

# Summary of interest rates

Valid from 1 January 2024

| Private accounts <sup>1</sup> and association account | Interest <sup>2</sup> and Interest payment limit   | Withdrawals                    |
|---|--|--------------------------------|
| Private account CHF / 'fix.' private account          | no interest up to CHF 200,000<br>1.1% on amounts exceeding this                          | Balance available at all times |
| Private account EUR                                   | no interest  | Balance available at all times |
| Youth Plus private account                            | 0.5% up to CHF 200,000<br>1.1% on amounts exceeding this                                 | Balance available at all times |
| Mister Money private account                          | 1.1% up to CHF 25,000<br>0.5% up to CHF 200,000<br>no interest on amounts exceeding this | Balance available at all times |
| Association account                                   | no interest  | Balance available at all times |

| Savings accounts <sup>1</sup>                | Interest <sup>2</sup> and Interest payment limit   | Withdrawals  |
|--|--|--|
| Savings account                              | 0.5% up to CHF 200,000<br>no interest on amounts exceeding this                          | Balance temporarily available at all times <sup>5</sup>                                      |
| Savings account plus                         | 1.1% up to CHF 200,000<br>0.5% on amounts exceeding this                                 | CHF 20,000 per calendar month,<br>3 months' notice for amounts exceeding this <sup>3,4</sup> |
| Corporate savings account                    | 0.8% up to CHF 200,000<br>no interest on amounts exceeding this                          | CHF 100,000 per calendar month,<br>31 days' notice for amounts exceeding this <sup>3,4</sup> |
| Youth savings account / Gift savings account | 1.1% up to CHF 25,000<br>0.5% up to CHF 200,000<br>no interest on amounts exceeding this | Balance temporarily available at all times <sup>5</sup>                                      |
| Rental deposit account                       | 0.5%   | In accordance with "Rental agreement deposit"  |
| Savings 3                                    | 1.1%   | As per regulations   |
| Vested benefits account                      | 0.5%   | As per regulations   |

| Current accounts                                       | Interest <sup>1</sup> | Withdrawals                    |
|--|-----------------------|--------------------------------|
| Current account CHF/EUR <sup>6</sup>                   | no interest           | Balance available at all times |
| Current account in other foreign currency <sup>6</sup> | no interest           | Balance available at all times |
| Building loan  | no interest           | Balance available at all times |
| Rent account   | no interest           | Balance available at all times |
| Capital payment account                                | no interest           | Balance available at all times |

<sup>1</sup> Less 35% withholding tax. Up to CHF 200 of interest each year is exempt from withholding tax (where account is balanced annually).

<sup>2</sup> The rate for overdrafts is 10%.

<sup>3</sup> If the withdrawal limit is exceeded without giving the required notice, a commission based on the amount exceeding the withdrawal limit is charged.  
The early withdrawal commission is currently 2%.

<sup>4</sup> Notice of termination by the savings deposit account holder must be issued to the bank in writing or orally. No further termination may be agreed during the notice period of a pending termination. The termination will cease to be effective if the terminated amount has not been withdrawn within 20 days following the due date.

<sup>5</sup> Until further notice, the entire balance is available with no period of notice required. No early withdrawal commission is applied during the temporary lifting of the withdrawal limit. The following conditions will apply if the withdrawal limit is reactivated: CHF 20,000 freely available per calendar month, 3 months' notice for amounts exceeding this.

<sup>6</sup> Including business account, current account for public sector entities, pension fund assets, lombard loan CHF/in foreign currency, rent deposit blocked account