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Banking services

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Fees and charges as of 1st January, 2019

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Banking services index

General information	3
Private accounts	4
Savings accounts	5
Retirement planning accounts	6
Investment accounts and online trading 1816	8
Private and company accounts	10
Company accounts	11
BCGE cards and branch operations	12
Credit cards for individuals	13
Prepaid cards for individuals	14
Corporate credit cards	15
Payment transactions	16
Cheques and sight drafts drawn on banks	17
General conditions	18
2 Safe deposit boxes	19

General information

General information		<ul style="list-style-type: none"> An advisor is at your disposal to provide further details on the cost of specific services The Bank reserves the right to amend prices and services, depending on the economic environment and market developments Bank notices and statements in electronic form are available free of charge via Netbanking Further details about BCGE products and services are available at bcge.ch Fees, levied on a regular basis, are payable for the whole of an invoicing period once it has begun
General conditions		
Account opening and closing	Account opening and closing is free of charge ¹	
Interest rates	Current rates are available from BCGE branches or online at bcge.ch	
Bank statements	Monthly ¹	
Closing statements	Annually ¹	
Withholding tax	35% of gross credit interest amounts of CHF 200 and above, in the case of one single closing statement per calendar year ¹	
Printing and postage costs	The fees for bank statements and advice notes are as follows ² : <ul style="list-style-type: none"> In Switzerland A-Mail: CHF 2/dispatch In Switzerland B-Mail: CHF 1.85/dispatch International: CHF 2.30/dispatch BCGE Netbanking: free of charge 	
VAT	The prices and fees referred to in this brochure, which are subject to VAT on the basis of legislation on value-added tax, are shown + VAT ¹ . VAT is invoiced only to clients domiciled in Switzerland and Lichtenstein; clients domiciled abroad are not subject to VAT	
Fees in foreign currency	Fees and charges are applied in CHF or the equivalent value in foreign currency, excluding credit cards	
BCGE Maestro card and BCGE credit cards	BCGE Maestro and credit cards are issued under certain conditions. Spending limits are adapted to the client's situation	
Netbanking authentication tool	CrontoSign Swiss application: free of charge CrontoSign Swiss optical reader: CHF 50 + VAT	
Other fees		
Succession processing fees	File processing in the framework of a succession is invoiced at CHF 120/hour + VAT, min. CHF 120 + VAT ¹	
Search	<ul style="list-style-type: none"> Address (mail returned due to wrong address): CHF 30 + VAT Other: CHF 120/hour + VAT, min. CHF 50/case + VAT 	
Preparing and sending of a duplicate statement, account statement or confirmation by post, fax or e-mail	CHF 30/case + postage For complex cases, the hourly search rate above applies	
Third-party fees	Depending on invoicing method: CHF 120/hour + VAT, min. CHF 50/case + VAT	
Payment reminder fee	CHF 30	
Hold mail	CHF 600 p.a. + VAT	
Dormant account	CHF 300 p.a. + VAT	
Numbered account	CHF 1,000 p.a. + VAT	
Domiciliary companies	CHF 3,000 p.a. + VAT	
Annual tax statement ³	<ul style="list-style-type: none"> Clients with custody accounts: <ul style="list-style-type: none"> Switzerland: CHF 60⁴/custody account + VAT France: CHF 80⁴⁺⁵⁺⁶/client Other countries: CHF 80⁴⁺⁵/client Clients without custody accounts: <ul style="list-style-type: none"> France: CHF 10⁴⁺⁵/client 	
Business relationship attestation	Min. CHF 300 + VAT	
Clients domiciled outside Switzerland	CHF 18 ⁴⁺⁵⁺⁷ /quarter	

3

¹ Unless otherwise specified

² Postal charges for specific mailing on the client's request are invoiced to the client (plus administrative handling fees)

³ Issued automatically or on request, depending on availability per country of tax residence. Please contact your adviser for further information

⁴ Not invoiced to: – clients with a "Best of" mandate or "All inclusive" package in force on the invoicing date
– young people aged 25 and under

