

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 suitable for digital identification

[→ Current list of accepted documents from over 70 countries](#)

(For non-Swiss nationals, additionally foreigner's permit B or C)

Your neon account at a glance


Your neon	neon free	neon green	neon metal	Additional information
neon app	-	-	-	
Account opening / closing	-	-	-	
neon account base fee	-	5 CHF/month	15 CHF/month	
neon card base fee	-	-	-	
Transfers				
Domestic transfer CHF	-	-	-	
International transfer 	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.
Card payments				
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.
Withdrawal abroad	1.5% on the amount		-	Fee regardless of currency. No exchange rate surcharge.
Domestic payments	-	-	-	
Payments abroad	-	-	-	No fees for payments abroad, in store or online. Conversion without exchange rate surcharge.

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

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neon account	neon free	neon green	neon metal	Additional information
Account opening / closing	-	-	-	
Base fee	-	5 CHF/month	15 CHF/month	
Interest rate	0.15% on balances up to 25'000 CHF 0.00% on balances over 25'000 CHF			The interest applies to the balance in the Spaces (excluding the main account).
End-of-year account statement	-	-	-	Paperless via PDF in your neon app.
Postal delivery (statements, notifications, etc.)	Not possible			
Payments				
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.

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Your neon in detail

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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. Conversion without exchange rate surcharge.
Exchange rate spread		Without surcharge		Exchange rate without surcharge at the Mastercard rate . At many banks the exchange rate includes a surcharge of 2-3%.
Set a new PIN	-	-	-	
First card	10 CHF	free	free	Once-off fee for the production and delivery for neon free. Fee not charged if you have neon green or neon metal.
Replacement card	20 CHF		120 CHF	
Additional card		Not possible		
Blocking	-	-	-	
Third-party costs		By causation		Debited in full.

Special cases

	neon free	neon green	neon metal	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. No costs for justified challenges.
Change of domicile/tax residency abroad		Not permitted (40 CHF/month compensation for expenses)		In order to open a neon account, a customer's exclusive domicile and tax residency must be in Switzerland. 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.

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