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Payment and other services

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Fees and charges as of 1st January, 2017

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Information and conditions

General information	<ul style="list-style-type: none"> Your adviser is available to provide further details on the cost of specific services The right to amend prices and services, especially according to the economic environment and the market conditions, is reserved Bank notices and statements in electronic form are available free of charge via BCGE Netbanking Further details about BCGE products and services are available at www.bcge.ch Fees, levied on a regular basis, are payable for the whole of a billing period once it has begun 	
General terms and 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 www.bcge.ch
	Bank statements	Monthly ¹
	Closing statements	Annually ¹
	Withholding tax	35% 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 charges 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 customer's situation
	Other fees	Succession processing charges
Search		Address (mail returned due to wrong address): CHF 30 + VAT Other: CHF 120/hour + VAT, min. CHF 50/case + VAT
Third-party fees		Depending on billing method: CHF 120/hour + VAT, min. CHF 50/case + VAT
Payment reminder fee		CHF 25
Night safe		CHF 5/deposit
Retained correspondence		CHF 600 p.a. + VAT
Assets without any contact		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		Clients with custody accounts: <ul style="list-style-type: none"> Switzerland: CHF 60⁴/portfolio + 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
Additional charge for customers subject to IWTA ⁸		On request

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¹ Unless otherwise specified
² Postal charges for specific mailing on the customer's request are charged to the customer (plus administrative handling charges)
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: – customers who hold a BCGE Best of management mandate – customers who hold an "All in" management mandate – young people up to the age of 25 inclusive
⁵ Not invoiced to customers who only hold an Epargne 3 or Libre Passage account

⁶ For clients who only have a Pension Savings Fund Plan account, the same fees apply as for clients without custody accounts
⁷ Not charged to clients with a mortgage loan
⁸ Federal act on international withholding tax (tax agreements Switzerland–Great Britain, Switzerland–Austria)

Private accounts

Private accounts		BCGE Privé ⁹	BCGE Privé 12-25 years
	Customers	Individuals aged 26 years and over	Young working people and students aged between 12 and 25
	Definition	To receive salary, regular income or pension and to make payments	To receive salary or income from a summer job and to carry out all banking operations
	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 amount of fees or debit interest after balance finalisation is ≥ CHF 200 	<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
	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"> ▪ BCGE 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"> ▪ BCGE 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 www.bcge.ch/jeunes

⁹ Identical conditions apply to City, City + and Privé Aîné accounts, with the exception of the withdrawal limits (CHF 50,000/calendar 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 ¹⁰	Epargne Classic account EUR/USD/CNY	Epargne Jeunesse account
Savings accounts	Customers	Individuals aged 18 years and over		Individuals up to 18 years of age
	Definition	To accumulate surplus revenue for the realisation of one's short or medium term projects		To build up a starting capital for a child until he or she becomes of legal age
	Currency	CHF	EUR, USD, CNY	CHF
	Account maintenance fee	None		None
	Remuneration limit	CHF 500,000	EUR 300,000/USD 500,000/CNY 3,200,000	CHF 25,000 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. (currency equivalent) ▪ 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 overdraft is debited ▪ If the account is closed by bank transfer of funds with no notice of withdrawal given, the process can take up to 48 hours to complete 		
	Additional services	<ul style="list-style-type: none"> ▪ BCGE Netbanking: free access ▪ BCGE Avantage service loyalty programme: up to 2% additional interest¹¹ 	BCGE Netbanking: free access	<ul style="list-style-type: none"> ▪ BCGE Netbanking: free access (consultation only) ▪ ATM deposit card: 1st card free of charge
	Comments	All payment transactions made from this account are subject to a surcharge of CHF 5 on the fee applied according to the standard rates, save exceptions (see details page 15)	All payment transactions made from this account are subject to a surcharge of CHF 5 on the fee applied according to the standard rates, save exceptions (see details page 15)	

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

¹¹ Conditions are available at BCGE branches or at www.bcge.ch/bcge-avantage-service-english

