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## Banking services

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Fees and conditions as of 01.01.2021

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# General information

General information	<ul style="list-style-type: none"> <li>Your adviser is at your disposal to provide you with any further information on our services and fees</li> <li>The bank reserves the right to modify the fees and conditions of its services, according to the economic environment and the evolution of the markets</li> <li>Electronic advices and statements are available free of charge on Netbanking</li> <li>Additional information on BCGE products and services is available on the websites <a href="http://bcge.ch">bcge.ch</a> and <a href="http://synchronyfund.com">synchronyfund.com</a></li> <li>Fees, which are charged on a periodic basis, are payable for the entire invoicing period once it has begun</li> </ul>
General conditions	
Account opening and closing	Free of charge <sup>1</sup>
Interest rates	Available from BCGE branches or online at <a href="http://bcge.ch">bcge.ch</a>
Bank statements	Monthly
Closing statements	Annual
Withholding tax	35% of gross credit interest amounts of CHF 200 with only one closing statement per calendar year
Printing and postage costs <sup>2</sup>	<ul style="list-style-type: none"> <li>In Switzerland A-mail: CHF 2/postage</li> <li>In Switzerland B-mail: CHF 1.85/postage</li> <li>Abroad CHF 2.30/postage</li> <li>Netbanking: free of charge</li> </ul>
VAT	The rates and fees referred to in this brochure, which are subject to value added tax legislation, are indicated + VAT. VAT is only charged to clients domiciled in Switzerland and Liechtenstein, clients domiciled abroad are exempt from VAT
Fees in foreign currency	Rates and fees are charged in CHF or the equivalent value in foreign currency, excluding credit cards
BCGE Maestro and credit cards	Granted subject to conditions
Secure connection to Netbanking	<ul style="list-style-type: none"> <li>CrontoSign Swiss application: free of charge</li> <li>CrontoSign Swiss optical reader: CHF 50 + VAT</li> </ul> For more information, contact your adviser

<sup>1</sup> A flat-rate opening fee may be charged for a complex relationship. Please contact your adviser for further information

<sup>2</sup> For non-standard postage, the costs are charged to the client (plus administration costs)

## General information (cont.)

Other fees	Succession	The processing of successions is invoiced at CHF 120/hour + VAT, min. CHF 120 + VAT	
	Internal and external searches	CHF 120/hour + VAT, min. CHF 50/case + VAT <sup>3</sup> or according to invoicing	
	Blocking fees	If a letter is returned twice due to incorrect address: CHF 30/case + VAT	
Preparing and sending of a duplicate statement, account statement or confirmation by post, fax or e-mail		<ul style="list-style-type: none"> <li>▪ CHF 30/case + postage; surcharge of CH 25 if urgent</li> <li>▪ For complex cases, the hourly search rate above applies</li> </ul>	
	Reminder	CHF 30	
	Hold mail	CHF 600/year + VAT	
	Dormant account	CHF 300/year + VAT	
	Numbered account	CHF 1,000/year + VAT	
	Domiciliary company	CHF 3,000/year + VAT	
	Annual tax statement <sup>7</sup>	Clients with custody accounts: <ul style="list-style-type: none"> <li>▪ Switzerland: CHF 60<sup>4</sup>/portfolio of custody account concerned + VAT</li> <li>▪ France: CHF 80<sup>4+5+8</sup>/client</li> <li>▪ Other countries: CHF 80<sup>4+5</sup>/client</li> </ul>	Clients without custody accounts: <ul style="list-style-type: none"> <li>▪ France: CHF 10<sup>4+5</sup>/client</li> </ul>
Business relationship attestation		Min. CHF 300 + VAT	
	Client domiciled outside Switzerland	CHF 20 <sup>4+5+8</sup> /quarter	

<sup>3</sup> Including research and document costs resulting from the client's non-compliance with regulations or a request from an authority

<sup>4</sup> Not invoiced to clients: holders of a Best of mandate or with an all-inclusive package valid on the day of invoicing or young people up to the age of 25

<sup>5</sup> Not invoiced to clients who only hold an Epargne 3 or Libre Passage account

<sup>6</sup> For clients who only have a Pension Fund Savings Plan account, the same fees apply as for clients without custody accounts

<sup>7</sup> Produced automatically or on request, depending on availability by country of tax residence. Please contact your adviser for further information

<sup>8</sup> Not charged to clients with a mortgage loan

# Private accounts

Private accounts		BCGE Privé <sup>9</sup>	BCGE Privé 12-25
	Clients	Individual clients from the age of 26	Young professionals and students aged between 12 and 25
	Characteristics	An account to deposit salary, regular income or pension and to make payments	An account to receive salary or income from a temporary job and carry out all banking transactions
	Currency	CHF, EUR, USD	CHF, EUR, USD
	Account maintenance fee	CHF 3/month	Free of charge
	Remuneration limit	None	None
	Withdrawal limit	None	None
	Closing statements	<ul style="list-style-type: none"> <li>▪ Annual</li> <li>▪ Quarterly if 1) the balance of the account after calculation of the closing is negative or 2) the sum of the fees or debit interest resulting from the closing is <math>\geq</math> CHF 200</li> </ul>	<ul style="list-style-type: none"> <li>▪ Annual</li> <li>▪ Quarterly if 1) the balance of the account after calculation of the closing is negative or 2) the sum of the fees or debit interest resulting from the closing is <math>\geq</math> CHF 200</li> </ul>
	Additional services	<ul style="list-style-type: none"> <li>▪ Netbanking and e-Safe: access free of charge</li> <li>▪ BCGE Maestro card linked to a CHF or EUR account</li> <li>▪ BCGE Credit card or PrePaid card</li> </ul>	<ul style="list-style-type: none"> <li>▪ Netbanking and e-Safe: access free of charge</li> <li>▪ BCGE Maestro card linked to a CHF or EUR account: free of charge</li> <li>▪ BCGE Credit card or PrePaid card: main card free of charge</li> <li>▪ Extra-banking offers: many highly attractive partner benefits and a welcome gift to discover on our website <a href="http://bcge.ch/jeunes">bcge.ch/jeunes</a></li> </ul>

<sup>9</sup> Identical conditions apply to City, City + and Privé Aîné accounts, with the exception of the withdrawal limits (CHF 50,000/year; withdrawals in excess of this limit are subject to 31 days' advance notice); in the event of non-compliance, 2% of the amount exceeding the limit will be debited

