



SAANENLAND, WHERE BANKING MATTERS. SINCE 1874.

RANGE OF ACCOUNTS

VALID AS OF 1 APRIL 2024

PAYMENTS

	Private account	E-private account	Youth Account Free 25
Currency	CHF	CHF	CHF
Interest rate	0.50% ≤ 50,000 0.00% > 50,000	0.50% ≤ 50,000 0.00% > 50,000	1.50% ≤ 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	1.05%	1.10%	1.50% 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%	0.25% ≤ 100,000 0.00% > 100,000	0.25% ≤ 100,000 0.00% > 100,000	0.75% ≤ 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
1.50% ≤ 20,000 0.00% > 20,000	0.50%
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".

FOR OUR SHAREHOLDERS

	Compte actionnaire
Currency	CHF
Interest rate	0.75% ≤ 50,000 0.00% > 50,000
Account management fees ¹⁾	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.

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