

# Services and Prices



## Description

Mobile banking package with the uncomplicated neon app:  
neon account and a neon Mastercard provided by the Hypothekarbank Lenzburg.

## Requirements

- For individuals from 16 years with domicile in Switzerland
- Tax domicile exclusively in Switzerland
- ID card/passport that is suitable for identification via video call  
(current list of accepted documents from over 70 countries: [www.neon-free.ch/de/idnow/countries](http://www.neon-free.ch/de/idnow/countries))

# Your neon account at a glance

	Service	neon pricing	Additional information	
<b>Your neon</b>	neon app	-		
	Account opening / closing	-		
	neon account base fee	-		
	neon card base fee	-		
	<b>Transfers</b>			
	Domestic transfer CHF	-		
	International transfer / other currencies	-	Euro transfer to SEPA countries	
	<b>Card payments</b>			
				Personal limit depending on incoming payments
	Domestic withdrawal CHF	2x free per month, then 2 CHF per withdrawal		For all ATMs and Sonect partners
Withdrawal abroad	2 CHF + exchange rate			
Domestic payments	-			
Payments abroad	1.8% + exchange rate			

If there is a change in the fees and pricing or new features are added, we will communicate this to you via the app and/or email.

Your neon account is managed by Hypothekbank Lenzburg AG.  
Your neon Mastercard® is issued by Hypothekbank Lenzburg AG.

# Your neon in detail

## (1 of 2)

	Service	neon pricing	Additional information
<b>neon account</b>	Account opening / closing	-	
	Base fee	-	
	Interest rate	0%	
	End-of-year account statement	-	Paperless via PDF in your neon app
	Postal delivery (statements, notifications, etc.)	Not possible	
<b>Payments</b>	Domestic IBAN transfer CHF	-	
	Domestic IBAN transfer EUR	-	
	IBAN transfer abroad SEPA	-	Euro transfers only
	IBAN transfer abroad in other currencies	Not possible	
	Payment via payment slip	-	
	Direct Debit	-	
	Recurring payment	-	
	Exchange rate spread	Max. 1.5%	Many banks calculate fees of 2-3% on the interbank exchange rate but don't really tell you about them. Our exchange rate is max. 1.5% above the interbank rate.
	Incoming domestic payment	-	
	Incoming foreign payment	-	Transfer from other countries to your account
	Cash deposit	Not possible	
	Overdraft	Not possible	
	Third-party costs	By causation	All charges are debited in full

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# Your neon in detail

## (2 of 2)

	Service	neon pricing	Additional information
<b>neon Mastercard</b>	<b>Base fee</b>	-	
	<b>Domestic withdrawal CHF</b>	2 x free per month, then 2 CHF per withdrawal	For all ATMs and Sonect partners Personal limit depending on incoming payments
	<b>Withdrawal abroad</b>	2 CHF + exchange rate	Personal limit depending on incoming payments
	<b>Domestic payment</b>	-	Personal limit depending on incoming payments
	<b>Payment abroad</b>	1.8% + exchange rate	Fee of 1.8% of total amount Personal limit depending on incoming payments
	<b>Exchange rate spread</b>	Max. 1.5%	Many banks calculate fees of 2-3% on the interbank exchange rate but don't really tell you about them. Our exchange rate is max. 1.5% above the interbank rate.
	<b>Set a new PIN</b>	-	
	<b>Replacement card</b>	20 CHF	
	<b>Additional card</b>	Not possible	
	<b>Blocking</b>	-	
	<b>Third-party costs</b>	By causation	Debited in full
<b>Special cases</b>	<b>Administration of dormant accounts</b>	25 CHF per 15 minutes	e.g. address enquiries, report to the reporting office, reactivation. billing on the clock - completed 15 minutes; external costs will be debited in full
	<b>Other investigations</b>	25 CHF per 15 minutes	billing on the clock - completed 15 minutes; external costs will be debited in full

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