

# Summary of interest

Valid from 1 January 2022

Private accounts and association account	Interest <sup>1</sup> and Interest payment limit	Withdrawals
Private account CHF	no interest	Balance available at all times
Private account EUR	no interest	Balance available at all times
Youth Plus private account	no interest	Balance available at all times
Mister Money private 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	Balance temporarily available at all times <sup>5</sup>
Savings account plus	0.02% <sup>2</sup> up to CHF 50 000 no interest on amounts exceeding this	CHF 20 000 per calendar month, 3 month's notice for amounts exceeding this <sup>3,4</sup>
Corporate savings account	no interest	CHF 100 000 per calendar month, 31 days notice for amounts exceeding this <sup>3,4</sup>
Youth savings account	0.2% <sup>2</sup> up to CHF 25 000 no interest on amounts exceeding this	Balance temporarily available at all times <sup>5</sup>
Gift savings account	0.2% <sup>2</sup> up to CHF 25 000 no interest on amounts exceeding this	Balance temporarily available at all times <sup>5</sup>
Residential savings plan <sup>6</sup>	no interest	Balance temporarily available at all times <sup>5</sup>
Rental deposit account	no interest	In accordance with "Rental agreement deposit"
Savings 3	0.05 %	As per regulations
Vested benefits account	0.01 %	As per regulations

Current accounts	Interest <sup>1</sup>	Withdrawals
Current account CHF	no interest	Balance available at all times
Current account EUR	no interest	Balance available at all times
Current account in other foreign currency	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> 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 currently 2%.

<sup>4</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>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> No new openings