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## Swiss banks and the Swiss Abroad

Since 2008, Swiss nationals living abroad have been experiencing difficulties opening and maintaining bank accounts in Switzerland. Some have even been shown the door by banks with whom they have always had a business relationship. A number of institutions allow banking relationships to exist, but impose different fees for

those living in Switzerland from those living abroad. Some require a minimum account balance. To get an overview of all the policies applied by financial institutions with regard to customers living outside Switzerland, the Organisation of the Swiss Abroad (OSA) carried out a survey.

### Bank services and conditions

BANKS	ACCOUNTS FOR RESIDENTS ABROAD	MORTGAGES FOR PROPERTIES IN SWITZERLAND	MINIMUM BALANCE	FEES PER MONTH
Aargauische Kantonalbank	Yes, in neighbouring countries and some other countries (not specified)	Yes	No	Between CHF 0 and 60, depending on residency/balance/product
Appenzeller Kantonalbank	Only for residents of Germany, Austria and Liechtenstein	Yes	No	CHF 20, except Liechtenstein
Berner Kantonalbank	Yes. Customers living in some countries not accepted (countries not specified)	Yes	No	Depends on product
Banque cantonale du Jura	Yes, except countries subject to embargo	Yes	No	CHF 5
Luzerner Kantonalbank	Yes (list of countries of residence accepted by Luzerner Kantonalbank not published)	Yes	CHF 250,000	Fees published on the bank's website
Banque cantonale neuchâtelaise	Yes, except US residents or nationals	No information	No if in the EU CHF 10,000 if outside the EU	Special fees
Nidwalder Kantonalbank	Yes for residents of EU/EFTA countries, Australia and New Zealand	Yes	To open an account: CHF 250,000 To maintain an account: CHF 50,000	CHF 25
Obwalder Kantonalbank	Yes, except the United States and Great Britain	Yes	To open an account: CHF 250,000 To maintain an account: depends on the customer's situation	No information
Schaffhauser Kantonalbank	Yes	Yes	No	Special fees
Banca dello Stato del cantone Ticino	Yes except high-risk countries	No	No	No special fees
Thurgauer Kantonalbank	Yes for residents of Germany and Austria (restrictions may apply for other countries)	Yes	No	CHF 30 No fees for balances over CHF 50,000
Urner Kantonalbank	No. With some possible exceptions, a link with Uri and profitability threshold are required	-	-	-

These indications reflect the situation at the time of the survey and may be subject to change by the institutions surveyed. The institutions surveyed stated that their policies are not related to the nationality of their customers but to where they are resident. They all require that customers present them-

selves in person to open an account in Switzerland, with the exception of Swissquote, which instead requires various documents to be presented. A declaration of tax compliance, possibly including proof that the funds in question have been declared, is generally required by all institutions. There are some-

times additional requirements for opening an account such as links or regular stays within the bank's area of operations. A table showing more detailed results is available on the Organisation of the Swiss Abroad's website.

[www.aso.ch](http://www.aso.ch) > Consultation > Living abroad > banks

BANKS	ACCOUNTS FOR RESIDENTS ABROAD	MORTGAGES FOR PROPERTIES IN SWITZERLAND	MINIMUM BALANCE	FEES PER MONTH
Banque Cantonale du Valais	Yes	Not specified	No	Not specified
Banque Cantonale Vaudoise	Yes, except the United States, Iran, Syria, North Korea and countries with exchange controls	Yes	No	No special fees
Zuger Kantonalbank	No (except for temporary stays abroad)	-	No	-
Valiant Bank	Yes, except countries under embargo	Yes	No	Special fees
Migros Bank	Yes (distinction between 3 country groups: 1. resident in the US; 2. resident in the EU; 3. resident in the rest of the world)	Yes	CHF 250,000 for customers in "the rest of the world"	CHF 5 for residents of OECD countries CHF 10 for residents of non-OECD countries
Raiffeisen	Yes, except for example Argentina, Kazakhstan, Libya, Malaysia, Morocco, India Russia, South Africa, USA.	Yes	CHF 50,000	Special fees
Swissquote	Yes, except the United States and potentially Canada and other countries	No	No, exceptions possible	No special fees
Banque WIR	Yes for neighbouring countries, EU/EFTA countries and some countries that have a low corruption rating according to the Corruption Perceptions Index.	Yes	No	No special fees
PostFinance	Yes, except countries subject to embargo	No	No	CHF 15
Neue Helvetische Bank	Yes. Every request is checked individually	-	No	special fees

A total of 37 banks were contacted, 15 did not respond: Julius Bär, UBS, Credit Suisse, Banque Sarasin, Banque Coop, bank zweiplus, Basellandschaftliche Kantonalbank, Basler Kantonalbank, Glarner Kantonalbank, St. Galler Kantonalbank, Schwyzer Kantonalbank, Graubündner Kantonalbank, Banque Cantonale de Genève, Banque Cantonale de Fribourg, Bank Vontobel.