



Rates¹ in force as of 1.05.2018

Type of account	Interest rate	Interest limit
-----------------	---------------	----------------

1. Private accounts

BCGE Privé CHF ³	0.00 % ⁹	no limit
BCGE Privé EUR ²	0.00 %	no limit
BCGE Privé USD ²	0.30 %	no limit
BCGE Privé CHF (12-25 years) ³	0.125 % ⁹	no limit
BCGE Privé EUR (12-25 years) ³	0.125 %	no limit

2. Savings accounts

BCGE Epargne ³	0.01 % ⁹ up to 2.01 % with the Avantage service ⁴ BCGE loyalty programme bonus	CHF 500,000
Epargne Classic EUR ²	0.10 %	EUR 300,000
Epargne Classic USD ²	0.50 %	USD 500,000
Epargne Classic CNY ²	2.00 %	CNY 3,200,000
Youth savings account ³	1.00 % ^{8/9}	CHF 500,000
BCGE Garantie loyer	0.01 %	CHF 500,000

3. Retirement planning accounts

Epargne 3 (3 rd pillar)	0.30 % exempt from withholding tax	no limit
Libre Passage account (2 nd pillar)	0.10 % exempt from withholding tax	no limit

4. Company accounts

BCGE Entreprises CHF ^{5/6}	0.00 % ^{7/9}	no limit
BCGE Entreprises EUR ^{2/6}	0.00 % ^{7/9}	no limit
BCGE Entreprises USD ^{2/6}	0.30 % ^{7/9}	no limit
BCGE Trésorerie CHF ³	0.00 % ⁹	CHF 500,000
BCGE Trésorerie EUR ²	0.10 %	no limit
BCGE Trésorerie USD ²	0.50 %	no limit

¹ For the rates that apply to other accounts, please ask your adviser

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

³ Overdraft rate: 11.5%

⁴ See BCGE Avantage service brochure

⁵ Non-authorised overdraft rate: 11.5%, overdraft rate: 9.5% + 0.25% quarterly commission

⁶ Rate of overrun in the event of Dynamic limit: contractual rate plus 5%

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

⁸ Up to CHF 25,000. Higher amounts at BCGE Privé CHF (12-25 years) interest rate

⁹ Up to CHF/EUR/USD 5 million. Higher amounts: please ask your adviser