

Range of accounts and interest rates

Accounts for daily business and payments

valid as of July 1st, 2016

Private clients

Type of account	Private account (CHF / foreign currency)	Private account Euro	Real estate account	Salary savings account	Savings account Youth Free 25	Gift Savings Account	Senior savings account
	For individuals in deed of unlimited withdrawals	Transaction account with extensive services	Personalised management of property assets for private and commercial clients. Settlement account for mortgage	Basic account for settlement of payment orders	Transactions account for young people up to 25	The ideal savings account from godparents and grandparents to their godchildren and grandchildren	Ideal for savings from age 60 and payment orders
Currency	CHF / foreign currency	EURO	CHF	CHF	CHF	CHF	CHF
Interest rates ¹⁾	0.00%	0.00% up to -0.25%	0.00%	0.10%	0.60%	0.60% ≤ 20'000 0.10% > 20'000	0.10%
Fees/Tarif	according to expenditure ²⁾	according to expenditure ²⁾	according to expenditure ²⁾	max. CHF 12.- per year	No fee	No fee	max. CHF 12.- per year
Withdrawal conditions	free	Euro 10'000 per month	free	CHF 25'000 per month	CHF 10'000 per month	CHF 10'000 per month	CHF 25'000 per month
Period of notice	none	3 months	none	3 month	3 months	3 months	3 months
Detailed statements of accounts	daily	monthly	daily	monthly	monthly	monthly	monthly
Closing	annually	annually	annually	annually	annually	annually	annually
Comm. for non-respect of the period of notice	-	0.25%	-	0.25%	0.25%	0.25%	0.25%
Payments	yes	yes	yes	yes	yes	yes	yes
e-banking	yes	yes	yes	yes	yes	yes	yes
Electronic statements	yes	yes	yes	yes	yes	yes	yes
Debit cards	yes	yes	yes	yes	yes	yes	yes
Credit cards	yes	yes	yes	yes	yes	yes	yes

Accounts of which goal is savings

Private clients

Type of account	Savings account	Shareholder savings account	Investment savings account	Active savings account	Rental guarantee account
	Traditional, secure account	Attractive account for shareholders	Medium-term account for everybody	Attractive savings scheme (minimum amount CHF 5'000.-)	Account for rental guarantee
Currency	CHF	CHF	CHF	CHF	CHF
Interest rates ¹⁾	0.10%	0.25% ≤ 100'000 0.10% > 100'000	0.15% ≤ 250'000 0.10% > 250'000	0.31% ≤ 250'000 ³⁾ 0.26% > 250'000	0.10%
Fees/Tarif	max. CHF 12.- per year	CHF 5.- per year ⁴⁾	CHF 5.- per year ⁴⁾	No fee	No fee
Withdrawal conditions	CHF 10'000 per month	CHF 10'000 per month	CHF 10'000 per year	none	free
Period of notice	3 months	3 months	6 months	12 months	none
Detailed statements of accounts	monthly	monthly	monthly	monthly	monthly
Closing	annually	annually	annually	annually	annually
Comm. for non-respect of the period of notice	0.25%	0.25%	0.25%	2.00%	-
Payments	yes	no	no	no	no
e-banking	yes	turnover information only	turnover information only	turnover information only	turnover information only
Electronic statements	yes	yes	yes	yes	yes
Debit cards	yes	no	no	no	no
Credit cards	yes	no	no	no	no

Accounts for daily business and payments

Commercial clients

Type of account	Business account (CHF / foreign currency)	Business account Euro	Farming account	Business account public corporation	Association's account
	Flexible solution for all commercial banking transactions and cash management requirements	Flexible solution for all commercial banking transactions and cash management requirements	Basic account intended to agricultural exploitations for commercial and cash payment transactions	Flexible solution for all commercial banking transactions and cash management requirements	Ideal for associations /clubs
Currency	CHF / foreign currency	EURO	CHF	CHF	CHF
Interest rates ¹⁾	0.00%	0.00% up to -0.25%	0.10%	0.02%	0.15%
Fees/Tarif	according to expenditure ²⁾	according to expenditure ²⁾	max. CHF 12.- per year	according to expenditure ²⁾	CHF 5.- per year ⁵⁾
Withdrawal conditions	free	free	CHF 25'000 per month	free	free
Period of notice	none	none	3 months	none	none
Detailed statements of accounts	daily	daily	monthly	daily	monthly
Closing	annually	annually	annually	annually	annually
Comm. for non-respect of the period of notice	-	-	0.25%	-	-
Payments	yes	yes	yes	yes	yes
e-banking	yes	yes	yes	yes	yes
Electronic statements	yes	yes	yes	yes	yes
Debit cards	yes	yes	yes	yes	yes
Credit cards	yes	yes	yes	yes	yes

Pension plan accounts

Type of account	Privor retirement savings account (pillar 3a)	REVOR Fondation 2nd pillar	Vested benefits account
	Fixed pension plan within the framework of pillar 3a in the form of an account and/or securities	Pension fund solution adapted to suit your Company	To safeguard the maintenance of pension coverage in the second pillar according to the Swiss Federal law on Occupational Retirement, Survivors and Disability Pension Plans and the Vesting law.
Currency	CHF	CHF	CHF
Interest rates	0.50%	1.25%	0.25%
Fees/Tariff	No fee	No fee	No fee
Possibilities of withdrawals	as per pension fund regulation	as per pension fund regulation	as per pension fund regulation

1) For all type of accounts, debit interest of 8.25% p.a. on overdrafts + 0.25% commission/quarterly calculated on the average debit balance.

2) Fees and tariffs can be seen in the leaflet „Services and Prices“: basic fee per entry, listed charges, ongoing fees, closure fees, periodic statements, year-end closing including tax certificate

3) Half-yearly adjustment of interest rate, due to market situation, as per January 1st resp. July 1st / From an amount of CHF 5 Mio. interest rate due to agreement.

4) plus CHF 5.- in case of account closing

5) Plus postage and third-party charges depending on service and type of statement.

Retirement plans: Please refer to your customer consultant