⁵ Not invoiced to clients who only hold an Epargne 3 or Libre Passage account

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

⁷ Not invoiced to clients with a mortgage loan

Private accounts

Private accounts		BCGE Privé ⁸	BCGE Privé 12-25
	Clients	Individuals aged 26 years and over	Young professionals and students aged between 12 and 25
	Definition	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
	Account maintenance fee	CHF 3/month	Free of charge
	Remuneration limit	None	None
	Withdrawal limit	None	None
	Closing statement	<ul style="list-style-type: none"> ▪ Annually ▪ Quarterly if 1) after calculation the final account balance is negative or 2) the sum of fees or debit interest after balance finalisation is \geq CHF 200 	<ul style="list-style-type: none"> ▪ Annually ▪ Quarterly if 1) after calculation the final account balance is negative or 2) the sum of fees or debit interest after balance finalisation is \geq CHF 200
	Withholding tax	<ul style="list-style-type: none"> ▪ With one single closing statement per calendar year: 35% of gross credit interest amount of CHF 200 ▪ With several closing statements per calendar year: 35% of the gross interest amount 	<ul style="list-style-type: none"> ▪ With one single closing statement per calendar year: 35% of gross credit interest amount of CHF 200 ▪ With several closing statements per calendar year: 35% of the gross interest amount
	Additional services	<ul style="list-style-type: none"> ▪ Netbanking: free access ▪ BCGE Maestro card linked to a CHF or EUR account ▪ BCGE Credit card or PrePaid card 	<ul style="list-style-type: none"> ▪ Netbanking: free access ▪ BCGE Maestro card linked to a CHF or EUR account: free of charge ▪ BCGE Credit card or PrePaid card: main card free of charge ▪ Extra-banking offers: many highly attractive partner benefits and a welcome gift to discover on our website bcge.ch/jeunes

⁸ 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 such limit are subject to 31 days' advance notice); in case of breach of withdrawal conditions, 2% of the overdraft amount is debited

Savings accounts

	BCGE Epargne ⁹	Epargne Classic account EUR/USD/CNY/GBP	Epargne Jeunesse account	Start'Ep account
Savings accounts				
Clients	Individuals aged 18 years and over		Individuals up to 18 years of age	Individuals between the ages of 12 and 17
Definition	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	CHF
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 25,000 at a preferential interest rate	CHF 10,000 at a preferential interest rate
Withdrawal limit	<ul style="list-style-type: none"> ▪ CHF 50,000 p.a. ▪ 31 days' notice for larger amounts 	<ul style="list-style-type: none"> ▪ CHF 50,000 p.a. ▪ 31 days' notice for larger amounts 	<ul style="list-style-type: none"> ▪ CHF 50,000 p.a. ▪ 31 days' notice for larger amounts 	<ul style="list-style-type: none"> ▪ CHF 50,000 p.a. ▪ 31 days' notice for larger amounts
Compensation for exceeding the withdrawal limit	<ul style="list-style-type: none"> ▪ 2% of the amount over the limit ▪ If closing the account by bank transfer and without issuing a withdrawal notice, the processing of the transaction can take up to 48 hours 			
Additional services	<ul style="list-style-type: none"> ▪ Netbanking: free access ▪ Avantage service loyalty programme: up to 2% additional interest¹⁰ 	Netbanking: free access	<ul style="list-style-type: none"> ▪ Netbanking: free access (consultation only) ▪ ATM deposit card: 1st card free of charge 	<ul style="list-style-type: none"> ▪ Netbanking: free access (consultation and transfers) ▪ Bank card: 1st card free of charge
Comments	CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 16)	CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 16)	<ul style="list-style-type: none"> ▪ Converted automatically into a BCGE Epargne account on the account holder's 18th birthday ▪ CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 16) 	<ul style="list-style-type: none"> ▪ Free withdrawals at cantonal bank ATMs ▪ Automatic conversion into a BCGE Epargne account from the age of 18 ▪ CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 16)

⁹ 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

¹⁰ See conditions in branch or at avantageservice.ch

Retirement planning accounts

Retirement 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 age 18 and 65 (64 for women) and up to age 70 (69 for women) provided they are still in gainful employment		
Definition	An account for making up any shortfalls in 1st and 2nd pillar retirement contributions		Plan for automatic monthly investment in one or a maximum of two Synchrony LPP Funds ¹²
Currency	CHF		CHF
Remuneration limit	None		–
Conditions	–		<ul style="list-style-type: none"> Be an Epargne 3 account holder (3rd pillar a) The credit balance on the Epargne 3 account must exceed CHF 50 at all times A max. of two plans per person
Contribution conditions	<ul style="list-style-type: none"> Min. initial contribution: CHF 500 For members of an occupational pension fund: CHF 6,826 p.a. max. For non-members of an occupational pension fund: 20% of income but a max. of CHF 34,128 p.a. 		<ul style="list-style-type: none"> Min. initial contribution: CHF 500 Min. monthly contribution: CHF 100 Payment by monthly standing order from a BCGE account into the Epargne 3 account For members of an occupational pension fund: CHF 6,826 p.a. max. For non-members of an occupational pension fund: 20% of income but a max. of CHF 34,128 p.a.
Investment conditions	–		<ul style="list-style-type: none"> Automatic investment as soon as the minimum investment amount is reached The whole account balance 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 any additional amount is paid in, which will allow for the purchase of a further whole unit(s) in the fund)
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 ¹¹		<ul style="list-style-type: none"> 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 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 ¹¹
Account maintenance fee	Free of charge		–
Administration fee	–		None
Printing and postage costs	See general conditions		None
Fees for excess contributions	CHF 20		–
Withdrawal fees for acquisition of home ownership or to repay a mortgage loan	CHF 50 for own funds		–
Closing fees	<ul style="list-style-type: none"> 1% (min. CHF 10) from CHF 1,000 to CHF 5,000 CHF 50 from CHF 5,001 to CHF 50,000 CHF 100 for amounts over CHF 50,000 		<ul style="list-style-type: none"> 1st year: CHF 200 2nd year: CHF 100 3rd year and beyond: free of charge
External transfer of securities	–		Not authorised
Limit on wealth invested	–		None
Swapping fund units held in the custody account	<ul style="list-style-type: none"> 1st year: CHF 200/change From the 2nd year: 1st change free of charge. 2nd and subsequent changes: CHF 200/change 		
Modification of selected investment funds for automatic investment	–		Free of charge