Retirement planning accounts

Retirement planning accounts		Epargne 3 account (3rd pillar a)	Pension savings fund plan
Customers		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 ¹³
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 Two plans as a max./person
Contribution conditions		<ul style="list-style-type: none"> Min. initial contribution: CHF 500 For members of an occupational pension fund: CHF 6,768 p.a. max. For non-members of an occupational pension fund: 20% of income but a max. of CHF 33,840 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 6,768 p.a. max. For non-members of an occupational pension fund: 20% of income but a max. of CHF 33,840 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 ¹²	<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
Account maintenance fee		Free of charge	–
Administration commission		–	None
Printing and postage costs		See general terms and 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	–
Closure 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 a custody account		–	<ul style="list-style-type: none"> 1st year: CHF 200/change 2nd year and beyond: – 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 closure 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 Funds¹³ ▪ Life insurance ▪ Additional interest bonus on BCGE Epargne account thanks to the BCGE Avantage service loyalty programme¹⁴ 	<ul style="list-style-type: none"> ▪ Additional interest bonus on Epargne account thanks to the BCGE Avantage service loyalty programme¹⁴
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	Customers	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 ¹²
	Account maintenance fee	Free of charge
	Printing and postage costs	See general terms and conditions
	Withdrawal fees for acquisition of home ownership or to repay a mortgage loan	CHF 500
	Closure 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 closure 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 ¹³
	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, so long as they remain invested within the framework of the 2nd pillar scheme

¹² Special conditions apply in the event of departure to an EU/EFTA country. Check with your adviser

¹³ Your BCGE adviser is available to provide further details on range of Synchrony LPP Funds proposed in the context of the pension savings fund plan

