



Services and prices

Description

Mobile banking package with the straightforward Coop Finance+ app.
Coop Finance+ private and savings account and a Coop Finance+ Mastercard from Hypothekarbank Lenzburg.

Prerequisites

- For individuals aged 16 or over and resident in Switzerland
- Tax residence exclusively in Switzerland
- ID document suitable for digital identification > [list of documents accepted](#)
- A residence permit B or C in the case of foreign nationals
- Swiss mobile phone number

Coop Finance+

	Information
App	iOS and Android The app for partners (additional card) is still in development
Opening/closing account	Free
Basic account fee	Free There are no account fees in the first year. From the second year onwards, you will be charged CHF 5 per month if you are not using a Pillar 3a investment solution or your account has not booked at least CHF 500 in transactions during the month being billed.
Basic card fee physical/virtual	None
Basic fee for additional card physical	CHF 5 (one-time fee)

Coop Finance+ accounts

	Information
Domestic IBAN transfer CHF	Free International transfers not possible yet
Interest on assets in private account	No interest at present
Interest on assets in savings account	Interest in accordance with HBL's terms and conditions The interest applies to the assets in the savings account (main account only). A cumulative withdrawal limit of CHF 50,000 per calendar month applies to transfers from the savings account. 90 days' notice for higher amounts. If the limit is exceeded, a 2% fee is charged on the excess amount and invoiced at the end of the calendar year.
Limits	The following limits apply: <ul style="list-style-type: none">– Maximum daily transfer limit: CHF 100,000– Maximum limit for individual transfers: CHF 100,000– Cumulative withdrawal limit per calendar month for transfers from the savings account: CHF 50,000
Annual statement/ interest statement	Available in the app Paperless by PDF in the app
Postal delivery: statements, notifications etc.	Subject to a fee If explicitly requested, documents can be sent by post on the following conditions: first sheet (A4) CHF 5, each subsequent sheet CHF 2
Debits	QR paying-in slip possible DD not possible / eBill in development
Standing orders	Private account: free Savings account: CHF 5 per amount and date
Deposits into the account	Within Switzerland: free International: If a deposit is made in a foreign currency, the amount will be converted into CHF at HBL's exchange rate.
Deposit in cash	Direct deposits not possible There is the option of generating a QR code in the app and using it to deposit cash at a post office counter. Please note that post office conditions and fees apply.
Overdraft facility	Not possible

If any of the fees change or new features are added, we will inform you by newsletter and/or in the app. The Coop Finance+ account is an account with Hypothekarbank Lenzburg AG. Hypothekarbank Lenzburg AG is the issuer of your Coop Finance+ Mastercard®. The terms and conditions of Hypothekarbank Lenzburg apply. The current terms and conditions may be viewed at www.hbl.ch.

Coop Finance+ card

Information

Card types	Physical or virtual
Physical card	Free Option: with Supercard code for double Superpoints in the first year at all Supercard partners in the Coop Group
Virtual cards	Choice of 3 designs at no charge: salmon/green/anthracite The virtual card can be stored in the relevant Wallet.
Additional card	Physical card for CHF 5 Option: with Supercard code
PIN	Visible in the app for the main card The PIN for the additional card is sent by post. The PIN can be changed at an ATM once the card has been activated in the app. Note that the new PIN must have four digits.
Blocking	Main card can be temporarily blocked in the app. To block permanently, contact Service Center Additional card owners please contact our Service Center: +41 (0)848 11 66 11 (CHF 0.08/min.).
First card	Free Additional card for partner: CHF 5
Replacement card following loss/theft	CHF 10
CHF cash withdrawal at ATMs in Switzerland	1x per month free, then CHF 3 per withdrawal At all ATMs in Switzerland
EUR cash withdrawal at ATMs in Switzerland	CHF 3 per withdrawal Only possible at PostFinance ATMs
Withdrawing cash abroad	CHF 3 per withdrawal Fee irrespective of currency. Exchange rate supplement 0.5% of amount withdrawn
Withdrawing cash at Coop checkout	Free Up to CHF 300 per withdrawal
Purchases in Switzerland	No fees In shops and online
Purchases abroad	No fees Exchange rate supplement of 0.5% applies
Mobile payment	You can store your Coop Finance+ card manually in the relevant Wallet
Limits	The following standard limits apply: – Spending per month: CHF 10,000 – Spending per day: CHF 5,000 – Cash withdrawals per day: CHF 2,000 – Spending on online payments per day: CHF 5,000
Administration/Investigations	CHF 25 per 15 minutes E.g. address searches, notifying reporting office, reactivation, repeated returned mail, extended enquiries (inheritances etc.). Invoiced by time for each completed 15 minutes; external costs are charged.
Investigations and complaints about transactions	CHF 25 per 15 minutes E.g. enquiries regarding transfers or complaints about card transactions. Invoiced by time for each completed 15 minutes; external costs are charged. No charge for justified complaints.
Third-party costs/external costs	Charged to the party who generated the costs Third-party costs/external costs are charged in full.

If any of the fees change or new features are added, we will inform you by newsletter and/or in the app. The Coop Finance+ account is an account with Hypothekarbank Lenzburg AG. Hypothekarbank Lenzburg AG is the issuer of your Coop Finance+ Mastercard®. The terms and conditions of Hypothekarbank Lenzburg apply. The current terms and conditions may be viewed at www.hbl.ch.