# Savings account

		BCGE Epargne <sup>10</sup>	Epargne Classic account	Epargne Jeunesse account	Start'Ep account
Savings accounts	Clients	Individual clients from the age of 18		Young people up to the age of 18	Young people between 12 and 18 years old
	Characteristics	An account to build up financial reserves with the aim of undertaking short or medium-term projects		An account to build up a starting capital for a child until he or she turns 18	An account that enables you to start saving independently and better prepare your future projects
	Currency	CHF	EUR, USD, CNY, GBP	CHF, EUR, USD	CHF, EUR, USD
	Account maintenance fee	None	None	None	None
	Remuneration limit	CHF 500,000	EUR 300,000/USD 500,000/ CNY 3,200,000/GBP 400,000	CHF/EUR/USD 25,000 at a preferential interest rate	CHF/EUR/USD 25,000 at a preferential interest rate
	Withdrawal limit	<ul style="list-style-type: none"> <li>▪ CHF 50,000/year</li> <li>▪ 31 days' notice for larger amounts</li> </ul>	<ul style="list-style-type: none"> <li>▪ CHF 50,000/year</li> <li>▪ 31 days' notice for larger amounts</li> </ul>	<ul style="list-style-type: none"> <li>▪ CHF 50,000/year</li> <li>▪ 31 days' notice for larger amounts</li> </ul>	<ul style="list-style-type: none"> <li>▪ CHF 50,000/year</li> <li>▪ 31 days' notice for larger amounts</li> </ul>
	Compensation for exceeding the withdrawal limit	<ul style="list-style-type: none"> <li>▪ 2% of the amount over the limit</li> <li>▪ If closing the account by bank transfer and without issuing a withdrawal notice, the processing of the transaction can take up to 48 hours</li> </ul>			
	Additional services	<ul style="list-style-type: none"> <li>▪ Netbanking and e-Safe: access free of charge</li> <li>▪ Avantage service loyalty programme up to 2% additional interest<sup>11</sup></li> </ul>	Netbanking and e-Safe: access free of charge	<ul style="list-style-type: none"> <li>▪ Netbanking: access free of charge (consultation only)</li> <li>▪ e-Safe: access free of charge</li> <li>▪ ATM deposit card: 1st card free of charge</li> </ul>	<ul style="list-style-type: none"> <li>▪ Netbanking: access free of charge (consultation and transfers)</li> <li>▪ e-Safe: access free of charge</li> <li>▪ BCGE card/ATM deposit card 1st card free of charge</li> </ul>
	Comments	CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 18)	CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 18)	<ul style="list-style-type: none"> <li>▪ Converted automatically into a BCGE Epargne account or an Epargne Classic account according to the currency on the account holder's 18th birthday</li> <li>▪ CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 18)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Free withdrawals at cantonal bank ATMs</li> <li>▪ Converted automatically into a BCGE Epargne account or an Epargne Classic account according to the currency on the account holder's 18th birthday</li> <li>▪ CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 18)</li> </ul>

<sup>10</sup> Identical conditions for Epargne Classic accounts in CHF, except for access to the Avantage service loyalty programme which is not authorised. Interest rates are available at any BCGE branch

<sup>11</sup> See conditions at a branch or at [avantageservice.ch](http://avantageservice.ch)

# Pension planning accounts

Pension planning accounts		Epargne 3 account (3rd pillar a)	Pension fund savings plan
Clients		Individuals in gainful employment in Switzerland who are contributing to the Swiss AVS between the age of 18 and 65 (64 for women) and up to the age of 70 (69 for women) provided they are still in gainful employment	
Characteristics		An account for making up any shortfalls in 1st and 2nd pillar pension contributions	Plan for automatic monthly investment in one or a maximum of two Synchrony LPP Funds <sup>12</sup> , aimed at boosting Pillar 3 a assets
Currency		CHF	CHF
Remuneration limit		None	–
Conditions		–	<ul style="list-style-type: none"> <li>Hold an Epargne 3 account (3rd pillar a)</li> <li>The credit balance on the Epargne 3 account must exceed CHF 50 at all times</li> <li>A max. of five plans per person</li> </ul>
Payment conditions		<ul style="list-style-type: none"> <li>Initial payment: min. CHF 500</li> <li>For members of an occupational pension fund: max. CHF 6,883 p.a.</li> <li>For non-members of an occupational pension fund: 20% of income but a max. of CHF 34,416 p.a.</li> </ul>	<ul style="list-style-type: none"> <li>Min. initial investment: CHF 500 (via Epargne 3 account)</li> <li>Monthly investment: min. CHF 100</li> <li>Payment by monthly standing order from a BCGE account into the Epargne 3 account</li> <li>For members of an occupational pension fund: max. CHF 6,883 p.a.</li> <li>For non-members of an occupational pension fund: 20% of income but a max. CHF 34,416 p.a.</li> </ul>
Investment conditions		–	<ul style="list-style-type: none"> <li>Automatic investment as soon as the minimum investment amount is reached</li> <li>The entire balance in the account is invested (except for any residual sum which is insufficient to buy one or more whole fund units. This residual sum remains in the account until an additional amount is paid in, which will allow for the purchase of a further whole unit(s) in the fund)</li> </ul>
Withdrawal conditions		The capital is paid out at the earliest 5 years before, and at the latest 5 years after reaching retirement age, or in accordance with the legal and regulatory conditions in force at the time of pay-out <sup>13</sup>	<ul style="list-style-type: none"> <li>The amount of the sale of the funds remains in the Epargne 3 account in accordance with legal and regulatory conditions in force at the time of the sale</li> <li>The capital is paid out at the earliest 5 years before, and at the latest 5 years after reaching retirement age, or in accordance with the and regulatory conditions in force at the time of pay-out<sup>13</sup></li> </ul>
Account maintenance fee		Free of charge	–
Administration fee		–	None
Brokerage fee		–	None
Printing and postage costs		See general conditions	None
Fees for excess contributions		CHF 20	–
Withdrawal fees for home ownership or to repay a mortgage loan		CHF 50	–
Closing fees		<ul style="list-style-type: none"> <li>Reason: free of charge if legal retirement age</li> <li>Other reason: CHF 120</li> <li>If capital invested in Synchrony LPP Funds: CHF 60</li> </ul>	<ul style="list-style-type: none"> <li>1st year: CHF 200</li> <li>2nd year: CHF 100</li> <li>3rd year and beyond: free of charge</li> </ul>
External securities transfer		–	Not authorised
Limit on wealth invested		–	None
Swapping fund units held in the custody account		–	<ul style="list-style-type: none"> <li>1st year: CHF 200/change</li> <li>From the 2nd year: 1st change free of charge and subsequent changes: CHF 200/change</li> </ul>
Modification of selected investment funds for automatic investment		–	Free of charge