¹⁴ See conditions at www.bcge.ch/bcge-avantage-service-english

Investment accounts and BCGE 1816 online trading

Deposits		Custody accounts	BCGE 1816 deposit (online trading)																																																																																																																			
	Customers	Individuals aged 18 years and over 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 BCGE 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 Foncière investment funds ▪ 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: charges 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 and Synchrony investment funds, no minimum fees ▪ Surcharges on the basic fee: none 																																																																																																																			
	Invoice frequency	Quarterly	Quarterly																																																																																																																			
	External transfer of securities	▪ Swiss securities: CHF 100/line + VAT ▪ Foreign securities: CHF 120/line + VAT	CHF 50/line + VAT																																																																																																																			
	Mortgage notes	Free of charge	–																																																																																																																			
	Closure fees	CHF 200 + VAT	Free of charge																																																																																																																			
	Conditions of use	–	BCGE Netbanking with BCGE 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 BCGE 1816 accounts (no account management fee) ▪ Free performance statement ▪ Tax certificate ▪ Financial information 																																																																																																																			
		Fees ¹⁵ excluding Synchrony investment funds ¹⁶	Transactions registered online are invoiced per transaction ¹⁵																																																																																																																			
		<table border="1"> <thead> <tr> <th rowspan="2">Tranches</th> <th colspan="2">Bonds and debt securities In CHF ¹⁸ and in foreign currency</th> <th colspan="3">Shares, external investment funds¹⁷ and equity securities¹⁵</th> </tr> <tr> <th>CHF 120</th> <th>CHF 80</th> <th>Swiss market ¹⁹</th> <th>European and North American markets</th> <th>Other countries</th> </tr> </thead> <tbody> <tr> <td>Up to CHF 49,999</td> <td>0.80%</td> <td>1.10%</td> <td>1.80%</td> <td>2.00%</td> <td>2.00%</td> </tr> <tr> <td>Above CHF 50,000</td> <td>0.70%</td> <td>1.00%</td> <td>1.65%</td> <td>1.85%</td> <td>1.85%</td> </tr> <tr> <td>Above CHF 100,000</td> <td>0.50%</td> <td>0.80%</td> <td>1.45%</td> <td>1.65%</td> <td>1.65%</td> </tr> <tr> <td>Above CHF 200,000</td> <td>0.40%</td> <td>0.60%</td> <td>1.20%</td> <td>1.40%</td> <td>1.40%</td> </tr> <tr> <td>Above CHF 300,000</td> <td>0.40%</td> <td>0.40%</td> <td>0.90%</td> <td>1.10%</td> <td>1.10%</td> </tr> <tr> <td>Above CHF 400,000</td> <td>0.30%</td> <td>0.30%</td> <td>0.80%</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>Above CHF 1,000,000</td> <td>0.20%</td> <td>0.20%</td> <td>0.70%</td> <td>0.90%</td> <td>0.90%</td> </tr> </tbody> </table>	Tranches	Bonds and debt securities In CHF ¹⁸ and in foreign currency		Shares, external investment funds ¹⁷ and equity securities ¹⁵			CHF 120	CHF 80	Swiss market ¹⁹	European and North American markets	Other countries	Up to CHF 49,999	0.80%	1.10%	1.80%	2.00%	2.00%	Above CHF 50,000	0.70%	1.00%	1.65%	1.85%	1.85%	Above CHF 100,000	0.50%	0.80%	1.45%	1.65%	1.65%	Above CHF 200,000	0.40%	0.60%	1.20%	1.40%	1.40%	Above CHF 300,000	0.40%	0.40%	0.90%	1.10%	1.10%	Above CHF 400,000	0.30%	0.30%	0.80%	1.00%	1.00%	Above CHF 1,000,000	0.20%	0.20%	0.70%	0.90%	0.90%	<table border="1"> <thead> <tr> <th rowspan="2">Tranches</th> <th colspan="3">Shares/Bonds/Warrants/ETF²⁰</th> <th colspan="3">Investment funds²⁰</th> </tr> <tr> <th>Swiss market and euromarket bonds</th> <th>European/ North American/ Australian and Asian markets²¹</th> <th>Synchrony Funds</th> <th colspan="2">Other funds¹⁷</th> <th></th> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <th>Swiss²³</th> <th>Others</th> <th></th> </tr> </thead> <tbody> <tr> <td>Up to CHF 1,000</td> <td>CHF 8</td> <td>CHF 40</td> <td>CHF 35</td> <td>CHF 35</td> <td>CHF 40</td> <td>CHF 40</td> </tr> <tr> <td>Above CHF 1,001</td> <td>CHF 35</td> <td>CHF 40</td> <td>CHF 125</td> <td>CHF 125</td> <td>CHF 150</td> <td>CHF 150</td> </tr> <tr> <td>Above CHF 25,000</td> <td>CHF 175</td> <td>CHF 225</td> <td>CHF 175</td> <td>CHF 175</td> <td>CHF 225</td> <td>CHF 225</td> </tr> <tr> <td>Above CHF 50,000</td> <td>CHF 300</td> <td>CHF 400</td> <td>CHF 300</td> <td>CHF 300</td> <td>CHF 400</td> <td>CHF 400</td> </tr> <tr> <td>Above CHF 100,000</td> <td>CHF 1,000</td> <td>CHF 2,000</td> <td>CHF 1,000</td> <td>CHF 1,000</td> <td>CHF 2,000</td> <td>CHF 2,000</td> </tr> <tr> <td>Above CHF 500,000²²</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Tranches	Shares/Bonds/Warrants/ETF ²⁰			Investment funds ²⁰			Swiss market and euromarket bonds	European/ North American/ Australian and Asian markets ²¹	Synchrony Funds	Other funds ¹⁷							Swiss ²³	Others		Up to CHF 1,000	CHF 8	CHF 40	CHF 35	CHF 35	CHF 40	CHF 40	Above CHF 1,001	CHF 35	CHF 40	CHF 125	CHF 125	CHF 150	CHF 150	Above CHF 25,000	CHF 175	CHF 225	CHF 175	CHF 175	CHF 225	CHF 225	Above CHF 50,000	CHF 300	CHF 400	CHF 300	CHF 300	CHF 400	CHF 400	Above CHF 100,000	CHF 1,000	CHF 2,000	CHF 1,000	CHF 1,000	CHF 2,000	CHF 2,000	Above CHF 500,000 ²²						
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	Brokerage fees																																																																																																																					
	Comments	<ul style="list-style-type: none"> ▪ No brokerage fee charged on BCGE shares. No commission is charged on issuances or redemptions 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, save exceptions (see details page 15) ▪ Debit rates, available in branches or on www.bcge.ch, will be charged in the event of any debit balances 	<ul style="list-style-type: none"> ▪ No brokerage fee charged on BCGE shares. No commission is charged on issuances or redemptions of Synchrony fund units ▪ No short selling (uncovered) allowed ▪ Any debit balances are subject to debit interests rates of which are available from BCGE branches or at www.bcge.ch ▪ No Lombard-type limits 																																																																																																																			

