



SAANENLAND, WHERE BANKING MATTERS. SINCE 1874.

RANGE OF ACCOUNTS

VALID AS OF 1ST JUNE 2025

PAYMENTS

| | Private account | E-private account | Youth Account Free 25 |
|---------------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Currency | CHF | CHF | CHF |
| Interest rate | 0.10% ≤ 50,000 0.00% > 50,000 | 0.10% ≤ 50,000 0.00% > 50,000 | 1.00% ≤ 50,000 0.00% > 50,000 |
| Account management fees ¹⁾ | CHF 12.00 per year | No fees | No fees |
| Availability | No restrictions | No restrictions | CHF 25,000 per month |
| Notice period | – | – | 31 days > CHF 25,000 |
| Non-termination commission | – | – | 2.00% |
| Detailed account statement | Monthly | Annually (online) | Monthly |

SAVINGS

| | Savings account flex | Money market account | Active savings account |
|---------------------------------------|-------------------------|-------------------------|---------------------------|
| Currency | CHF | CHF | CHF |
| Interest rate | 0.45% | 0.45% | 0.75% ²⁾ |
| Account management fees ¹⁾ | No fees | No fees | No fees |
| Minimum deposit | – | CHF 100,000 | CHF 5,000 |
| Availability | CHF 10,000 per month | None | None |
| Notice period | 31 days > CHF 10,000 | 31 days | 12 months |
| Non-termination commission | 2.00% | 2.00% | 2.00% |
| Detailed account statement | Annually | Annually | Annually |
| E-banking | Account transfer only | Account transfer only | Account transfer only |

¹⁾Excluding postage, payment transaction and balancing fees. Third-party charges are always passed on.

²⁾Semi-annual interest rate adjustment in line with market situation as of 1 January and 1 July.

| Foreign currencies account | Business account | E-business account | Association account |
|----------------------------|------------------------------------|------------------------------------|------------------------------------|
| Foreign currencies | CHF | CHF | CHF |
| 0.00% | 0.05% ≤ 100,000 0.00% > 100,000 | 0.05% ≤ 100,000 0.00% > 100,000 | 0.50% ≤ 100'000 0.00% > 100'000 |
| CHF 12.00 per year | CHF 24.00 per year | No fees | No fees |
| No restrictions | No restrictions | No restrictions | No restrictions |
| – | – | – | – |
| – | – | – | – |
| Monthly | Daily | Daily (online) | Monthly |

| Gift savings account | Rent deposit account |
|--|----------------------|
| CHF | CHF |
| 1.00% ≤ 20,000 ³⁾ 0.00% > 20,000 ³⁾ | 0.10% |
| No fees | No fees |
| – | – |
| CHF 10,000 per month | No restrictions |
| 31 days > CHF 10,000 | – |
| 2.00% | – |
| Monthly | Monthly |
| Retrieval only | Retrieval only |

You can find further information in our facts-heets or in our brochure "services & prices".

³⁾ Interest rates apply until the recipient comes of age.

FOR OUR SHAREHOLDERS

| | Shareholer account |
|--|----------------------------------|
| Currency | CHF |
| Interest rate | 0.25% ≤ 50,000 0.00% > 50,000 |
| Account manage- ment fees ⁴⁾ | None |
| Availability | Freely available |
| More detailed account statement | Monthly |

Shareholders holding 5 or more shares benefit from additional advantages.
Details can be found in the "Shareholder packages" factsheet.

⁴⁾Excluding postage, payment transaction and balancing fees. Third-party charges are always passed on.