## Pension planning accounts (cont.)

		Epargne 3 account (3rd pillar a)	Pension fund savings plan
Pension planning accounts	Succession fees (including closing fees)	<ul style="list-style-type: none"> <li>CHF 100 up to CHF 100,000</li> <li>CHF 200 for amounts above</li> </ul>	–
	Financial and tax statement	Annual financial statement and tax statement: free of charge	–
	Additional services	<ul style="list-style-type: none"> <li>Possibility to invest all or part of the pension assets in Synchrony LPP Funds<sup>12</sup></li> <li>Pure risk insurance</li> <li>Additional interest bonus on the BCGE Epargne account thanks to the Avantage service loyalty programme<sup>14</sup></li> </ul>	Additional interest bonus on the Epargne account thanks to the Avantage service loyalty programme <sup>14</sup>
	Comments	<ul style="list-style-type: none"> <li>The amounts paid in are deductible from taxable income (subject to submission to Ordinary Taxation or to having filed, for persons taxed at source, an application for Subsequent Ordinary Taxation)</li> <li>In the event of death, the capital is protected and paid out to the beneficiaries in accordance with the law</li> <li>Epargne 3 assets cannot be seized as long as they remain invested within the framework of the 3rd pillar scheme</li> </ul>	–
<b>Vested benefits account</b>			
Pension planning accounts	Clients	Individuals between age 18 and 65 (64 for women), and up to age 70 (69 for women)	
	Characteristics	An account designed to protect 2nd pillar assets in the case of interruption or final termination of gainful employment	
	Currency	CHF	
	Remuneration limit	None	
	Payment conditions	Only assets originating from an occupational pension fund or from the reimbursement of funds used for home ownership are accepted	
	Withdrawal conditions	The capital is paid out at the earliest 5 years before, and at the latest 5 years after reaching retirement age, or in accordance with the legal and regulatory conditions in force at the time of pay-out <sup>13</sup>	
	Account maintenance/custody account administration fee	Free of charge	
	Withdrawal fees for home ownership or to repay a mortgage loan	CHF 500	
	Closing fees	<ul style="list-style-type: none"> <li>Reason legal retirement age: free of charge</li> <li>Other reason: CHF 120</li> <li>If capital invested in Synchrony LPP Funds: CHF 60</li> </ul>	
	Succession fees (including closing fees)	CHF 120/hour (min. CHF 120)	
	Other fees	CHF 120/hour (min. CHF 50)	
	Financial and tax statement	Annual financial statement free of charge	
	Additional services	Possibility to invest all or part of the pension assets in Synchrony LPP Funds <sup>12</sup> . Issues and redemptions of units in Synchrony LPP Funds are calculated free of commission	
	Swapping fund units held in the custody account	<ul style="list-style-type: none"> <li>1st year: CHF 200/change</li> <li>From the 2nd year: 1st change free of charge 2nd and subsequent changes: CHF 200/change</li> </ul>	
Comments	<ul style="list-style-type: none"> <li>Interest income and pension capital are exempt from taxes until pay-out</li> <li>In the event of death, the capital is protected and paid out to the beneficiaries in accordance with the law</li> <li>Libre passage assets cannot be seized as long as they remain invested within the framework of the 3rd pillar scheme</li> </ul>		

<sup>12</sup> Synchrony fund range. Please contact your adviser for further information

<sup>13</sup> Special conditions apply in the event of departure to an EU/EFTA country. Please contact your adviser for further information

<sup>14</sup> See conditions at a branch or at [avantageservice.ch](http://avantageservice.ch)



# Portfolios managed by the client

		Custody accounts			
Custody accounts	Clients	Individuals and companies			
	Characteristics	Securities custody account for the constitution and management of assets			
	Currency of the accounts linked to the securities custody account	CHF and a choice of major foreign currencies			
	Custody fees	<ul style="list-style-type: none"> <li>▪ Basic fee: 0.30% p.a. of the assets under management + VAT</li> <li>▪ Minimum fees <sup>15</sup>:               <ul style="list-style-type: none"> <li>– CHF 100 p.a./securities custody account + VAT</li> <li>– CHF 40 p.a./securities custody account without position + VAT</li> <li>– CHF 25 p.a./position + VAT</li> </ul> </li> <li>▪ Reduction of the basic fee:               <ul style="list-style-type: none"> <li>– free of charge for BCGE shares, with no minimum fee</li> <li>– 0.25% for Synchrony investment funds and BCGE Certificates</li> </ul> </li> <li>▪ Surcharge on the basic fee:               <ul style="list-style-type: none"> <li>– 0.05% p.a. for numbered custody accounts, min. CHF 200 + VATA</li> <li>– Insurance policy: CHF 25 + VAT, except for pledged insurance policies</li> <li>– segregated custody accounts: on request</li> </ul> </li> </ul>			
	Invoice frequency	Quarterly			
	External securities transfer	<ul style="list-style-type: none"> <li>▪ Swiss securities: CHF 100/line + VAT</li> <li>▪ Foreign securities: CHF 120/line + VAT</li> </ul>			
	Delivery/physical withdrawal/remittance	<ul style="list-style-type: none"> <li>▪ Securities</li> <li>▪ Precious metals</li> </ul>	<ul style="list-style-type: none"> <li>▪ Deposited at BCGE: CHF 120/line + VAT</li> <li>▪ Deposited at BCGE: CHF 200/line + VAT</li> </ul>	<ul style="list-style-type: none"> <li>▪ Other custodians: CHF 200/line + VAT</li> </ul>	
	Mortgage note	Free of charge			
	Closing fees	CHF 200 + VAT			
	Additional services	<ul style="list-style-type: none"> <li>▪ Non-interest-bearing management current accounts linked to the custody account (no account maintenance fees)</li> <li>▪ Performance statement free of charge</li> </ul>		<ul style="list-style-type: none"> <li>▪ Lombard loan</li> <li>▪ Tax statement</li> </ul>	
		Fees <sup>16</sup>			
		Tranches	Bonds and similar securities In CHF <sup>18</sup> and in foreign currencies	Equities, external investment funds <sup>17</sup> and similar securities <sup>16</sup> Swiss market	European and North American markets
	Minimum	CHF 120	CHF 80	CHF 120	CHF 120
Brokerage fees	Up to CHF 49,999	0.80%	1.10%	1.80%	2.00%
	From CHF 50,000	0.70%	1.00%	1.65%	1.85%
	From CHF 100,000	0.50%	0.80%	1.45%	1.65%
	From CHF 200,000	0.40%	0.60%	1.20%	1.40%
	From CHF 300,000	0.40%	0.40%	0.90%	1.10%
	From CHF 400,000	0.30%	0.30%	0.80%	1.00%
	From CHF 1,000,000	0.20%	0.20%	0.70%	0.90%
	Free of charge: BCGE shares, Synchrony Funds (see exceptions in the comment section) and BCGE certificates				
	Comments	<ul style="list-style-type: none"> <li>▪ No commission is charged on the issue or repurchase of Synchrony fund units for BCGE clients. However, the fund management company will charge the sub-funds of the Synchrony Swiss Government Bonds and Synchrony Optimised SPI® funds any additional costs incurred in connection with the purchase or redemption of units in these funds. For more information on the flat-rate annual management fees charged, please refer to the fund prospectus (factsheet), which is available from your adviser or on the bcge.ch website</li> <li>▪ All payment transactions made from the current management account are subject to a surcharge of CHF 5 on the fee applied according to the standard rates, with some exceptions (see details page 18)</li> <li>▪ Any debit balances are subject to the lending rates available on the bcge.ch website</li> </ul>			