Investment accounts and BCGE 1816 online trading (continued)

		BCGE Plan épargne fonds
Investment fund savings account	Customers	Individuals
	Definition	Plan for automatic monthly investment in a Synchrony investment fund ²⁴
	Currency	CHF, EUR, USD
	Administration commission	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 customer's chosen investment fund ²⁴ , 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
	Exchange of investment fund	<ul style="list-style-type: none"> ▪ 1st year: CHF 200/change ▪ 2nd year and beyond: – 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 ▪ No administration fee on investment fund custody accounts
	Comments	<ul style="list-style-type: none"> ▪ A maximum of one plan per customer ▪ The credit balance on the BCGE Plan épargne fonds account must exceed CHF 50 at all times ▪ Investment limit: max. CHF 200,000

¹⁵ Any taxes and duties are in addition

¹⁶ Refer to "Wealth management – Fees" brochure for fees and conditions for Synchrony

¹⁷ The charges may be higher for certain investment funds

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

¹⁹ No brokerage fee charged on BCGE shares

²⁰ Availability: contact your BCGE adviser

²¹ Tokyo and Singapore stock markets

²² Contact your BCGE adviser for transactions exceeding CHF 1 million

²³ Investment fund with Swiss ISIN

²⁴ Your BCGE adviser is available to provide further details on range of funds 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	Customers	Individuals aged 18 years and over and companies
	Definition	Liquid assets account for current operations, predominantly in foreign currencies other than CHF, EUR and USD
	Currency	Available in various currencies, except CHF, EUR, USD, proposed with the BCGE Privé (see page 4) and BCGE Entreprises (see page 11) accounts
	Remuneration limit	None
	Account opening	Free of charge
	Account maintenance fee	CHF 24/quarter
	Withdrawal limit	None
	Credit limit	Possible, on request
	Printing and postage costs	See general terms and conditions
	Closing statement	Quarterly
	Withholding tax	35% of gross interest amount
	Additional services	<ul style="list-style-type: none"> ▪ BCGE Netbanking: free access ▪ BCGE Business link: free access ▪ ATM deposit card: 1st card free of charge ▪ BCGE credit cards
	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	Customers	Companies, self-employed individuals, liberal professions, associations	Companies
	Definition	Current account of liquid assets for current operations	Cash pooling account
	Currency	CHF, EUR, USD	CHF, EUR, USD ▪ CHF ▪ EUR, USD for payment of agios: on request
	Remuneration limit	None	CHF 500,000 EUR, USD: no charge
	Account opening	Free of charge	Free of charge
	Account maintenance fee	CHF 24/quarter	–
	Transaction charges	Free of charge	CHF 0.50/transaction entry
	Withdrawal limit	None	▪ CHF 100,000 p.a. ▪ 31 days' notice
	Exceeding the withdrawal limit	–	2% of the amount in excess of the limit
	Credit limit	Possible, on request	–
	Closing statement	Quarterly	▪ 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
	Withholding tax	35% of gross interest amount	▪ 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 gross interest amount
	Additional services	<ul style="list-style-type: none"> ▪ BCGE Netbanking: free access ▪ BCGE Business link: free access ▪ BCGE Maestro Card ▪ ATM deposit card: 1st card free of charge ▪ Mastercard Business card and Corporate credit cards 	<ul style="list-style-type: none"> ▪ BCGE Netbanking: free access ▪ BCGE Business link: free access ▪ BCGE Maestro Card ▪ ATM deposit card: 1st card free of charge
	Comments	Preferential 4-tiered interest rates, starting at CHF 250,000 based on remuneration of 48-hour term deposits; details provided by your adviser	Preferential interest rate
			<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 counter operations

