

Fees Kamuno AG

Status per: January 2025

Regular Fees

Fee Type	Amount Range	Monthly Fee	Description
All-in-One Fee	CHF 10,000–39,999	CHF 30	The All-in-One Fee includes: <ul style="list-style-type: none"> ✓ Opening fees ✓ Identification fees ✓ Account management fees ✓ Withdrawal fees ✓ Use of the service portal (including address changes, etc.)
	CHF 40,000–109,999	CHF 60	
	CHF 110,000–250,000	CHF 80	
Interest	Risk-based starting from 3.5%		According to the terms in your agreement.

Extraordinary Fees

An extraordinary repayment that does not comply with the contractual agreements leads to additional administrative effort and affects interest calculation, as the original repayment plan must be adjusted.

Fee Type	Fee Details	Description
Late Repayment		
Reminder Fee	CHF 30 per reminder	Issued for outstanding payments to cover processing costs and encourage compliance with obligations.
Default Interest	1.50%	Calculated on the due repayment amount.
Early Repayment		
Adjustment Fee	CHF 300 flat	Charged for early repayment of a loan or the entire credit, covering additional processing costs.
Interest Rate Difference	Difference between agreed and market interest rates	Calculated for the remaining term based on the difference between contractually agreed and market rates.