



SAANENLAND, WHERE BANKING MATTERS. SINCE 1874.

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## RANGE OF ACCOUNTS

VALID AS OF 1<sup>ST</sup> JULY 2025

## PAYMENTS

	Private account	E-private account	Youth Account Free 25
Currency	CHF	CHF	CHF
Interest rate	0.00%	0.00%	0.75% ≤ 50,000 0.00% > 50,000
Account management fees <sup>1)</sup>	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	0.25%	0.40%	0.60% <sup>2)</sup>
Account management fees <sup>1)</sup>	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

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

<sup>2)</sup> 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%	0.00%	0.00%	0.25% ≤ 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
0.75% ≤ 20,000 <sup>3)</sup> 0.00% > 20,000 <sup>3)</sup>	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 factsheets or in our brochure "services & prices".

<sup>3)</sup> Interest rates apply until the recipient comes of age.

## FOR OUR SHAREHOLDERS

	Shareholder account
Currency	CHF
Interest rate	0.05% ≤ 50,000 0.00% > 50,000
Account management fees <sup>4)</sup>	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.

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