		BCGE Maestro card	Bank card	ATM deposit card	
BCGE Maestro and BCGE cards	Annual fee	CHF 30 ²⁵	CHF 10 ²⁵	Free of charge	
	Replacement card (loss or theft)	CHF 20	CHF 20	CHF 20	
	Fee for blocking a card	CHF 50	CHF 30	–	
	Renewal of PIN code	CHF 5	CHF 5	–	
	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, EUR 3.50/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 10,000 ²⁶	Up to CHF 10,000 ²⁶ (BCGE ATMs only)	–
Outside Europe		Up to CHF 3,000 ²⁶		–	
Cashless payments	In Switzerland	Free of charge		–	
	Outside Switzerland	1% of the amount, min. CHF 1.50		–	
Travel Cash card		Annual fee	Free of charge		
		Loading fee	1.5% of the amount		
Withdrawals at ATMs in or outside Switzerland		CHF/EUR/USD 5/withdrawal (depending on the currency of the card)			
Cashless payments		CHF/EUR/USD 1/payment (depending on the currency of the card)			
Blocking and replacement card		Free of charge			
Counter operations		Withdrawal (CHF, EUR)	CHF 3/withdrawal, above CHF 10,000 or equivalent value in EUR		
		Currency exchange for BCGE clients	Free of charge for all currencies except for EUR CHF 3/withdrawal		
		Currency exchange for non-BCGE clients	CHF 5		
Purchase/sale of precious metals by clients		Free of charge			
Purchase/sale of precious metals by non-clients		▪ Up to CHF 1,000: CHF 5/transaction ▪ Above CHF 1,000: CHF 25/transaction			
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			
Foreign currency delivery fee		CHF 5 + agio	EUR/USD: 1% of amount	CHF: 1.5% of amount	
				min. CHF 30, max. CHF 100	
Express delivery of foreign currency		CHF/EUR/USD 25 per dispatch			
Sorting cash to be credited to the account		Up to CHF 200: free of charge; over CHF 200: 2% of the amount			

²⁵ Free of charge up to 25 years of age

²⁶ Subject to sufficient account balance

Personal credit cards and prepaid cards²⁷

		Silver CHF	World Gold CHF, EUR, USD	Visa Platinum CHF, EUR, USD	MasterCard PrePaid CHF, EUR, USD
Visa and MasterCard	Customers	Individuals aged 18 and over	Individuals aged 18 and over	Individuals aged 18 and over	Individuals aged 15 and over or without regular income
	Annual fee for main card	CHF 100 ²⁸	CHF 200, EUR/USD 150 ²⁸	CHF 500, EUR 350, USD 400	CHF 50, EUR/USD 25 ²⁸
	Annual fee for additional card	CHF 25 (CHF 50 if separate statement)	CHF 50 (CHF 75 if separate statement), EUR/USD 75	7 additional cards free of charge	–
	Replacement card (loss or theft)	CHF 20	Free of charge	Free of charge	CHF/EUR/USD 20
	Loading fee	–	–	–	CHF: 1% of amount/loading (min. CHF 5/EUR/USD 3)
	Renewal of PIN code	Free of charge	Free of charge	Free of charge	New PIN: CHF/EUR/USD 10
	Monthly limit	Max. CHF 10,000	Max. CHF 20,000	Max. CHF 300,000	Max. CHF/EUR/USD 3,000
Cash withdrawals from ATMs	In Switzerland	<ul style="list-style-type: none"> ▪ 3.5% of the amount, min. CHF 5 ▪ Free of charge, with direct debit option, at the entire network of ATMs of all cantonal banks ▪ Withdrawal in EUR not available at ATMs 	<ul style="list-style-type: none"> ▪ 3.5% 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 ▪ Withdrawal in EUR not available at ATMs 	<ul style="list-style-type: none"> ▪ 2.5% of the amount, min. CHF 5, EUR/USD 3.50 ▪ Withdrawal in EUR not available at ATMs 	<ul style="list-style-type: none"> ▪ 3.5% of the amount, min. CHF 5, EUR/USD 3.50 ▪ Withdrawal in EUR not available at ATMs
	Outside Switzerland	3.5% of the amount, min. CHF 10	3.5% of the amount, min. CHF 10, EUR/USD 7	2.5% of the amount, min. CHF 10, EUR/USD 7	3.5% of the amount, min. CHF 10, EUR/USD 7
Cash withdrawals at bank counters	Outside Switzerland	4% of the amount, min. CHF 10, EUR/USD 7			
Other fees	Foreign currency conversion	Currency selling rate + handling fee 1.75%			
	Payment in instalments	Min. 5% of the amount (min. CHF/EUR/USD 100). Effective annual interest rate 12%			
	Hard-copy invoice	CHF/EUR/USD 2/invoice Free with MyAccount		Free	CHF/EUR/USD 2/invoice Free with MyAccount
	Unjustified contesting of a transaction Order of a supporting document (copy of proof of purchase)	Free	Free	Free	CHF/EUR/USD 30
	Card blocking fee	Free	Free	Free	CHF/EUR/USD 10
	Fee for special posting of the invoice, the card or the PIN	Free	Free	Free	Actual cost, min. CHF 5
	Fee for re-editing an invoice, overall transaction summary, interest supporting documents, etc.	Free	Free	Free	CHF/EUR/USD 5
	Repayment of card balance	–			CHF 20/transfer
Services	Online management tool	MyAccount: free of charge			
13	Surprise bonus scheme and insurance services	See details on www.viseca.ch			