# Portfolios managed by the client (cont.)

		1816 custody account (Online Trading 1816)				
Custody accounts	Clients	Individuals and companies				
	Characteristics	Securities custody account linked to 1816, for autonomous online portfolio management				
	Currency of the accounts linked to the securities custody account	CHF and a choice of major foreign currencies				
	Custody fees	<ul style="list-style-type: none"> <li>▪ Basic fee: 0.10% p.a. of the assets under management + VAT</li> <li>▪ Minimum fee: CHF 40/year + VAT <sup>15</sup></li> <li>▪ Reduction of the basic fee: free of charge for BCGE shares</li> </ul>				
	Invoice frequency	Quarterly				
	External securities transfer	Swiss and foreign securities: CHF 50/line + VAT				
	Closing fees	Free of charge				
	Conditions of use	Netbanking with access to the 1816 service: free of charge				
	Additional services	<ul style="list-style-type: none"> <li>▪ Non-interest-bearing 1816 accounts (no account maintenance fee)</li> <li>▪ Free performance statement</li> <li>▪ Tax statement</li> <li>▪ Financial information</li> </ul>				
		Transactions registered online are invoiced per transaction <sup>16</sup>				
		Shares/Bonds/Warrants/ETF <sup>19</sup>			Investment funds <sup>15 +17+19</sup>	
	Tranches	Swiss market and Euromarket bonds		European/North American/Australian and Asian markets <sup>20</sup>	Swiss <sup>22</sup>	Others
Brokerage fees	Up to CHF 1,000	CHF 8	CHF 40	CHF 35	CHF 40	CHF 40
	From CHF 1,001	CHF 35	CHF 40	CHF 35	CHF 40	CHF 40
	From CHF 25,001	CHF 40	CHF 150	CHF 40	CHF 150	CHF 150
	From CHF 50,001	CHF 175	CHF 225	CHF 175	CHF 225	CHF 225
	From CHF 100,001	CHF 190	CHF 400	CHF 300	CHF 400	CHF 400
	Above CHF 500,001 <sup>21</sup>	CHF 190	CHF 1,000	CHF 1,000	CHF 1,000	CHF 1,000
	Free of charge: BCGE shares, Synchrony Funds (see exceptions in the comment section) and BCGE certificates					
Comments	<ul style="list-style-type: none"> <li>▪ No commission is charged on the issue or repurchase of Synchrony fund units for BCGE clients. The fund management company will charge the sub-funds of the Synchrony Swiss Government Bonds and Synchrony Optimised SPI® funds any additional costs incurred in connection with the purchase or redemption of units in these funds. For more information on the flat-rate annual management fees charged, please refer to the fund prospectus (factsheet), which is available on the bcge.ch website</li> <li>▪ Short-selling is not authorised</li> <li>▪ Any debit balances are subject to the lending rates available on the bcge.ch website</li> <li>▪ No lombard loan possible</li> </ul>					

<sup>15</sup> Except Synchrony funds, BCGE certificates and BCGE shares

<sup>16</sup> Any duties and taxes are charged in addition

<sup>17</sup> For some investment funds that apply specific fees, additional fees may be charge

<sup>18</sup> Grey market, new issues: market price + ½ of the brokerage fee up to the end of the subscription period

<sup>19</sup> Please contact your adviser for more information on availability

<sup>20</sup> Tokyo and Singapore stock markets

<sup>21</sup> Transactions above CHF 1 million. Please contact your adviser for further information

<sup>22</sup> Investment fund with Swiss ISIN code

# Investment fund savings accounts

Investment fund savings accounts		BCGE Fund savings plan
	Clients	Individual clients
	Characteristics	Plan for automatic monthly investment in a Synchrony investment fund <sup>23</sup>
	Currency	CHF, EUR, USD
	Administration fee	None
	Issue or repurchase of fund units	Synchrony funds: free of charge
	Payment conditions	<ul style="list-style-type: none"> <li>▪ Initial payment: min. CHF 500</li> <li>▪ Monthly payment: min. CHF 100</li> <li>▪ Exceptional payment: possible</li> </ul>
	Investment conditions	Automatic investment in the client's chosen investment fund <sup>23</sup> , as soon as the minimum investment amount is reached. The entire balance in the account is invested (except for any residual sum which is insufficient to buy one or more whole fund units. This residual sum remains in the account until an additional amount is paid in, which will allow for the purchase of a further whole unit(s) in the fund)
	External securities transfer	Not authorised
	Withdrawals/closing fees	<ul style="list-style-type: none"> <li>▪ 1st year: CHF 200/event + VAT</li> <li>▪ 2nd year: CHF 100/event + VAT</li> <li>▪ 3rd year and beyond: free of charge</li> </ul>
	Swapping fund units held in the custody account	<ul style="list-style-type: none"> <li>▪ 1st year: CHF 200/change</li> <li>▪ From the 2nd year: 1st change free of charge. 2nd and subsequent changes: CHF 200/change</li> </ul>
	Modification of selected investment funds for automatic investment	Free of charge
	Additional services	<ul style="list-style-type: none"> <li>▪ Tax statement (see rates on page 3)</li> <li>▪ No administration fee on investment fund custody accounts</li> </ul>
	Comments	<ul style="list-style-type: none"> <li>▪ The credit balance on the BCGE fund savings plan account must exceed CHF 50 at all times</li> <li>▪ Investment limit: max. CHF 200,000</li> </ul>