Retirement planning accounts (continued)

Succession fees (including closing fees)	<ul style="list-style-type: none"> CHF 100 up to CHF 100,000 CHF 200 for amounts over 	–
Statement and tax certificate	Annual statement of account and interest, with tax certificate: free of charge	–
Additional services	<ul style="list-style-type: none"> Possibility to invest all or part of the retirement account assets in Synchrony LPP Funds¹² Life insurance Additional interest bonus on BCGE Epargne account thanks to the Avantage service loyalty programme¹³ 	<ul style="list-style-type: none"> Additional interest bonus on Epargne account thanks to the Avantage service loyalty programme¹³
Comments	<ul style="list-style-type: none"> The contribution can be set off from tax income In the event of death, your capital is protected and paid out to the beneficiaries in accordance with the law Epargne 3 assets cannot be seized so long as they remain invested within the framework of the 3rd pillar scheme 	–
Libre Passage account		
Retirement planning accounts	Clients	Individuals between age 18 and 65 (64 for women), and up to age 70 (69 for women) under certain conditions
	Definition	An account designed to protect 2nd pillar assets in the case of interruption or final termination of gainful employment
	Currency	CHF
	Remuneration limit	None
	Contribution conditions	Only assets originating from an occupational retirement fund or from the reimbursement of funds used for the acquisition of 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 ¹¹
	Account maintenance fee	Free of charge
	Printing and postage costs	See general conditions
	Withdrawal fees for acquisition of home ownership or to repay a mortgage loan	CHF 500
	Closing fees	<ul style="list-style-type: none"> CHF 100 if the account is closed less than 12 months after its opening Free of charge if the account is closed more than 12 months after its opening
	Succession fees (including closing fees)	CHF 120/hour (min. CHF 120)
	Other fees	CHF 50 for any address or entitled beneficiary search
	Statement and tax certificate	Annual statement of account and interest: free of charge
	Additional services	Possibility to invest all or part of the retirement account assets in LPP Synchrony Funds ¹²
	Swapping fund units held in the custody account	<ul style="list-style-type: none"> 1st year: CHF 200/change From the 2nd year: 1st change free of charge. 2nd and subsequent changes: CHF 200/change
	Comments	<ul style="list-style-type: none"> Interest earnings and retirement account capital are tax exempt until pay-out In the event of death, your capital is protected and paid out to the beneficiaries in accordance with the law Libre passage assets cannot be seized, as long as they remain invested in a 2nd pillar scheme

¹¹ Special conditions apply in the event of departure to an EU/EFTA country. Check with your adviser

¹² Your BCGE adviser is available to provide further details on the range of Synchrony LPP Funds proposed in the context of the pension fund savings plan

