

A photograph of a young couple and their dog. The woman has long blonde hair and is wearing a yellow knit hat, smiling broadly. The man has a beard and is wearing a grey knit hat and a red jacket, looking down at the dog. A golden retriever is in the foreground, looking up at the man with its tongue out. The background shows the interior of a car.

Overview of accounts for private clients

Even more pleasure at having the right account –
and about life being as it should be.

Wir begleiten Sie im Leben.

Personal accounts

	Personal account in CHF	Personal account in EUR
Suitability	<ul style="list-style-type: none"> ■ individuals from age 26 ■ account for all banking transactions 	<ul style="list-style-type: none"> ■ individuals ■ account for all banking transactions in EUR
Account statement	monthly	monthly
Account balancing	annually, as at 31.12.	annually, as at 31.12.
Withdrawals	Balance available at all times	Balance available at all times

Additional services

Cards	<ul style="list-style-type: none"> ■ Debit cards ■ Mastercard or Visa credit cards ■ Swiss Bankers Travel cards 	<ul style="list-style-type: none"> ■ Debit cards ■ Mastercard or Visa credit cards ■ Swiss Bankers Travel cards
Payment transactions	<ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking app ■ payment with scanning order ■ direct debit (LSV) ■ standing orders 	<ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking app ■ direct debit (LSV) ■ standing orders
Extras	<ul style="list-style-type: none"> ■ attractive and individual account sets Basic/Comfort/Premium¹ ■ comprehensive insurance benefits, attractive “surprise” bonus programme and access to mobile payment and wearable payment thanks to credit card¹ ■ safe and easy with Smartphone thanks to TWINT app 	<ul style="list-style-type: none"> ■ attractive and individual account sets Basic/Comfort/Premium¹ ■ comprehensive insurance benefits and access to mobile payment and wearable payment thanks to credit card¹

¹ For more information, please consult the applicable product brochure resp. factsheet.

Personal account Young People plus

- teenagers and young adults between the ages of 13 and 26
- account for all banking transactions

monthly

annually, as at 31.12.

Balance available at all times

Personal account Mister Money

- children from birth to the age of 13
- first own bank account

monthly

annually, as at 31.12.

Balance available at all times

- STUcard
- Mastercard or Visa credit cards (from the age of 18)
- Swiss Bankers Travel cards

personal Mister Money account card (for deposits at our ATMs)

- e-banking
- Mobile Banking app
- payment with scanning order
- direct debit (LSV)
- standing orders

e-banking

- free account administration
- free ZugerKB Young People or Start account set¹
- attractive discounts and many competitions with STUcard
- comprehensive insurance benefits, attractive "surprise" bonus programme and access to mobile payment and wearable payment thanks to credit card¹
- safe and easy with Smartphone thanks to TWINT app

- preferential interest rate and free account administration
- gift deposit of CHF 20 for accounts opened before the first birthday (one per child)
- free participation in Mister Money World, with exclusive gifts and invitations to cool Mister Money events¹
- Withdrawals can only be made on a limited basis with the consent of the custody holder and within the scope of management of the child's assets.

Savings accounts

	Savings account	Savings account plus ¹
Suitability	<ul style="list-style-type: none"> ■ natural persons from the age of 22 ■ wealth formation ■ supplement to account set 	<ul style="list-style-type: none"> ■ natural persons ■ long-term wealth formation ■ supplement to account set or savings account
Account statement	annually, as at 31.12.	annually, as at 31.12.
Account balancing	annually, as at 31.12.	annually, as at 31.12.
Withdrawals ²	Balance temporarily available at all times ³	<ul style="list-style-type: none"> ■ without notice at any time, up to CHF 20 000 per month ■ for amounts exceeding this three months' notice

Additional services⁴

Cards	account card	account card
Payment transactions ⁵	<ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking app 	<ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking app
Extras		<ul style="list-style-type: none"> ■ preferential interest rate ■ Managed with strict withdrawal limits in line with the applicable liquidity provisions of the Swiss Financial Market Supervisory Authority FINMA; observance of these limits is mandatory.

¹ For more information, please consult the applicable factsheet.

² If the withdrawal limit is exceeded without giving the required notice, a penalty fee based on the amount exceeding the withdrawal limit is charged.

³ 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.

⁴ Savings accounts cannot be used as linked accounts (e.g. for securities transactions, financing, safe deposit box).

⁵ Savings accounts are not suited for making regular payments.

Savings account for Young People¹

- natural persons from birth to the age of 22
- wealth formation
- supplement to account set

annually, as at 31.12.

annually, as at 31.12.

Balance temporarily available
at all times³

Gift savings account¹

gifts for children, grandchildren and
godchildren from birth to the age of 18

annually, as at 31.12.

annually, as at 31.12.

Balance temporarily available
at all times³

account card

- e-banking
- Mobile Banking app

- preferential interest rate
- If the account is opened by the child's custodial parent, withdrawals can only be made on a limited basis with the consent of the child's custodial parent and within the scope of management of the child's assets until the child reaches the age of majority.

none

deposits and account queries:

- e-banking
- Mobile Banking app

- preferential interest rate
- gift voucher for new account and first deposit on request
- personal gift certificate on beneficiary's 18th birthday
- account is maintained in the name of the person who opened it (=donor). The beneficiary may have access to the donor's assets only with his or her consent.

Retirement accounts

	Savings 3 ¹	Vested benefits account
Suitability	voluntary retirement savings plan for everybody earning an income subject to AHV contributions	for people who temporarily or permanently leave their former pension fund or wish to invest the excess pension fund assets in an account
Account statement	<ul style="list-style-type: none"> ■ annually, as at 31.12. ■ with tax certificate ■ with asset statement for investments in securities 	<ul style="list-style-type: none"> ■ annually, as at 31.12. ■ with asset statement for investments in securities
Account balancing	annually, as at 31.12.	annually, as at 31.12.
Withdrawals	according to the regulations of the Savings 3 Pension Foundation of Zuger Kantonalbank available at www.zugerkb.ch/savings-3	according to the regulations of the Vested Benefits Foundation of Zuger Kantonalbank available at www.zugerkb.ch/vested-benefits-account

Additional services

Payment transactions	e-banking (deposits and account queries)	e-banking (deposits and account queries)
Extras	<ul style="list-style-type: none"> ■ preferential interest rate ■ even better returns with an investment savings plan ■ savings plan insurance including death benefits and/or disability pension ■ no payment obligation ■ tax benefits 	<ul style="list-style-type: none"> ■ preferential interest rate ■ even better returns with an investment savings plan

¹ For more information, please consult the applicable product brochure.

We accompany you through all phases of your life

Personal and savings accounts serve as the basis for all banking transactions and stay with you throughout your life. As your personal circumstances – as well as your needs and goals – are subject to constant change, your banking needs also change.

Zuger Kantonalbank offers you customised solutions for all the phases of your life that perfectly complement your daily needs and allow you to plan your finances appropriately and pursue long-term goals. Whatever your plans, we support you with commitment, expertise and comprehensive services.

ZugerKB account sets

Take advantage of our attractive account sets. They make it even easier for you to access our services and products for personal accounts and payment transactions. Use the online set finder (only available in German) at www.zugerkb.ch/setfinder to find the account set that is right for you in just a few simple steps.

We're here to support you. Please do not hesitate to call us if you have any questions. You can reach us from Monday to Friday from 8:00 to 18:00 on 041 709 11 11. You can also simply make an appointment at www.zugerkb.ch/appointment or chat with us on our website.

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Wir begleiten Sie im Leben.

 **Zuger Kantonalbank**