## Private and company accounts

Private and company accounts		Current account	BCGE Garantie loyer account
	Clients	Individuals aged 18 years and over and companies	Individuals and companies
	Characteristics	Cash account for payment transactions, mainly in current foreign currencies	Blocked account used to constitute a guarantee required by the lessor when renting a property
	Currency	Available in various currencies, except for those proposed with the BCGE Privé (see page 5) and BCGE Entreprises (see page 13) accounts	CHF
	Remuneration limit	None	CHF 500,000
	Account opening	Free of charge	<ul style="list-style-type: none"> <li>▪ CHF 10 up to a guarantee of CHF 1,000</li> <li>▪ CHF 20 from CHF 1,001 to CHF 10,000</li> <li>▪ CHF 50 for CHF 10,000 and above</li> </ul>
	Account maintenance fee	CHF 24/quarter	Free of charge
	Withdrawal limit	None	The guarantee is released in accordance with legal requirements
	Credit limit	Possible, on request	–
	Printing and postage costs	See general conditions	See general conditions
	Closing statements	Quarterly	Annual
	Withholding tax	35% of gross interest amount	35% of gross credit interest amount of CHF 200 and above
	Additional services	<ul style="list-style-type: none"> <li>▪ Netbanking and e-Safe: access free of charge</li> <li>▪ Business link: access free of charge</li> </ul>	<ul style="list-style-type: none"> <li>▪ Netbanking: access free of charge</li> <li>▪ e-Safe: access free of charge</li> </ul>
	Comments	–	<ul style="list-style-type: none"> <li>▪ Interest may be withdrawn</li> <li>▪ Certificate of deposit issued within 24h</li> <li>▪ Documents submitted to the real estate agency by BCGE</li> </ul>

# Company accounts

	BCGE Entreprises	BCGE Trésorerie	Deposit account
Company accounts			
Clients	Companies, self-employed individuals, liberal professions, associations	Companies, self-employed individuals, liberal professions, associations, co-ownership bodies	Companies
Characteristics	Current account of liquid assets for day-to-day operations	Cash reserve account	Account for cash reserves when founding a company and increasing a company's capital (public limited company, limited liability company or partnership limited by shares with its registered office in Switzerland)
Currency	CHF, EUR, USD, GBP, JPY and CAD	CHF, EUR, USD	<ul style="list-style-type: none"> <li>▪ CHF</li> <li>▪ EUR or USD. Please contact your adviser for more information on the payment of agios</li> </ul>
Remuneration limit	None	<ul style="list-style-type: none"> <li>▪ CHF: 500,000</li> <li>▪ EUR, USD: none</li> </ul>	–
Account opening	Free of charge	Free of charge	<ul style="list-style-type: none"> <li>▪ Administration fee 1‰ of the capital payment amount (equivalent value in CHF: min. CHF 200, max. CHF 5,000)</li> <li>▪ Delivery fee: min. CHF 50</li> <li>▪ Modification fee: CHF 100 for each certificate</li> </ul>
Account maintenance fee	CHF 24/quarter	–	–
Transaction fee	Free of charge	CHF 0.50/transaction entry	–
Withdrawal limit	None	<ul style="list-style-type: none"> <li>▪ CHF 100,000/year</li> <li>▪ 31 days' notice for larger amounts</li> </ul>	–
Compensation for exceeding the withdrawal limit	–	2% of the amount over the limit	–
Credit limit	Possible, on request	–	–
Closing statements	Quarterly	<ul style="list-style-type: none"> <li>▪ Annual</li> <li>▪ Quarterly if 1) the balance of the account after calculation of the closing is negative or 2) the sum of the fees or debit interest resulting from the closing is ≥ CHF 200</li> </ul>	Half-yearly
Withholding tax	35% of gross interest amount	<ul style="list-style-type: none"> <li>▪ With one single closing statement per calendar year: 35% of gross credit interest amount of CHF 200</li> <li>▪ With several closing statements per calendar year: 35% of gross interest amount</li> </ul>	–
Additional services	<ul style="list-style-type: none"> <li>▪ Netbanking: access free of charge</li> <li>▪ Business link: access free of charge</li> <li>▪ BCGE Maestro card</li> <li>▪ ATM deposit card</li> <li>▪ Mastercard Business card and Corporate credit cards</li> </ul>	<ul style="list-style-type: none"> <li>▪ Netbanking: access free of charge</li> <li>▪ Business link: access free of charge</li> <li>▪ ATM deposit card</li> </ul>	–
Comments	Tiered preferential interest rates from CHF 250,000, EUR/USD 150,000, on the remuneration of the 48-hour term account. Please contact your adviser for further information	Preferential interest rates	<ul style="list-style-type: none"> <li>▪ Please contact your adviser for more information on the capital deposit certificate</li> <li>▪ No credit interest</li> </ul>

## BCGE cards and branch transactions

		BCGE Maestro card	BCGE card	ATM deposit card	
Maestro card and other BCGE cards	Annual fee	CHF 35 <sup>24</sup>	CHF 10 <sup>24</sup>	Free of charge	
	Replacement card (for lost, stolen, destroyed or damaged card)	CHF 20	CHF 10	–	
	Card blocking fee	<ul style="list-style-type: none"> <li>▪ CHF 50</li> <li>▪ CHF 10 by Netbanking</li> </ul>	<ul style="list-style-type: none"> <li>▪ CHF 30</li> <li>▪ CHF 5 by Netbanking</li> </ul>	–	
	Renewal of PIN code	CHF 10	CHF 10	–	
	Sending card by registered post	Current postage rates	Current postage rates	–	
	Withdrawals at BCGE and cantonal bank network ATMs	CHF, EUR	Free of charge	Free of charge (only BCGE ATMs)	–
	Withdrawals at other banks' ATMs	In Switzerland (CHF, EUR)	<ul style="list-style-type: none"> <li>▪ CHF: CHF 2</li> <li>▪ EUR: countervalue CHF4/withdrawal</li> </ul>		–
		Abroad	CHF 5/withdrawal		–
	Cash deposits at BCGE ATMs (CHF, EUR)		Free of charge		
	Daily ATM withdrawal limit	In Switzerland and Europe	CHF 5,000	Up to CHF 5,000 (BCGE ATMs only)	–
		Outside Europe	CHF 3,000		–
	Payment	In Switzerland	Free of charge		–
		Abroad	1% of amount, min. CHF 1.50		–
Branch transactions	Withdrawal (CHF, EUR)	CHF 3/withdrawal, above CHF 5,000 or equivalent value in EUR			
	Withdrawal/payment from/to an account in a foreign currency in the same currency as the account (agio)	1%, min. CHF 10			
	Withdrawal/payment from/to an account held with another cantonal bank	CHF 10, on presentation of account card only			
	Forex for clients	<ul style="list-style-type: none"> <li>▪ CHF/EUR 3/transaction + currency selling rate</li> <li>▪ Other currencies: currency selling rate</li> </ul>			
	Forex for non clients	CHF 15/transaction + currency selling rate			
	Purchase/sale of precious metals by clients	Free of charge			
	Purchase/sale of precious metals by non-clients	<ul style="list-style-type: none"> <li>▪ Up to CHF 1,000: CHF 5/transaction</li> <li>▪ Above: CHF 25/transaction</li> </ul>			
	Sorting cash to be credited to the account	<ul style="list-style-type: none"> <li>▪ ATMs 1% of amount<sup>24</sup></li> <li>▪ At a branch: 2% of amount<sup>24</sup></li> </ul>			
	Intervention fees	In case of non-compliance with the procedure for using an ATM: CHF 120/hour			
	Banknote delivery service (CHF and foreign currencies)	Order fee CHF/EUR/USD 5 + agio 1% of the amount for EUR/USD or agio 1.5% of the amount for CHF (min. CHF 30, max. CHF 100)			
	Express delivery of foreign currency	CHF/EUR/USD 25/postage			
	Order amount	CHF/EUR/USD min.: 100, max.: 20,000			