¹³ See conditions in branch or at avantageservice.ch

Investment accounts and online trading 1816

		Custody accounts	Online trading 1816									
Deposits	Clients	Individuals and companies										
	Definition	Custody and BCGE investment fund account for the constitution and managing of assets through the intermediary of a BCGE adviser				Custody accounts linked to the 1816, to enable independent online management of your investments						
	Currency of accounts linked to custody accounts	CHF and a choice of major foreign currencies				CHF and a choice of selected foreign currencies						
	Custody fees	<ul style="list-style-type: none"> Basic fee: 0.30% p.a. of the assets under management + VAT Minimum fees: <ul style="list-style-type: none"> CHF 100 + VAT p.a./securities custody CHF 30 + VAT p.a./securities custody without position CHF 25 + VAT p.a./position Reduction of the basic fee: <ul style="list-style-type: none"> free of charge for BCGE shares, no minimum fees 50% for Synchrony and La Fondrière investment funds and BCGE certificates Surcharges on the basic fee: <ul style="list-style-type: none"> 0.05% for numbered custody accounts or a domiciliary company, min. CHF 200 + VAT CHF 25 + VAT/insurance policy, except for pledged insurance policies segregated account: fees on request 				<ul style="list-style-type: none"> Basic fee: 0.10% p.a. of the assets under management + VAT Minimum fees: CHF 40 p.a. + VAT Reduction of the basic fee: <ul style="list-style-type: none"> free of charge for BCGE shares, Synchrony investment funds and BCGE certificates Surcharges on the basic fee: none 						
	Invoice frequency	Quarterly				Quarterly						
	External transfer of securities	<ul style="list-style-type: none"> Swiss securities: CHF 100/line + VAT Foreign securities: CHF 120/line + VAT 				CHF 50/line + VAT						
	Mortgage notes	Free of charge				-						
	Closing fees	CHF 200 + VAT				Free of charge						
	Conditions of use	-				Netbanking with 1816 functionality: free access						
	Additional services	<ul style="list-style-type: none"> Non-interest-bearing current management accounts linked to custody accounts (no account management fee) Free performance statement Tax certificate Lombard loans 				<ul style="list-style-type: none"> Non-interest-bearing 1816 accounts (no account management fee) Free performance statement Tax certificate Financial information 						
		Fees ¹⁴ excluding Synchrony investment funds ¹⁵				Transactions registered online are invoiced per transaction ¹⁴						
		Bonds and debt securities In CHF ¹⁷ and in foreign currency		Shares, external investment funds ¹⁶ and equity securities ¹⁴		Shares/Bonds/Warrants/ETF ¹⁹		Investment funds ¹⁹				
				Swiss market ¹⁸	European and North American markets	Other countries			Synchrony Funds	Other funds ¹⁶		
										Swiss ²²	Others	
	Brokerage fees	Minimum CHF 120		CHF 80	CHF 120	CHF 120						
		Up to CHF 49,999	0.80%	1.10%	1.80%	2.00%	Up to CHF 1,000	CHF 8	CHF 40		CHF 35	CHF 40
		Above CHF 50,000	0.70%	1.00%	1.65%	1.85%	Above CHF 1,001	CHF 35	CHF 40		CHF 35	CHF 40
		Above CHF 100,000	0.50%	0.80%	1.45%	1.65%	Above CHF 25,000	CHF 125	CHF 150	Free of charge	CHF 125	CHF 150
		Above CHF 200,000	0.40%	0.60%	1.20%	1.40%	Above CHF 50,000	CHF 175	CHF 225		CHF 175	CHF 225
		Above CHF 300,000	0.40%	0.40%	0.90%	1.10%	Above CHF 100,000	CHF 190	CHF 400		CHF 300	CHF 400
		Above CHF 400,000	0.30%	0.30%	0.80%	1.00%	Above CHF 500,000 ²¹	CHF 190	CHF 2,000		CHF 1,000	CHF 2,000
		Above CHF 1,000,000	0.20%	0.20%	0.70%	0.90%						
	Comments	<ul style="list-style-type: none"> No brokerage fee charged on BCGE shares and BCGE certificates. No commission is charged on the issue or repurchase of Synchrony fund units 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 16) Any debit balances are subject to debit interest rates which are available from BCGE branches or at bcge.ch 						<ul style="list-style-type: none"> No brokerage fee charged on BCGE shares and BCGE certificates. No commission is charged on the issue or repurchase of Synchrony fund units No short selling (uncovered) allowed Any debit balances are subject to debit interest rates which are available from BCGE branches or at bcge.ch No Lombard-type limits 				

Investment accounts and online trading 1816

		BCGE Plan épargne fonds
Investment fund savings account	Clients	Individuals
	Definition	Plan for automatic monthly investment in a Synchrony investment fund ²³
	Currency	CHF, EUR, USD
	Administration fee	None
	Issue or repurchase of fund units	The issue or repurchases of Synchrony investment fund units are executed without commission
	Contribution conditions	<ul style="list-style-type: none"> ▪ Min. initial payment: CHF 500 ▪ Min. monthly payment: CHF 100 ▪ Exceptional payment possible
	Investment conditions	Automatic investment in the client's chosen investment fund ²³ , as soon as the minimum investment amount is reached. The whole account balance is invested (except for the residual sum which is insufficient to purchase one or more whole units in the fund. This residual sum remains in the account until any additional amount is paid in which will allow for the purchase of (a) further whole unit(s) in the fund)
	External transfer of securities	Not authorised
	Withdrawals/closing fees	<ul style="list-style-type: none"> ▪ 1st year: CHF 200/event + VAT ▪ 2nd year: CHF 100/event + VAT ▪ 3rd year and beyond: free of charge
	Swapping fund units held in the custody account	<ul style="list-style-type: none"> ▪ 1st year: CHF 200/change ▪ From the 2nd year: 1st change free of charge. 2nd and subsequent changes: CHF 200/change
	Changes to choice of investment fund	Free of charge
	Additional services	<ul style="list-style-type: none"> ▪ Tax certificate (see rates on page 3) ▪ No administration fee on investment fund custody accounts
	Comments	<ul style="list-style-type: none"> ▪ A maximum of one plan per client ▪ The credit balance on the BCGE Plan épargne fonds account must exceed CHF 50 at all times ▪ Investment limit: max. CHF 200,000

