000: 1% min. CHF 20 (equivalent in EUR) – EUR 30,000 to 150,000: ½% – above EUR 150,000: ¼% foreign currencies charged to a BKB Foreign currency account – up to CHF 50,000: 1% min. CHF 20 – CHF 50,000 to 250,000: ½%
AT BKB ATMs or at ATMs of Bank Coop or other cantonal banks	with a Maestro-Card or BKB Credit Card via direct debit – free of charge BKB Credit Card with monthly invoice – 3.5%, min. CHF 5 oder EUR/USD 3.50 with PrePaid credit card – 3.5%, min. CHF 5 oder EUR/USD 3.50	with a Maestro-Card – charged to a CHF account: free of charge – charged to a EUR account: EUR 3.50
At other ATMs in Switzerland	with a Maestro-Card or BKB Credit Card via direct debit – CHF 2 BKB Credit Card with monthly invoice – 3.5%, min. CHF 5 oder EUR/USD 3.50 with PrePaid credit card – 3.5%, min. CHF 5 oder EUR/USD 3.50	with a Maestro-Card – EUR 3.50
At ATMs abroad		with a Maestro-Card – in EUR: EUR 3.50 – in other currency: CHF 5 with a BKB Credit Card – 3.5%, min. CHF 10 + 1,5 % processing fee with PrePaid credit card – 3.5%, min. CHF 10, EUR/USD 7 with Swiss Bankers Travel Card – CHF/USD 5, EUR 4
At bank counters	with a BKB Credit Card – 4%, min. CHF 10, EUR/USD 7 with PrePaid credit card – 4%, min. CHF 10, EUR/USD 7	with a BKB Credit Card – 4%, min. CHF 10, EUR/USD 7 with PrePaid credit card – 4%, min. CHF 10, EUR/USD 7

BKB E-BANKING/BKB MOBILE BANKING

Participation in BKB E-Banking BKB Mobile Banking	free of charge
Domestic payments in CHF	free of charge for all CHF basic accounts
Payments abroad or in a foreign currency	
– individual order	CHF 4
– standing order per payment	CHF 4
– SEPA payment as per special criteria	free of charge
– with expense option OUR	CHF 20 as a surcharge per payment
Deposit via BESR (orange deposit slips)	free of charge via file transfer, available for BKB Rent Account, BKB Current Account and BKB Private Account

CASH DEPOSITS per lodgement

	Lodgement in CHF	Inpayment in foreign currency
At BKB counters	Notes: free of charge Coins: 2%, min. CHF 10*	credited to CHF account: free of charge Euro credited to BKB Euro accounts: – up to EUR 30,000: 1% min. CHF 20 (equivalent in EUR) – EUR 30,000 to 150,000: ½% – above EUR 150,000: ¼% foreign currencies credited to BKB – up to CHF 50,000: 1% min. CHF 20 – CHF 50,000 to 250,000: ½%
At BKB bancomats with lodgement function	Notes: free of charges Coins: 2%, min. CHF 10*	Euro credited to CHF account: free of charge Euro credited to BKB Euro account: EUR 3.50

CASHLESS PAYMENTS per transaction

	With a MaestroCard	With a Credit Card	With Swiss Bankers Travel Cash
In Switzerland	free of change	free of change**	CHF/EUR/USD 1
Abroad	in EUR: EUR 1 In CHF/other currency: CHF 1.50	1.5% administration charge**	CHF/EUR/USD 1

* Does not accrue on BKB Young/Young People's/Gift Savings Accounts.

