



# Rates<sup>1</sup> in force as of 1.6.2020

Type of account	Interest rate	Interest limit
<b>1. Private accounts</b>		
BCGE Privé CHF <sup>3</sup>	0.00 % <sup>9</sup>	no limit
BCGE Privé EUR <sup>2</sup>	0.00 % <sup>9</sup>	no limit
BCGE Privé USD <sup>2</sup>	0.10 %	no limit
BCGE Privé 12-25 (CHF) <sup>3</sup>	0.25 % <sup>9</sup>	no limit
BCGE Privé 12-25 (EUR) <sup>2</sup>	0.25 % <sup>9</sup>	no limit
BCGE Privé 12-25 (USD) <sup>2</sup>	0.20 %	no limit
<b>2. Savings accounts</b>		
BCGE Epargne <sup>3</sup>	0.01 % <sup>9</sup> up to <b>2.01 %</b> with the Avantage service <sup>4</sup> BCGE loyalty programme bonus	CHF 500,000
Epargne Classic EUR <sup>2</sup>	0.01 % <sup>9</sup>	EUR 300,000
Epargne Classic USD <sup>2</sup>	0.25 %	USD 500,000
Epargne Classic CNY <sup>2</sup>	1.50 %	CNY 3,200,000
Epargne Classic GBP <sup>2</sup>	0.125 %	GBP 400,000
Youth savings account CHF <sup>3</sup>	0.50 % <sup>8/9</sup>	CHF 500,000
Youth savings account EUR <sup>2</sup>	0.75 % <sup>8/9</sup>	EUR 300,000
Youth savings account USD <sup>2</sup>	1.25 % <sup>8</sup>	USD 500,000
Start'Ep CHF <sup>3</sup>	0.50 % <sup>8/9</sup>	CHF 500,000
Start'Ep EUR <sup>2</sup>	0.75 % <sup>8/9</sup>	EUR 300,000
Start'Ep USD <sup>2</sup>	1.25 % <sup>8</sup>	USD 500,000
BCGE Garantie loyer	0.01 %	CHF 500,000
<b>3. Retirement planning accounts</b>		
Epargne 3 (3 <sup>rd</sup> pillar)	0.15 % exempt from withholding tax	no limit
Libre Passage account (2 <sup>nd</sup> pillar)	0.01 % exempt from withholding tax	no limit
<b>4. Company accounts</b>		
BCGE Entreprises CHF <sup>5/6</sup>	0.00 % <sup>7/9</sup>	no limit
BCGE Entreprises EUR <sup>2/6</sup>	0.00 % <sup>7/9</sup>	no limit
BCGE Entreprises USD <sup>2/6</sup>	0.10 % <sup>7/9</sup>	no limit
BCGE Trésorerie CHF <sup>3</sup>	0.00 % <sup>9</sup>	CHF 500,000
BCGE Trésorerie EUR <sup>2</sup>	0.01 % <sup>9</sup>	no limit
BCGE Trésorerie USD <sup>2</sup>	0.25 %	no limit

<sup>1</sup> For the rates that apply to other accounts, please ask your adviser

<sup>2</sup> Authorised and/or non-authorised overdraft rates: based on money market rates available from your adviser

<sup>3</sup> Overdraft rate: 11.5%

<sup>4</sup> See Avantage service brochure (maximum interest limit CHF 320,000)

<sup>5</sup> Non-authorised overdraft rate: 11.5%, overdraft rate: 9.5% + 0.25% quarterly commission

<sup>6</sup> Rate of overrun in the event of Dynamic limit: contractual rate plus 5%

<sup>7</sup> 1<sup>st</sup> level payment. Payments for other levels based on 48-hour deposit account rates (CHF/EUR/USD) available from your adviser

<sup>8</sup> Up to CHF/EUR/USD 25,000. Higher amounts at BCGE Privé 12-25 (CHF/EUR/USD) interest rate

<sup>9</sup> Up to CHF/EUR/USD 3 million. Higher amounts: please ask your adviser