¹⁴ Any taxes and duties are in addition

¹⁵ Refer to "Wealth management – Fees" brochure for fees and conditions for Synchrony funds

¹⁶ Fees may be higher for certain investment funds

¹⁷ Grey market, new issues: market price + 1/2 of the brokerage fee up to the end of the subscription period

¹⁸ No brokerage fee charged on BCGE shares

¹⁹ Availability: contact your BCGE adviser

²⁰ Tokyo and Singapore stock markets

²¹ Contact your BCGE adviser for transactions exceeding CHF 1 million

²² Investment fund with Swiss ISIN

²³ Your BCGE adviser is available to provide further details on the range of Synchrony funds proposed in the context of the BCGE Plan épargne fonds

Private and company accounts

	Current account	BCGE Garantie loyer account
Private and company accounts		
Clients	Individuals aged 18 years and over and companies	Individuals and companies
Definition	Liquid assets account for payment operations, predominantly 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 4) and BCGE Entreprises (see page 11) accounts	CHF
Remuneration limit	None	CHF 500,000
Account opening	Free of charge	<ul style="list-style-type: none"> ▪ CHF 10 up to a guarantee of CHF 1,000 ▪ CHF 20 from CHF 1,001 to CHF 10,000 ▪ CHF 50 for CHF 10,001 and above
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 statement	Quarterly	Annually
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"> ▪ Netbanking: free access ▪ Business link: free access 	<ul style="list-style-type: none"> ▪ Netbanking: free access (consultation only)
Comments	–	<ul style="list-style-type: none"> ▪ Interest may be withdrawn ▪ Certificate of deposit issued within 24h ▪ Documents submitted to the real estate agency by BCGE

Company accounts

	BCGE Entreprises	BCGE Trésorerie	Capital deposit account
Company accounts	Clients	Companies, self-employed individuals, liberal professions, associations	Companies
	Definition	Current account of liquid assets for day-to-day operations	Cash reserve account
	Currency	CHF, EUR, USD and other currencies	CHF, EUR, USD
	Remuneration limit	None	CHF EUR, USD for payment of agios: on request
	Account opening	Free of charge	CHF 500,000 EUR, USD: none
	Account maintenance fee	Free of charge	Free of charge
	Transaction fees	Free of charge	Handling fees: 1‰ of the capital payment amount (equivalent value in CHF: min. CHF 200, max. CHF 5,000) Delivery fees: min. CHF 50 Fees for modifications: CHF 100 for each certificate
	Withdrawal limit	None	CHF 24/quarter
	Exceeding the withdrawal limit	–	CHF 0.50/transaction entry
	Credit limit	Possible, on request	CHF 100,000 p.a. 31 days' notice for larger amounts
	Closing statement	Quarterly	2% of the amount in excess of the limit
	Withholding tax	35% of gross interest amount	–
	Additional services	<ul style="list-style-type: none"> Netbanking: free access Business link: free access BCGE Maestro Card ATM deposit card Mastercard Business card and Corporate credit cards 	<ul style="list-style-type: none"> Annually Quarterly if 1) after calculation the final account balance is negative or 2) the amount of fees or debit interest after balance finalisation is ≥ CHF 200
	Comments	Preferential tiered interest rates, starting at CHF 250,000, EUR/USD 150,000, based on remuneration of 48-hour term deposits; details provided by your adviser	<ul style="list-style-type: none"> Your adviser is available to provide further details on the capital contribution deposit confirmation No credit interest