<sup>24</sup> Free of charge for clients aged 25 and under

# Credit cards for individuals<sup>25</sup>

		Silver card (Mastercard or Visa)	Gold card (Mastercard or Visa)	Platinum card (Visa)
Visa and Mastercard	Clients	From 18 years old	From 18 years old	From 18 years old
	Characteristics	A payment method offering numerous advantages for shopping and travel, as well as related insurance	A payment method offering numerous advantages for shopping and travel, as well as related insurance with extended cover	For discerning clients who are looking for exclusive services
	Currency	CHF	CHF, EUR, USD	CHF, EUR, USD
	Accounts	BCGE Privé/BCGE privé 12-25		
	Monthly limit	Max CHF 10,000	Max. CHF 20,000	Max. CHF 300,000
Cards	Annual fee for main card	<ul style="list-style-type: none"> <li>CHF 100</li> <li>Free up to 25 years old</li> </ul>	<ul style="list-style-type: none"> <li>CHF/EUR/USD 200</li> <li>Free up to 25 years old</li> </ul>	CHF 500, EUR 350, USD 400
	Annual fee for additional card	CHF 25	CHF 50, EUR/USD 100	7 additional cards free of charge
	Replacement card worldwide	CHF 20	Free of charge	Free of charge
	Card blocking fee	Free of charge	Free of charge	Free of charge
	Renewal of PIN code	Free of charge	Free of charge	Free of charge
	Purchases	In Switzerland	Free of charge	
	Foreign currency transactions	Currency selling rate + handling fee of 1.75% of amount		
	CHF transactions abroad	Handling fee of 1.75% of amount <sup>26</sup>		
Cash withdrawals	ATMs in Switzerland	<ul style="list-style-type: none"> <li>4% of amount, min. CHF 10</li> <li>Free of charge, with direct debit option, at the entire network of ATMs of all cantonal banks</li> </ul>	<ul style="list-style-type: none"> <li>4% of amount, min. CHF/EUR/USD 10</li> <li>Free of charge, with direct debit option, at the entire network of ATMs of all cantonal banks</li> </ul>	<ul style="list-style-type: none"> <li>2.5% of amount, min. CHF 5, EUR/USD 3.50</li> <li>Free of charge, with direct debit option, at the entire network of ATMs of all cantonal banks</li> </ul>
	ATMs outside Switzerland	4% of amount, min. CHF 10	4% of amount, min. CHF/EUR/USD 10	2.5% of amount min. CHF 10, EUR/USD 7
	Counters in Switzerland and abroad	4% of amount, min. CHF/EUR/USD 10		4% of amount min. CHF 10, EUR/USD 7
Other fees	Hard-copy invoice	<ul style="list-style-type: none"> <li>CHF/EUR/USD 2/invoice</li> <li>Free of charge with application One</li> </ul>		Free of charge
	Late payment handling fee	CHF 20/invoice	CHF 20, EUR/USD 15/invoice	
Services	Online management tool	Application "One" and viseca.ch website		
	Mobile payments	See details on viseca.ch		
	Surprise bonus scheme and insurance services	See details at surprize.ch and at viseca.ch		

<sup>25</sup> Conditions and detailed fees available on viseca.ch

<sup>26</sup> Not valid for cards in EUR/USD

## Prepaid cards for individuals<sup>27</sup>

		Swiss Bankers Life	Viseca Mastercard PrePaid	Swiss Bankers Travel
Mastercard	Clients	From 12 years old	From 14 years old	From 12 years old
	Characteristics	<ul style="list-style-type: none"> <li>Accepted everywhere as a credit card, for in-store and online purchases</li> <li>Allows complete control over your budget, ideal for young people</li> <li>Mobile payments</li> </ul>	<ul style="list-style-type: none"> <li>Accepted everywhere as a credit card, for in-store and online purchases</li> <li>Allows complete control over your budget, ideal for young people</li> <li>Mobile payments</li> </ul>	<ul style="list-style-type: none"> <li>Allows complete control over your budget, ideal for holidays and travel</li> <li>Mobile payments</li> </ul>
	Currency	CHF	CHF, EUR, USD	CHF, EUR, USD
	Top-up limit	<ul style="list-style-type: none"> <li>Min. CHF 100</li> <li>Max. CHF 10,000</li> </ul>	<ul style="list-style-type: none"> <li>Min. CHF/EUR/USD 100</li> <li>Max. CHF/EUR/USD 10,000 (CHF/EUR/USD 3,000 for under 30s)</li> </ul>	<ul style="list-style-type: none"> <li>Min. CHF/EUR/USD 100</li> <li>Max. CHF/EUR/USD 10,000</li> </ul>
	Spending limit	<ul style="list-style-type: none"> <li>CHF 30,000/month</li> <li>CHF 100,000/year</li> </ul>	CHF/EUR/USD 3,000/month	<ul style="list-style-type: none"> <li>EUR/USD 30,000/month</li> <li>EUR/USD 100,000/year</li> </ul>
Cards	Annual fee	<ul style="list-style-type: none"> <li>CHF 45</li> <li>Free up to 25 years old</li> </ul>	<ul style="list-style-type: none"> <li>CHF 50, EUR/USD 25</li> <li>Free up to 25 years old</li> </ul>	Free of charge
	Replacement card worldwide	<ul style="list-style-type: none"> <li>CHF 20 in Switzerland</li> <li>CHF 50 abroad</li> </ul>	CHF/EUR/USD 20	Free of charge
	Express card delivery	CHF 25/postage	–	CHF/EUR/USD 25/postage
	Top-up fees	Free of charge	1% of amount (min. CHF 5, EUR/USD 3)	<ul style="list-style-type: none"> <li>1.5% of amount</li> <li>1% of amount in Netbanking</li> </ul>
	Card blocking fee	Free of charge	CHF/EUR/USD 10	Free of charge
	Renewal of PIN code	Free of charge	CHF/EUR/USD 10	Free of charge
Purchases	In Switzerland	Free of charge	Free of charge	CHF/EUR/USD 1
	Foreign currency transactions	0.95% of amount	Currency selling rate + handling fee of 1.75% of amount	CHF/EUR/USD 1
	CHF transactions abroad	0.95% of amount	Handling fee of 1.75% of amount	CHF/EUR/USD 1
Cash withdrawals	ATMs in Switzerland	CHF 5	4% of amount, min. CHF/EUR/USD 10	CHF/EUR/USD 5
	ATMs outside Switzerland	CHF 7.50		CHF/EUR/USD 7.50
Other fees	Hard-copy invoice	–	<ul style="list-style-type: none"> <li>CHF/EUR/USD 2/invoice</li> <li>Free of charge with application "One"</li> </ul>	–
	Refund of card balance	CHF 20	CHF/EUR/USD 20	CHF/EUR/USD 20
Services	Online management tool	Application "Swiss Bankers" and swissbankers.ch website	Application "One" and viseca.ch website	Application "Swiss Bankers" and swissbankers.ch website
	Insurance services	–	See details on viseca.ch	–

