



## Negative interest

The following interest rates apply at Bank Frick and are charged to accounts on a quarterly basis.

Currency	Interest rate	Amount
CHF	-0.75 %	Applies to account balances over CHF 1.0 million
EUR	-0.65 %	Applies to account balances over EUR 500,000.00
JPY	-1.00 %	
DKK	-1.00 %	
SEK	-1.00 %	
CZK	-0.50%	

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## Debit interest/overdraft interest

Debit interest is charged if your account is overdrawn. This interest is calculated at the end of each quarter and charged for the period during which the account was overdrawn.

Currency	Interest rate
CHF, AUD, CAD, CZK, DKK, HKD, JPY, NOK, SEK, GBP, USD, EUR	9.00 %
SGD	9.25 %
NZD	9.75 %
ILS, THB, AED	10.00 %
PLN, TRY	15.00 %
ZAR	17.25 %
HUF	18.00 %
RUB	20.00 %

All interest rates are non-binding (valid as of 23.11.2020). The Bank reserves the right to amend its conditions and interest rates at any time. The Bank reserves the right to charge any negative key or market interest on the balance held in the corresponding currency. The Bank reserves the right to apply different conditions in cases where larger amounts are concerned.