BCGE cards and branch operations

		BCGE Maestro card	Bank card	ATM deposit card	
BCGE Maestro and BCGE cards	Annual fee	CHF 30 ²⁴	CHF 10 ²⁴	Free of charge	
	Replacement card (loss or theft)	CHF 20	CHF 10	–	
	Card blocking fee	CHF 50	CHF 30	–	
	Renewal of PIN code	CHF 10	CHF 10	–	
	Sending card by registered post (optional)	Current postage rates	Current postage rates	–	
	Withdrawals at BCGE and cantonal bank network ATMs	CHF, EUR	Free of charge	Free of charge (BCGE ATMs)	–
	Withdrawals at other banks' ATMs	In Switzerland (CHF, EUR)	CHF 2, CHF 4/withdrawal		–
		Outside Switzerland	CHF 5/withdrawal		–
	Cash deposits at BCGE ATMs (CHF, EUR)		Free of charge		
	Daily ATM withdrawal limit	In Switzerland and Europe	Up to CHF 5,000	Up to CHF 5,000 (BCGE ATMs only)	–
		Outside Europe	Up to CHF 3,000		–
	Cashless payments	In Switzerland	Free of charge		–
		Outside Switzerland	1% of the amount, min. CHF 1.50		–
Branch operations	Withdrawal (CHF, EUR)	CHF 3/withdrawal, above CHF 10,000 or equivalent value in EUR ²⁵			
	Withdrawal/payment from/to an account in foreign currency (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"> ▪ CHF/EUR 3 per transaction + currency selling rate ▪ Other currencies: currency selling rate 			
	Forex for non clients	CHF 15 per 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"> ▪ Up to CHF 1,000: CHF 5/transaction ▪ Above: CHF 25/transaction 			
	Sorting cash to be credited to the account	Up to CHF 200: free of charge; over CHF 200: 2% of the amount			
	Foreign currency delivery fee	CHF/EUR/USD 5 ordering fee + 1% of amount for EUR/USD			
	Express delivery of foreign currency	CHF/EUR/USD 25 per dispatch			

Credit cards for individuals²⁵

		Silver Card (MasterCard or Visa)	Gold Card (MasterCard or Visa)	Platinum Card (Visa)
Visa and MasterCard	Clients	Individuals aged 18 and over	Individuals aged 18 and over	Individuals aged 18 and over
	Definition	A payment method offering a host of benefits for shopping and travel, as well as related insurance	A payment method offering a host of benefits 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
	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"> CHF 100 Free up to 25 years old 	<ul style="list-style-type: none"> CHF/EUR/USD 200 Free up to 25 years old 	CHF 500, EUR 350, USD 400
	Annual fee for additional card	CHF 25	CHF 50, EUR/USD 100	7 additional cards free of charge
	Worldwide replacement card	CHF 20	Free of charge	Free of charge
	Loading 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 outside Switzerland	Handling fee of 1.75% of amount ²⁶		
Cash withdrawals	ATMs in Switzerland	<ul style="list-style-type: none"> 4% of the amount, min. CHF 10 Free of charge, with direct debit option, at the entire network of ATMs of all cantonal banks 	<ul style="list-style-type: none"> 4% of the amount, min. CHF/EUR/USD 10 Free of charge, with direct debit option, at the entire network of ATMs of all cantonal banks 	<ul style="list-style-type: none"> 2.5% of the amount, min. CHF 5, EUR/USD 3.50 Free of charge, with direct debit option, at the entire network of ATMs of all cantonal banks
	ATMs outside Switzerland	4% of the amount, min. CHF 10	4% of the amount, min. CHF/EUR/USD 10	2.5% of the amount, min. CHF 10, EUR/USD 7
	Counters in Switzerland and other countries	4% of the amount, min. CHF/EUR/USD 10		4% of the amount, min. CHF 10, EUR/USD 7
	Other fees	Hard-copy invoice	<ul style="list-style-type: none"> CHF/EUR/USD 2/invoice Free with VisaOne 	Free of charge
Services	Online management tool	Access from application "One App" and website viseca.ch		
	Surprise bonus scheme and insurance services	See details at viseca.ch		