²⁷ Terms and conditions and fee details for Cantonal Banks' credit and prepaid cards are available at www.viseca.ch

²⁸ Free of charge up to 25 years

Corporate credit cards²⁹

		Silver Business card CHF	Gold Business card CHF, EUR, USD	Silver Corporate card CHF	Gold Corporate card CHF, EUR, USD
MasterCard	Customers	Small companies, self-employed individuals, liberal professions, associations (up to 10 cards)		SMEs and large businesses (10 or more cards)	
	Annual fee	<ul style="list-style-type: none"> ▪ First card: CHF 100 ▪ Additional card: CHF 50 	<ul style="list-style-type: none"> ▪ First card: CHF 170, EUR/USD 150 ▪ Additional card: CHF 85, EUR/USD 75 	CHF 100/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
	Replacement card (loss or theft)	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
	Personalised design	CHF 40 p.a./card	–	Corporate logo: CHF 400 one-off fee	
	Spending limit (monthly) per card	Max. CHF 10,000	Max. CHF 50,000	Max. CHF 10,000	Max. CHF 300,000
Cash withdrawals from 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
	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
Cash withdrawals at bank counters	In and outside Switzerland	4% of the amount, min. CHF 10, EUR/USD 7			
Other fees	Late payment charges	CHF 20/invoice	CHF 20, EUR/USD 15/invoice	CHF 20/invoice	CHF 20, EUR/USD 15/invoice
	Foreign currency conversion	Currency selling rate + 1.5% max. processing charge		Currency selling rate + 1% processing charge, (EUR/USD 1.5%)	
Services	Online expenditure management tool	eXpense: free of charge	eXpense: free of charge	SmartData Online: CHF 500 one-off (set-up) fee + CHF 500 p.a. (licence)	SmartData Online: CHF 500 one-off (set-up) fee + CHF 500 p.a. (licence)

Payment transactions

		BCGE Netbanking	Manual order
CHF payments in Switzerland	Payment order ³⁰	Free of charge ³¹	CHF 5/payment ³¹
	Internal transfer ³⁰	Free of charge	CHF 1/payment ³¹
	Inter-account transfer (same customer 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/order ³¹
	Standing order (execution)	Free of charge ³¹	Free of charge ³¹
	Direct debit authorisation (LSV)	Free of charge ³¹	Free of charge ³¹
	Payment at post office counter	–	Current PostFinance rates
	Postal transfer refused due to a writing error on payment slip	–	Current PostFinance rates
	BCGE Business link (fax confirmation)	CHF 15/order	CHF 15/order
International payments ³⁴	SEPA payments ³⁰⁺³⁵	CHF 1/payment ³¹⁺³³	–
	Payment order ³⁰⁺³⁶	CHF 5/payment ³¹ (+ third-party charges)	CHF 12/payment ³¹ (+ third-party charges)
	Standing order (creation, modification and cancellation)	Free of charge	CHF 5/order ³¹
	Standing order (execution)	CHF 5/payment ³¹ (+ third-party charges)	CHF 5/payment ³¹ (+ third-party charges)
	SEPA standing order ³⁵ (execution)	CHF 1/payment ³¹⁺³³	–
Additional fees for international payments ³⁴	All charges paid by the ordering customer	The ordering customer bears the BCGE fee as well as third-party charges at a flat rate of CHF 20. In the event of high third-party charges, BCGE reserves the right to claim payment of the additional fees. The beneficiary receives the full amount transferred	
	Shared charges	The ordering customer bears the BCGE fee. Third-party charges are paid by the beneficiary	
	All charges paid by the beneficiary	In addition to the BCGE fee, the beneficiary also bears the third-party charges	
Other fees	SMS alert	Free	
	Urgent order	CHF 25	
	Order placed by telephone, fax or e-mail	CHF 20	
	Fees for investigations at customer's request	CHF 120/hour + VAT, min. CHF 50/case + VAT	
	Raising and sending a copy, a certificate or a confirmation, by post, fax or e-mail	CHF 30/case	
	Payment confirmation by telephone, fax or e-mail	CHF 15	
	Personalised payment slips	CHF 0.10/item (min. 25 items)	
	Blank invoice with inpayment slip with reference number (ISR)	CHF 30 for 1,000 payment slips	

