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Banking license in Switzerland

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Banking license in Switzerland



Flag

Supervisor	Swiss Financial Market Supervisory Authority (FINMA) [1]
License	Banking licence under the Banking Act; a separate FinTech licence (Article 1b Banking Act) for deposits up to CHF 100 million that are not invested and earn no interest [1] [2]
Legal basis	Federal Act on Banks and Savings Banks (Banking Act); Banking Ordinance; Capital Adequacy Ordinance; Liquidity Ordinance [1] [5]
Minimum capital	CHF 10 million (FinTech licence: CHF 300,000) [1] [5]
Application fee	We could not confirm a fixed licensing fee; FINMA charges fees under its fees ordinance
Decision time	No statutory deadline found
Minimum capital ratios	Basel III + category add-ons [4] [5]
Foreign bank branches	Yes (FINMA licence)
Deposit protection	CHF 100,000 (esisuisse) [3] [5]
Cross-border passport	No

Public register	FINMA list of authorised institutions

In short: Banks in Switzerland are licensed by the Swiss Financial Market Supervisory Authority (FINMA). [1] Minimum capital: CHF 10 million (FinTech licence: CHF 300,000). [1] [5] Deposit protection if a bank fails: CHF 100,000 (esisuisse). [3] [5] EU passport or equivalent: no. Figures as of November 2026.

In Switzerland, accepting deposits from the public on a professional basis requires a **banking licence** from **FINMA**. A bank needs at least **CHF 10 million** of fully paid-up capital. Since 2019 a lighter **FinTech licence** lets a firm hold up to CHF 100 million of public deposits, provided it does not invest them or pay interest on them; it is not a banking licence and its deposits are not protected.

License types

The license needed to take deposits in Switzerland: Banking licence under the Banking Act; a separate FinTech licence (Article 1b Banking Act) for deposits up to CHF 100 million that are not invested and earn no interest. [1] [2] **Legal basis: Federal Act on Banks and Savings Banks (Banking Act); Banking Ordinance; Capital Adequacy Ordinance; Liquidity Ordinance.** [1] [5]

- **Banking licence** – deposits and lending; CHF 10 million minimum capital
- **FinTech licence (Article 1b Banking Act)** – public deposits up to CHF 100 million, not invested and earning no interest; capital of 3% of deposits, at least CHF 300,000
- **Sandbox (no licence)** – public deposits up to CHF 1 million, with depositors told that their deposits are not protected

Capital and financial requirements

Minimum capital in Switzerland (2026): Fully paid-up minimum capital of at least CHF 10 million for a bank. A FinTech licence holder needs capital of 3% of the public deposits it holds, and at least CHF 300,000. [1] [5]

Application fee: We could not confirm a fixed licensing fee; FINMA charges fees under its fees ordinance.

The legal minimum is only the floor. Supervisors expect a new bank to hold enough capital for its business plan,

its risks and its first years of losses, which is usually many times the minimum. See Bank capital requirements.

Application process

Decision time: No statutory deadline found. The usual steps are:

1. Agree the business model with FINMA in preliminary talks.
2. Set up a Swiss company with the required capital, board and executive management.
3. Prepare the articles, organisational regulations, business plan and audit firm's report.
4. File the licence application with FINMA.
5. FINMA decides; a bank then joins esisuisse before taking deposits.

Substance and governance

Management run from Switzerland, separation of the board of directors and executive management, fit and proper managers, and an organisation and capital matched to the bank's risks. [1]

Depositor protection

The prudential rules and deposit guarantee that apply to a bank licensed in Switzerland, as of November 2026. See Depositor protection for the same rules in every jurisdiction.

Rule	Switzerland
Minimum capital ratios	Basel III minimums as implemented in the Capital Adequacy Ordinance, with additional capital requirements depending on the bank's size category. FinTech licence holders are exempt from the capital adequacy and liquidity ordinances. [4] [5]
Liquidity	Liquidity Ordinance, including the liquidity coverage and net stable funding ratios. [4]
Deposit guarantee if the bank fails	esisuisse protects deposits up to CHF 100,000 per depositor, per bank. Deposits with a FinTech licence holder are not protected, and clients must be told so. [3] [5]
Foreign bank branches	Yes. Foreign banks can open a Swiss branch with a FINMA licence.

Rule	Switzerland
Serving clients abroad	No passport; Switzerland is not in the EU or EEA. Serving EU clients needs an EU license or a local exemption.

How to verify a bank's license

1. Find the exact legal name of the bank, as shown in its terms and conditions or the website footer. Brand names and app names often differ from the licensed entity.
2. Search for it on the supervisor's public register: FINMA list of authorised institutions .
3. Check that the register entry lists deposit-taking, and whether the firm is a bank, a branch of a foreign bank, or only an e-money or payment institution (see Bank vs e-money institution).
4. Check which deposit guarantee scheme covers your deposits: for a branch of a foreign bank it may be the home country's scheme.

Frequently asked questions

Is a Swiss FinTech licence a banking licence?

No. It allows a firm to hold up to CHF 100 million of public deposits without investing them or paying interest, and those deposits are not protected by esisuisse.

How much capital does a Swiss bank need?

At least CHF 10 million, fully paid up, plus capital matched to its risks under the Capital Adequacy Ordinance.

Figures as of November 2026. Requirements, fees and capital change; confirm with the FINMA or a qualified adviser before applying. Where we could not confirm a figure from an official source, this article says so.

See also

- Banking licenses compared
- Banking license in the United Kingdom

- Banking license in Lithuania
- Banking license in Germany
- Banking license in Ireland
- Deposit guarantee schemes compared
- All jurisdictions

References

Entries marked **Official** are the supervisor, the law or another public body. Other entries are named secondary sources, used where we could not find the figure published officially.

1. Official Authorisation requirements for banks . FINMA. Accessed November 2026.
2. Official FinTech licence . FINMA. Accessed November 2026.
3. Official Deposit protection . esisuisse. Accessed November 2026.
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5. Federal Council publishes implementing provisions for the new FinTech licence . VISCHER. Accessed November 2026.

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