<sup>27</sup> Conditions and detailed fees for credit cards are available on [swissbankers.ch](http://swissbankers.ch) and [viseca.ch](http://viseca.ch)



# Corporate credit cards<sup>28</sup>

		Silver Business card	Gold Business card	Silver Corporate card	Gold Corporate card
Mastercard	Clients	Small companies, self-employed individuals, liberal professions, associations		SMEs and large companies	
	Characteristics	Simplifies management of your business expenses while ensuring complete transparency		Cards intended for large companies that need a complex expense management tool linked to other interfaces	
	Currency	CHF	CHF, EUR, USD	CHF	CHF, EUR, USD
	Accounts	BCGE Entreprises			
	Monthly limit	Max. CHF 10,000	Max. CHF 50,000	Max. CHF 10,000	Max. CHF 300,000
Cards	Annual fee	<ul style="list-style-type: none"> <li>▪ First card CHF 100<sup>29</sup></li> <li>▪ Additional card: CHF 50<sup>29</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ First card CHF 170, EUR/USD 150</li> <li>▪ Additional card: CHF 85, EUR/USD 75</li> </ul>	Employee card CHF 100/card <sup>30</sup>	Employee card CHF 170, EUR/USD 150/card <sup>30</sup>
	Annual travel card fee	–	–	CHF 50/card	CHF 50, EUR/USD 40/card
	Annual purchase card fee	–	–	CHF 50/card	CHF 50, EUR/USD 40/card
	Replacement card worldwide	CHF 20	Free of charge	CHF 20	Free of charge
	Renewal of PIN code	Free of charge	Free of charge	Free of charge	Free of charge
	Purchases	In Switzerland	Free of charge		
Foreign currency transactions		Currency selling rate + handling fee of 1.5% of amount		Currency selling rate + handling fee of 1% of amount	Currency selling rate + handling fee of 1% for CHF, 1.5% for EUR/USD of amount
Cash withdrawals	ATMs in Switzerland	3.5% of amount, min. CHF 5	3.5% of amount, min. CHF 5, EUR/USD 3.50	3.5% of amount, min. CHF 5	3.5% of amount, min. CHF 5, EUR/USD 3.50
	ATMs outside Switzerland	3.5% of amount, min. CHF 10	3.5% of amount min. CHF 10, EUR/USD 7	3.5% of amount, min. CHF 10	3.5% of amount min. CHF 10, EUR/USD 7
	Counters in Switzerland and abroad	4% of amount min. CHF 10, EUR/USD 7			
Other fees	Late payment fees	CHF 20/invoice	CHF 20, EUR/USD 15/invoice	CHF 20/invoice	CHF 20, EUR/USD 15/invoice
	Services	Online expense management tool	<ul style="list-style-type: none"> <li>▪ Application "One" and viseca.ch website: free of charge</li> <li>▪ eXpense: free of charge</li> </ul>	<ul style="list-style-type: none"> <li>▪ Application "One" and viseca.ch website: free of charge</li> <li>▪ eXpense: free of charge</li> </ul>	<ul style="list-style-type: none"> <li>▪ Application "One" and viseca.ch website: free of charge</li> <li>▪ SmartData Online: CHF 500/year (licence)</li> </ul>
Insurance		Travel interruption costs, medical assistance during travel, luggage, travel cancellation costs, car rental and 24-hour assistance			

<sup>28</sup> Conditions and detailed fees for credit cards are available on viseca.ch

<sup>29</sup> Supplement for personalised design: CHF 40/year

<sup>30</sup> Supplement for a personalised black and white logo: CHF 400 one-time fee

# Payment transactions

		Netbanking and Mobile Netbanking	Manual order
CHF payments in Switzerland	Payment order <sup>31</sup>	Free of charge <sup>32</sup>	CHF 5/payment <sup>32</sup>
	Inter-account transfer (same client number)	Free of charge	Free of charge
	Quick order	–	CHF 0.50/payment <sup>33</sup>
	Standing order (creation, modification and cancellation)	Free of charge	CHF 5
	Standing order (execution)	Free of charge <sup>32+34</sup>	Free of charge <sup>32+34</sup>
Direct debit payment authorisation (LSV)	Direct debit payment authorisation (LSV)	Free of charge <sup>32</sup>	Free of charge <sup>32</sup>
	Payment at post office counter	–	Current postage rates
	Postal transfer refused due to a writing error on payment slip	–	Current postage rates
Business link (confirmation of file receipt)	CHF 15/order	–	
International payment <sup>36</sup>	SEPA payment order <sup>31+37</sup>	CHF 1/payment <sup>32+35</sup>	–
	SEPA standing order <sup>31+37</sup> (execution)	CHF 1/payment <sup>32+33+34</sup>	–
	SEPA direct debit <sup>31+37</sup> (SEPA <i>Direct Debit</i> )	CHF 1/direct debit <sup>32+34</sup>	–
	Payment order <sup>31+38</sup>	CHF 5/payment (+ third-party fees)	CHF 15/payment <sup>32</sup> (+ third-party fees)
	Standing order (creation, modification and cancellation)	Free of charge	CHF 5/order <sup>32</sup>
Standing order (execution)	CHF 5/payment <sup>32+35</sup> (+ third-party fees)	CHF 5/payment <sup>32+34</sup> (+ third-party fees)	
Additional fees for international payments <sup>36</sup>	All fees paid by the ordering client	The ordering client pays the BCGE fee as well as third-party fees at a flat rate of CHF 20. In the event of high third-party fees, BCGE reserves the right to claim payment for the additional fees. The beneficiary receives the full amount paid	
	Shared fees	The ordering client pays the BCGE fee. Third-party fees are paid by the beneficiary	
	All fees paid by the beneficiary	In addition to the BCGE fee, the beneficiary also pays third-party fees	
Other fees	SMS alert	Free of charge	
	Urgent order	Surcharge of CHF 25	
	Order passed by telephone, fax or e-mail	CHF 20	
	Unstructured payment order	CHF 20	
	Confirmation of payment execution by telephone, fax or e-mail	CHF 15	
	QR-invoice A4 sheet (2 copies)	CHF 0.20/sheet (min. 25 sheets)	
	Personalised payment slips	CHF 0.10/slips (min. 25 slips)	
	White A4 sheets for invoice + BVR	CHF 30 for 1,000 BVR (+ VAT)	

