

GENERAL TERMS AND CONDITIONS - TAX RETURN PROMOTION

1. PURPOSE

These General Terms and Conditions (hereinafter the "GTC") govern the terms applicable to the promotional offer relating to tax return proposed by VAV, in collaboration with an independent partner trustee.

They aim to ensure full transparency, clear pricing and efficient file management, while allowing the client to benefit from a professional framework at preferential rates.

2. ROLE OF STAKEHOLDERS

- VAV acts as an intermediary, coordinator and single point of contact for the client.
- The technical execution of the tax return is carried out by an independent partner trustee.

VAV does not act as a trustee and does not provide accounting or tax services in the strict sense.

3. APPLICATION FEES AND NATURE OF THE OFFER

The amounts displayed under this promotion correspond to application fees covering in particular:

- the initial processing of the file,
- the analysis of the tax situation,
- the completeness check of the documents,
- the coordination with the partner trustee.

These fees are due upon submission of the file and are non-refundable once the processing is initiated.

As part of a standard file, the tax declaration is done without additional cost.

4. PROMOTIONAL RATES

The promotional offer is valid from January 1, 2025 to March 31, 2025 inclusive, unless extended or modified by VAV without retroactive effect.

The applicable administrative fees are as follows:

- Single person: CHF 49.–
- Married couple: CHF 69.–
- Owner – main residence in Switzerland (only 1 property): CHF 99.–
- Independent: on quote (no immediate payment)

5. DEFINITION OF THE STANDARD FILE

A file that cumulatively meets the following conditions shall be considered as a standard file:

- simple tax situation, subject to a single canton.
- documents transmitted complete, accurate and within the requested deadlines,
- absence of independent activity,
- unique main residence located in Switzerland,
- absence of yield goods,
- absence of real estate abroad,
- absence of situations requiring a thorough tax analysis.

In this context, the tax return is included in the application fee, at no additional cost.

6. STANDARD OUT-OF-FRAME FILES

Any situation that does not meet the criteria defined in Article 5 is considered as a standard out-of-scope situation.

In that case :

- a complementary quote is established and submitted to the client for validation,
- no additional processing is undertaken without the client's express agreement.

If the client chooses not to proceed after receiving the quote, the initial administrative fees remain in effect, covering the work already done.

7. SPECIFIC CASES

7.1 SELF-EMPLOYMENT

Situations involving an independent activity are systematically the subject of a prior analysis and a tailor-made quote.

No payment is required before acceptance of the quote.

7.2 COMPLEX REAL ESTATE

Performance goods, second homes and real estate located abroad are excluded from the standard framework and processed on a quotation.

8. PAYMENT TERMS

The application fees are payable before the file is forwarded to the partner trustee, unless otherwise provided.

These application fees correspond to an initial processing fee and are non-refundable once the processing has been initiated, in accordance with Article 3 of these GTC.

Any additional amounts from a quote are subject to separate billing.

9. DEADLINES AND CLIENT COLLABORATION

The client undertakes to actively collaborate by providing accurate, complete and timely information.

Any delay or failure may result in:

- an extension of processing times,
- a requalification of the file into a standard out-of-frame file.

10. RESPONSABILITIES

VAV cannot be held responsible:

- errors resulting from inaccurate or incomplete information provided by the client,
- decisions taken by the tax authorities,
- delays attributable to the client or the partner trustee.

11. DATA PROTECTION

Personal data is processed in accordance with the applicable Swiss data protection legislation.

They are transmitted to the partner trustee only within the strict framework of executing the mandate.

12. APPLICABLE LAW AND JURISDICTION

These GTC are governed by Swiss law. Any dispute shall be submitted to the competent courts of the canton in which VAV has its registered office, subject to an attempt at amicable settlement.

13. ACCEPTANCE

The use of the promotional offer implies full and complete acceptance of these General Conditions.

Last updated: 14 December 2025.