Prepaid cards for individuals²⁷

		Swiss Bankers Prepaid MasterCard	Viseca Prepaid MasterCard	Swiss Bankers Travel Cash
Visa and MasterCard	Clients	Individuals aged 14 and over	Individuals aged 14 and over	Individuals aged 14 and over
	Definition	<ul style="list-style-type: none"> Accepted everywhere as a credit card, for in-store and online purchases Allows complete control over your budget; ideal for young people Mobile payments (ApplePay or Samsung Pay) 	<ul style="list-style-type: none"> Accepted everywhere as a credit card, for in-store and online purchases Allows complete control over your budget; ideal for young people 	<ul style="list-style-type: none"> Allows complete control over your budget; ideal for holidays and travel
	Currency	CHF	EUR, USD	CHF, EUR, USD
	Top-up limit	Min. CHF 100 Max. CHF 10,000	Min. EUR/USD 100 Max. EUR/USD 10,000 (EUR/USD 3,000 for under-30s)	Min. CHF/EUR/USD 100 Max. CHF/EUR/USD 10,000
	Spending limit	CHF 30,000/month CHF 100,000/year	EUR/USD 3,000/month	CHF/EUR/USD 30,000/month CHF/EUR/USD 100,000/year
Cards	Annual fee	<ul style="list-style-type: none"> CHF 45 Free up to 25 years old 	<ul style="list-style-type: none"> EUR/USD 25 Free up to 25 years old 	Free of charge
	Worldwide replacement card	<ul style="list-style-type: none"> CHF 20 in Switzerland CHF 50 outside Switzerland 	<ul style="list-style-type: none"> EUR/USD 20 	Free of charge
	Express card delivery	CHF 25 per dispatch	–	CHF/EUR/USD 25 per dispatch
	Top-up fees	Free of charge	1% of amount (min. EUR/USD 3)	1.5% of amount
	Card blocking fee	Free of charge	EUR/USD 10	Free of charge
	Replacement PIN	Free of charge	EUR/USD 10	Free of charge
Purchases	In Switzerland	Free of charge	Free of charge	CHF/EUR/USD 1
	Foreign currency transactions	Free of charge	Currency selling rate + handling fee of 1.75% of amount	CHF/EUR/USD 1
	CHF transactions outside Switzerland	Free of charge	Handling fee of 1.75% of amount	CHF/EUR/USD 1
Cash withdrawals	ATMs in Switzerland and abroad	CHF 5	<ul style="list-style-type: none"> 4% of amount, min. EUR/USD 10 	CHF/EUR/USD 5
Other fees	Paper statement	–	<ul style="list-style-type: none"> EUR/USD 2 per statement Free with VisecaOne 	–
	Refund of card balance	CHF 20	EUR/USD 20	CHF/EUR/USD 20
Services	Online management tool	"My Card" app and swissbankers.ch with internet code	"One App" and viseca.ch	"My Card" app and swissbankers.ch with internet code
	Surprise bonus programme and insurance service	–	See details at viseca.ch	–

²⁷ Conditions and detailed fees available at swissbankers.ch

Corporate credit cards²⁸

		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 businesses	
	Definition	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
	Monthly spending limit per card	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"> ▪ First card: CHF 100²⁹ ▪ Additional card: CHF 50²⁹ 	<ul style="list-style-type: none"> ▪ First card: CHF 170, EUR/USD 150 ▪ Additional card: CHF 85, EUR/USD 75 	Employee card CHF 100/card	Employee card CHF 170, EUR/USD 150/card
	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
	Worldwide replacement card	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 + 1.5% max. processing fee of the amount		Currency selling rate + 1% max. processing fee of the amount	Currency selling rate + max. processing fee 1% for CHF, 1.5% for EUR/USD of the amount
Cash withdrawals	ATMs in Switzerland	3.5% of the amount, min. CHF 5	3.5% of the amount, min. CHF 5, EUR/USD 3.50	3.5% of the amount, min. CHF 5	3.5% of the amount, min. CHF 5, EUR/USD 3.50
	ATMs outside Switzerland	3.5% of the amount, min. CHF 10	3.5% of the amount, min. CHF 10, EUR/USD 7	3.5% of the amount, min. CHF 10	3.5% of the amount, min. CHF 10, EUR/USD 7
	Counters in Switzerland and other countries	4% of the 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	eXpense: free of charge	eXpense: free of charge	SmartData Online CHF 500 p.a. (licence)	SmartData Online CHF 500 p.a. (licence)

²⁸ Conditions and detailed fees for credit cards are available at viseca.ch

²⁹ Supplement for personalised design: CHF 40/year

Payment transactions

		Netbanking	Manual order
CHF payments in Switzerland	Payment order ³⁰	Free of charge ³¹	CHF 5/payment ³¹
	Inter-account transfer (same client number)	Free of charge	Free of charge
	Quick order	–	CHF 0.50/payment ³²
	Standing order (creation, modification and cancellation)	Free of charge	CHF 5
	Standing order (execution)	Free of charge ³¹⁺³³	Free of charge ³¹⁺³³
	Direct debit authorisation (LSV)	Free of charge ³¹	Free of charge ³¹
	Payment at post office counter	–	Current postal rates
	Postal transfer refused due to a writing error on payment slip	–	Current postal rates
Business link (confirmation of file receipt)	CHF 15/order	–	
International payments ³⁵	SEPA payments ³⁰⁺³⁶	CHF 1/payment ³¹⁺³⁴	–
	Payment order ³⁰⁺³⁷	CHF 5/payment ³¹ (+ third-party fees)	CHF 15/payment ³¹ (+ third-party fees)
	Standing order (creation, modification and cancellation)	Free of charge	CHF 5
	Standing order (execution)	CHF 5/payment ³¹⁺³³ (+ third-party fees)	CHF 5/payment ³¹⁺³³ (+ third-party fees)
	SEPA standing order ³⁵ (execution)	CHF 1/payment ³¹⁺³³⁺³⁴	–
Additional fees for international payments ³⁵	All fees paid by the ordering client	The ordering client bears 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 of the additional fees. The beneficiary receives the full amount transferred	
	Shared fees	The ordering client bears 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 bears the third-party fees	
Other fees	SMS alert	Free of charge	
	Urgent order	CHF 25	
	Unstructured payment order	CHF 20	
	Order placed by telephone, fax or e-mail	CHF 20	
	Confirmation of payment execution by telephone, fax or e-mail	CHF 15	
	Personalised payment slips	CHF 0.10/item (min. 25 items)	
	Blank invoice with payment slip with reference number (ISR)	CHF 30 for 1,000 payment slips (+VAT)	

