

# Summary of interest

Valid from 1 January 2021

Personal accounts and association account	Interest <sup>1)</sup> and Interest payment limit	Withdrawals
Personal account in CHF	no interest	Balance available at all times
Personal account in EUR	no interest	Balance available at all times
Young person's plus personal account	no interest	Balance available at all times
Mister Money personal account	0.2% <sup>2)</sup> up to CHF 25 000 no interest on amounts exceeding this	Balance available at all times
Association account	no interest	Balance available at all times

Savings accounts	Interest <sup>1)</sup> and Interest payment limit	Withdrawals
Savings account	no interest	CHF 20 000 per calendar month, 3 month's notice for amounts exceeding this <sup>3)5)</sup>
Saving account plus	0.05% <sup>2)</sup> up to CHF 100 000 no interest on amounts exceeding this	CHF 20 000 per calendar month, 6 month's notice for amounts exceeding this <sup>3)5)</sup> From 1 April 2021: 3 month's notice for amounts exceeding this <sup>4)5)</sup>
Corporate savings account	0.05% <sup>2)</sup> up to CHF 100 000 no interest on amounts exceeding this	CHF 100 000 per calendar month, 31 days notice for amounts exceeding this <sup>4)5)</sup>
Young person's savings account	0.2% <sup>2)</sup> up to CHF 25 000 no interest on amounts exceeding this	CHF 20 000 per calendar month, 3 month's notice for amounts exceeding this <sup>3)5)</sup>
Gift savings account	0.2% <sup>2)</sup> up to CHF 25 000 no interest on amounts exceeding this	CHF 20 000 per calendar month, 3 month's notice for amounts exceeding this <sup>3)5)</sup>
Home ownership savings plan <sup>6)</sup>	no interest	CHF 20 000 per calendar month, 6 month's notice for amounts exceeding this <sup>3)5)</sup> From 1 April 2021: 3 month's notice for amounts exceeding this <sup>4)5)</sup>
Rent deposit account	no interest	In accordance with guarantee in rental contract
Savings 3	0.1 %	As per regulations
Vested benefits account	0.01 %	As per regulations

Current accounts	Interest <sup>1)</sup>	Withdrawals
Current account in CHF	no interest	Balance available at all times
Current account in EUR	no interest	Balance available at all times
Current account in other foreign currencies	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 deposit account	no interest	Balance available at all times

<sup>1)</sup> The overdraft rate is 10%. We reserve the right to charge negative interest in individual cases.

<sup>2)</sup> Less 35% withholding tax. Up to CHF 200 of interest each year is exempt from withholding tax (with annual account balancing).

<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 1% above the current interest rate for the savings account and currently amounts to 1%. The early withdrawal commission will be 2% from 1 April 2021.

<sup>4)</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>5)</sup> Notice of termination by the savings deposit account holder shall be issued to the Bank in writing or orally. No further termination may be made 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>6)</sup> No new openings