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 From a BCGE Business account: free
³⁴ Payments to/from abroad (in CHF or in foreign currency) or payments in Switzerland in foreign currency

³⁵ Single Euro Payments Area (payments in EUR within the SEPA Zone with IBAN details and the option of sharing charges (SHA))

³⁶ BCGE will only make payments to EU/EFTA countries if the IBAN and BIC details are provided

Cheques and sight drafts drawn on banks

		Charges	Value date
Issuance of cheques	Banker's draft	CHF 75 + cost of postage	
	Correspondence cheque (min. 50 cheques per order)	CHF 2/cheque	
	Return of unpaid cheque	CHF 50/cheque + cost of postage	
Travellers cheques cashing	For immediate credit under the usual reserve	CHF 15/cheque ³⁷	<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 ³⁸	Upon receipt of funds
Cashing of travellers cheques ³⁷	In CHF remitted in Switzerland	CHF 4/remittance	2 working days (credit)
	In CHF remitted outside Switzerland	<ul style="list-style-type: none"> ▪ CHF 4/remittance ▪ CHF 1/cheque 	10 working days (credit)
Bills of exchange and bill-like securities and receipts	Discounting (calculated for 5 days min.) in Switzerland	CHF 30	Plus 5 calendar days for cover payment for funds for bills in foreign currency
	Discounting (calculated for 5 days min.) outside Switzerland	2‰, min. CHF 30, max. CHF 500	Plus a min. of 8 calendar days for the cover payment for bills denominated neither in CHF nor in the currency of the place of payment
	Collection of the funds under the usual reserve (bills and receipts)	CHF 15	5 working days after maturity
	Collection upon receipt in Switzerland	1‰, min. CHF 30, max. CHF 500	
	Collection upon receipt outside Switzerland	2‰, min. CHF 30, max. CHF 500	Upon receipt of funds
Cover payment for remittances in Switzerland	Payment in CHF	Free of charge	
	Payment in foreign currency	CHF 30/remittance, charges paid by the beneficiary	
Other fees	Extension fee	CHF 50	
	Cancellation of an unused banker's draft	CHF 50 + any correspondent's 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	
	Notification charge for cheques and bills of exchange	CHF 50	
	Declaration of non-payment (affidavit in lieu of a public deed, Swiss Code of Obligations, article 1128) in respect of cheques	CHF 20	
	Recourse commission (Swiss Code of Obligations, articles 1045/6, 1098, 1130, 1143) for the presenting bank	1/3%, min. CHF 20	
	Recourse commission (Swiss Code of Obligations, articles 1045/6, 1098, 1130, 1143) for each endorsing bank	2‰, min. CHF 20	
	Protest commission for the presenting bank	1/3%, min. CHF 20	
	Protest commission for each endorsing bank	2‰, min. CHF 20	

³⁷ For immediate credit under the usual reserve or cash payment

³⁸ For cheques in USD: CHF 100 per cheque, only credited when cashed

General terms and conditions

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

- In submitting to the bank a collection order subject to the present terms and conditions, the assignor recognises all provisions
- The present terms and conditions of fees 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 has gone astray or which has become unusable or must request the immediate freezing 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 125
		2	11.60 to 15.90	CHF 160
		3	16 to 24	CHF 215
		4	25 to 38	CHF 260
		5	39 to 73	CHF 375
		6	74 to 145	CHF 540
		7	146 to 199	CHF 760
		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 750

Banque Cantonale de Genève

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