³⁰ Also valid for an ARS/EFT payment order

³¹ From a savings and/or current management account:
Surcharge of CHF 5 per payment/transfer, except in the case of funds transferred between accounts covered by the same client business relationship

³² Order from a savings and/or current management account:
CHF 2/payment

³³ Non-execution of a standing order due to lack of funds,
above 3 failed successive executions: CHF 5

³⁴ From a BCGE Entreprises account: free of charge

³⁵ Payments to/from abroad (in CHF or in foreign currency) or payments in Switzerland in foreign currency

³⁶ Single Euro Payments Area (payments in EUR within the SEPA Zone with IBAN details and the option of sharing charges (SHA)

³⁷ 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 draft	CHF 75 + postage	
	Correspondence cheque	CHF 2 per cheque, min. 50 cheques per order	
	Return of unpaid cheque	CHF 50 + any correspondent fees	
Cashing of cheques ⁴⁰	For immediate credit under the usual reserve	CHF 20/cheque ³⁹	<ul style="list-style-type: none"> ▪ Cheques in CHF: 7 working days ▪ Cheques in other currencies: 12 working days
	Credited when cashed	CHF 50/cheque ³⁹	Upon receipt of funds
Cashing of travellers cheques ³⁸	In CHF remitted in Switzerland	CHF 20/remittance	2 working days (credit)
	In CHF remitted outside Switzerland	<ul style="list-style-type: none"> ▪ CHF 20 per remittance + any correspondent fees ⁴¹ ▪ CHF 1/cheque 	10 working days (credit)
	In foreign currency	CHF 20 per remittance + any correspondent fees ⁴¹	10 working days (credit)
Bills of exchange	Handling fee in Switzerland and abroad	CHF 80	Maximum 3 working 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 per 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	

³⁸ For immediate credit under the usual reserve or cash payment

³⁹ For cheques in USD: CHF 100 per cheque, only credited when cashed + any correspondent fees

⁴⁰ Rates apply to cheques denominated in CHF. For other currencies, please refer to your BCGE adviser

⁴¹ On receipt of funds

General conditions

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

- In submitting to the Bank a collection order subject to these fee conditions, the assignor acknowledges all the provisions of these fee conditions
- These fee conditions represent minima and are applicable to each instrument, unless another condition applies
- If a collection involves any additional correspondence, this will be calculated separately
- Other costs (postage, telephone, etc.) and correspondents' fees are not included in this collection fee schedule. They are added or deducted depending on whether or not they are paid by the drawee
- Fees and charges will also be calculated on bills which are protested, unpaid or returned unaccepted
- In the event of delivery without values on bills of exchange, receipts, etc., the same fees will be charged as if the collection had taken place
- If the Bank credits the exchange value of an instrument (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
- Cheques presented at our counters on Saturdays for credit under the usual reserve are deemed to have been presented on the next working day
- The date of receipt of documents sent to the bank managing the account is the key factor for determining the value date
- No responsibility is accepted for:
 - presentation in good time and prompt lifting of the protest on drafts after maturity date or where the drawee's address is insufficient
 - for exchange rate variations on bills denominated in foreign currency
 - for the validity and the results of bills which have been extended
- "Free of charge bills" are only notified at the assignor's express request
- Assignors must, at the Bank's first request, provide the Bank with duplicates of any negotiable instrument which is lost or which has become unusable or must request the immediate blocking of the instrument and obtain the issue of a replacement instrument
- In all other respects, collections are executed in accordance with the "Uniform Rules for Collection" issued by the International Chamber of Commerce

Safe deposit boxes

		Category	Volume, dm ³	Annual fee + VAT
Safe deposit boxes	Rental	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
		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

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