<sup>31</sup> Also valid for an ARS/EFT payment order

<sup>32</sup> From a savings and/or current management account: Surcharge of CHF 5 payment/transfer, except in the case of funds transferred between accounts covered by the same client business relationship

<sup>33</sup> Order from a savings and/or current management account: CHF 2/payment

<sup>34</sup> Non-execution of a standing order due to lack of funds, above 3 failed successive executions: CHF 5

<sup>35</sup> From a BCGE Entreprises account: free of charge

<sup>36</sup> Payments to/from abroad (in CHF or in foreign currency) or payments in Switzerland in foreign currency

<sup>37</sup> Single Euro Payments Area (payments in EUR within the SEPA Zone with IBAN details and the option of sharing charges (SHA))

<sup>38</sup> BCGE will only make payments to EU/EFTA countries if the IBAN and BIC details are provided

# Cheques and sight drafts drawn on banks

		Fees	Value date
Issue of cheques	Banker's cheque	CHF 75 + postage	
	Correspondence cheque	CHF 2 cheque, min. 50 cheques per order	
	Cancellation of unpaid cheque	CHF 50 + any correspondent fees	
Cashing of cheques <sup>39</sup>	For immediate credit under the usual reserve	CHF 20/cheque <sup>40</sup>	<ul style="list-style-type: none"> <li>▪ Cheques in CHF: 7 business days</li> <li>▪ Cheques in other currencies 12 business days</li> </ul>
	Credited when cashed	CHF 50/cheque <sup>40</sup>	Upon receipt of funds
Cashing of travellers cheque <sup>41</sup>	In CHF remitted in Switzerland	CHF 20/remittance	2 business days
	In CHF remitted outside Switzerland	<ul style="list-style-type: none"> <li>▪ CHF 20 per remittance + any correspondent fees<sup>42</sup></li> <li>▪ CHF 1/cheque</li> </ul>	10 business days
	In foreign currency	CHF 20 per remittance + any correspondent fees <sup>42</sup>	10 business days
Bills of exchange	Handling fee in Switzerland and abroad	CHF 80	Maximum 3 business days
	Collection upon receipt in Switzerland	1%, min. CHF 30, max CHF 500	Upon receipt of funds
	Collection upon receipt outside Switzerland	2%, min. CHF 30, max CHF 500	
	Fee for notification and/or cancellation of bills of exchange	CHF 50 + any correspondent fees	
Other fees	Extension fee	CHF 50	
	Return of unpaid cheque	CHF 50/cheque + postage/any correspondent fees	
	Blocking of a correspondence cheque	CHF 50	
	Request for acceptance or a guarantee	CHF 50	
	Notification (advice of payment or non-payment) of all payment transactions under the usual reserve	CHF 50	
	Urgent order	Surcharge of CHF 25	

<sup>39</sup> Rates apply to cheques denominated in CHF. For other currencies, please consult your adviser

<sup>40</sup> For cheques in USD: CHF 100 per cheque, only credited when cashed + any correspondent fees

<sup>41</sup> For immediate credit under the usual reserve or cash payment

<sup>42</sup> On receipt of funds

# General conditions for commercial papers

General conditions for commercial papers (cheques, bills of exchange, receipts, etc.) drawn inside and outside Switzerland

- The assignor acknowledges all the provisions of these fee conditions when submitting a collection order subject to these fee conditions to the bank
- These rate conditions are minimums and are applicable by commercial paper, unless another condition applies
- If a collection involves any additional correspondence, this will be calculated separately
- Other costs (postage, telephone, etc.) and correspondent fees are not included in this collection rate. They are added or deducted depending on whether or not they are paid by the drawee
- Taxes and fees will also be calculated on commercial papers claimed, unpaid and returned unaccepted
- If bills of exchange, receipts, etc. are delivered without value, the same fees will be charged as if they had been collected
- If the bank credits the exchange value of a commercial paper (bills of exchange, cheques, receipts, etc.) under the usual reserve, the credit is made subject to collection; this also applies when instruments are payable to the bank responsible for collection
- The date of receipt of the commercial paper at the bank counter handling the account is decisive for the determination of the value
- No responsibility is accepted for:
  - the timely presentation and timely lifting of the objection of bills after the maturity date or where the drawee's address is insufficient
  - exchange rate variations on commercial papers denominated in foreign currency
  - the validity and consequences of commercial papers which have been extended
- Commercial papers that are free of charge will only be notified at the express request of the assignor
- Assignors must, at the bank's first request, provide the bank with duplicates of any commercial paper which is lost or which has become unusable or must request the immediate blocking of the commercial paper and obtain the issue of a replacement
- In addition, collections are executed in accordance with the "Uniform Rules for Collection" issued by the International Chamber of Commerce

## Check-up

Check-up

CHF 80<sup>43</sup>

# Safe deposit boxes

	Category	Volume, dm <sup>3</sup>	Annual fee + VAT	
Safe deposit boxes	1	<11.50	CHF 135	
	2	11.60 to 15.90	CHF 175	
	3	16 to 24	CHF 230	
	4	25 to 38	CHF 280	
	5	39 to 73	CHF 400	
	Rental fee	6	74 to 145	CHF 580
		7	146 to 199	CHF 820
		8	200 to 298	CHF 1,125
		9	299 to 620	CHF 2,200
		10	621 to 1,313	CHF 3,650
		11	>1,314	CHF 7,500
Forced opening		CHF 1,000		
Keys in custody		CHF 200		

## Banque Cantonale de Genève

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Website: [bcge.ch](http://bcge.ch)

### 21 branches in Geneva

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1204 Geneva

### Private Banking in Switzerland

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1204 Geneva

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8001 Zurich

Avenue de la Gare 50  
1003 Lausanne

Aeschengraben 10  
4051 Basel