** 1,5% processing fee on all currencies which do not correspond to the currency of the card.

SPECIAL CHARGES

Postal deliveries with special instructions	
– in connection with ordinary accounts only	CHF 200 p.a.
– in connection with custody accounts	CHF 200 p.a. (plus VAT)
Correspondence held by bank	CHF 95 per quarter (plus VAT)
Correspondence which cannot be delivered	CHF 200 p.a. (plus VAT)
2nd reminder re overdrawn account	CHF 50
Searches (not in connection with payment transactions)	on a time basis at CHF 180 per hour (plus VAT)
Custody account, estate distribution, client advisory services without follow-up order in estate-related matters	on a time basis at CHF 220 per hour (plus VAT)
Other special charges	on a time basis at CHF 180 per hour (plus VAT)
Fees re foreign domicile (exc. Liechtenstein)	CHF 20 per month, excluding clients who: – hold a monthly average of overall assets (accounts, custody accounts, pension accounts) of at least CHF 100,000 with BKB. – have a mortgage with BKB. – exclusively have a BKB Savings 3 account, a BKB Vested Benefits account or a BKB Rent Savings account. – are younger than 25.

CHEQUE TRANSACTIONS

Issuing cheques

Bank cheques	CHF 30
Cheque charge (when cashed)	CHF 12 to the debit of cheque issuer

Stopping cheques

Stopping cheques	CHF 50 per order
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Cheques received / Bill of exchange credits

Cheques received in Switzerland (subject to receipt of payment)	CHF 15 per cheque
Cheques received abroad (subject to receipt of payment)	CHF 15 per cheque
Credit remittance on receipt in Switzerland	CHF 50 per cheque (plus third-party expenses)
Credit remittance on receipt abroad	CHF 50 per cheque (plus third-party expenses)
Cheque charge	CHF 12 to be borne by the issuer of the cheque (at encashment)
Fee for unpaid, returned cheque, Switzerland	CHF 30 per cheque (plus third-party fees)
Fee for unpaid, returned cheque, abroad	CHF 50 per cheque (plus third-party fees)
Bill of exchange credits Switzerland	CHF 10 (subject to receipt of payment)
Bill of exchange credits abroad	CHF 40 per segment (subject to receipt of payment)
Bill of exchange credits	CHF 30 per segment (after receipt in Switzerland)
Bill of exchange credits	CHF 50 per segment (after receipt abroad)

PAYMENT TRANSFERS

In Switzerland

CHF payments via BKB E-Banking	free of charge
Payments in foreign currencies – with expense option OUR	CHF 10, via BKB E-Banking CHF 4 CHF 20 as a surcharge per payment
Payment order plus	CHF 2 per collective order
Individual payment orders (without plus payment order form)	CHF 10
Standing orders in Switzerland	free of charge
Standing order per conversion	CHF 2 (excluding BKB E-Banking)
Direct debits	free of charge, Direct Debit not possible from a savings account
Payments/transfers debited from savings accounts	CHF 3 surcharge per payment

International

International payments – with expense option OUR	CHF 10 via BKB E-Banking CHF 4 CHF 20 as a surcharge per payment
SEPA payments via BKB E-Banking as per special criteria	free of charge
Standing orders, per payment	CHF 5 via BKB-E-Banking CHF 4
Standing order per conversion	CHF 2 (excluding BKB E-Banking)
Payment orders in Euro to EU countries without correct BIC and/or IBAN	CHF 12 surcharge per payment
Payments debited from savings accounts	CHF 3 surcharge per payment

General

Searches on behalf of client in connection with payment transactions	on a time basis at CHF 180 per hour
Forms for payment orders red deposit slips	free of charge CHF –.10 (plus VAT) per payment slip
individual orange deposit slips (larger quantity by agreement)	free of charge
Payment orders by telephone	CHF 30
Separate fax confirmation to the recipient	CHF 30 surcharge

For payments in foreign currencies or to countries outside Switzerland, additional charges may be deducted from the payment by the correspondent/receiving bank. Orders are carried out by default with the costs option SHA (shared charges). With the costs option OUR, all costs are borne by the recipient.

If the charges are not shown in the account's reference currency, the equivalent is charged. Some accounts are subject to additional transaction charges. For further details please see the separate brochure «Retail customers overview – Account overview».