

# Services and prices



## Description

Mobile banking package with the uncomplicated neon app. Your neon account is an account with Hypothekarbank Lenzburg AG. Your neon Mastercard is issued by Hypothekarbank Lenzburg. If there are any changes to the fees or if new features are added, we will inform you by e-mail and/or in the app.


## Requirements

- For individuals from 15 years with domicile in Switzerland
  - Tax domicile exclusively in Switzerland
  - ID card/passport suitable for digital identification
- [→ Current list of accepted documents from over 80 countries](#)  
(For non-Swiss nationals, additionally foreigner's permit B or C)

## neon account

	neon free	neon green	neon metal	Additional information
Account opening / closing	-	-	-	
Base fee	-	5 CHF/month	15 CHF/month	
Interest on balances from 1 January to 30 April 2024	0.9% on balances up to 25'000 CHF 0.65% on balances over 25'000 CHF			The interest applies to the balance in the Spaces (excluding the main account and joint account).
Interest on balances as of 1 May 2024	0.75% on balances up to 25'000 CHF 0.5% on balances over 25'000 CHF			The interest applies to the balance in the Spaces (excluding the main account and joint account). There is a withdrawal limit of 50'000 CHF per calendar month for transfers going out of the Spaces. If this limit is exceeded, a fee of 2% will be charged on the amount exceeding the limit and will be charged at the end of the calendar year.
End-of-year account statement	-	-	-	Paperless via PDF in your neon app.
Postal delivery (statements, notifications, etc.)	Not possible			

## Payments

	neon free	neon green	neon metal	Additional information
Domestic IBAN transfer CHF	-	-	-	
Domestic IBAN transfer EUR	No transaction fee 1.5% exchange rate surcharge			Exchange rate includes 1.5% surcharge on the interbank rate. With most banks, you pay a service fee and an exchange rate surcharge of 1-2% on the interbank rate
International transfer 20 currencies incl. EUR	Typically 0.8-1.7% depending on amount and currency			At the mid-market rate (interbanking rate.) No exchange rate surcharge + 0.4% neon convenience fee + Wise fee, typically 0.4-1.3%, always clearly shown in the neon app.
				
Payment via payment slip	-	-	-	
Direct Debit	-	-	-	
Recurring payment	-	-	-	
Incoming domestic payment	-	-	-	
Incoming foreign payment	-	-	-	If a deposit is made in a foreign currency, we will convert to CHF to an exchange rate that includes max. 1.5% surcharge.
Cash deposit	Not possible			Alternatively, you can pay money into the neon account at the post office using payment slips.
Overdraft	Not possible			
Third-party costs	By causation			All charges are debited in full.

## neon invest

	neon free	neon green	neon metal	Additional information
Custody account fees	-	-	-	
Purchase/sale of Swiss shares and ETFs	0.5%	0.5%	0.5%	All titles are traded in CHF, no currency exchange necessary.
Purchase/sale of international shares	1.0%	1.0%	1.0%	All titles are traded in CHF, no currency exchange necessary.

## neon Mastercard

	neon free	neon green	neon metal	Additional information
Base fee	-	-	-	
Domestic withdrawal CHF with Sonect partners	-	-	-	
Domestic withdrawal CHF at ATMs	2x free per month, then 2 CHF per withdrawal		5x free per month, then 2 CHF per withdrawal	At any ATM.
Domestic withdrawal in EUR at ATMs	5 CHF			Only possible at Post-ATM
Withdrawal abroad	1.5% on the amount		-	Fee regardless of currency. No exchange rate surcharge.
Domestic payment	-	-	-	
Payment abroad	-	-	-	No fees for payments abroad, in store or online. <b>Conversion without exchange rate surcharge.</b>
Exchange rate spread	Without surcharge			Exchange rate without surcharge at the <a href="#">Mastercard rate</a> . At many banks the exchange rate includes a surcharge of 2-3 %.
First card	20 CHF	free (plastic card), 20 CHF (wooden card)	free	Once-off fee for the production and delivery.
Replacement card	20 CHF		80 CHF	
Additional card	Not possible			
Blocking	-	-	-	
Third-party costs	By causation			Debited in full.

## Joint account

	neon duo	Additional information
Base fee	3 CHF per month per person	The total base fee for a joint account is 6 CHF per month.
First card	10 CHF per card	On account creation, one neon duo card is issued per partner, i.e. a total of 2 cards for 20 CHF.
Replacement card	20 CHF per card	
Domestic withdrawal CHF at ATMs	1x free per month per neon duo card, then 2 CHF per withdrawal	At any ATM.

All other fees such as withdrawals abroad or exchange rates apply in line with the neon free price list.

## Special cases

	All neon accounts	Additional information
Administration/accounts without messages	25 CHF per 15 minutes	e.g. address investigation, registration office notification, reactivation, repeated returned post, extended investigations (e.g. inheritances, etc.) Billed per completed 15 minutes; third-party costs are passed on.
Investigations and challenges to transactions	25 CHF per 15 minutes	e.g. investigations into transfers or challenges to card transactions. Billed per completed 15 minutes; third-party costs are passed on.
Change of domicile/tax residency abroad	Not permitted (40 CHF/month compensation for expenses)	The account must be settled as soon as a customer's domicile/tax residency moves abroad. If the customer does not do so, a monthly compensation sum of 40 CHF will be charged until the account is settled.