



Banking services

Fees and terms & conditions as of 01.01.2024

General information

Your personal adviser will be happy to provide you with any information you need about our services and pricing.

The Bank reserves the right to modify the fees and conditions of its services, according to the economic environment and the evolution of the markets.

Electronic advices and statements are available free of charge on Netbanking.

Additional information on BCGE products and services is available on the websites bcge.ch, avantageservice.ch and synchronyfunds.com.

Fees, which are charged on a periodic basis, are payable for the entire invoicing period once it has begun.

The general terms & conditions are available in the appendix (pages 34-35).



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	BCGE Privé ¹	BCGE Privé 12-25	Duo offer
Clients	Individual clients from the age of 26	Young professionals and students between 12 and 25 years of age	Individual clients from the age of 26
Characteristics	An account to receive your salary, regular income or pension and to make payments	An account to receive salary or income from a temporary job and to make payments	The right combination <ul style="list-style-type: none"> ▪ BCGE Privé account in CHF with Netbanking access ▪ BCGE Debit Mastercard: free for the 1st year ▪ Silver credit card in CHF: free for the 1st year and half-price in the following years
Currency	CHF, EUR, USD	CHF, EUR, USD	CHF
Account maintenance fee	CHF 3/month	Free of charge	CHF 3/month
Remuneration limit	None	None	None
Withdrawal limit	None	None	None
Closing statements	<ul style="list-style-type: none"> ▪ Annual ▪ Quarterly if 1) the balance of the account after calculation of the closing is negative or 2) the sum of the fees or debit interest resulting from the closing is \geq CHF 200 	<ul style="list-style-type: none"> ▪ Annual ▪ Quarterly if 1) the balance of the account after calculation of the closing is negative or 2) the sum of the fees or debit interest resulting from the closing is \geq CHF 200 	–
Additional services	<ul style="list-style-type: none"> ▪ Netbanking and e-Safe: free of charge ▪ BCGE Debit Mastercard ▪ BCGE Credit card or PrePaid card 	<ul style="list-style-type: none"> ▪ Netbanking and e-Safe: free of charge ▪ BCGE Debit Mastercard: free of charge ▪ BCGE Credit card or PrePaid card: main card free of charge ▪ Extra-banking offers: many highly attractive partner benefits and a welcome gift to discover on our website bcge.ch/jeunes 	–

Savings

	BCGE Epargne ²	Epargne Classic account	Epargne Jeunesse account	Start'Ep account
Clients	Individual clients from the age of 18	Individual clients from the age of 18	Youth up to the age of 18	Youth between 12 and 18 years of age
Characteristics	An account to build up financial reserves with the aim of undertaking short or medium-term projects		An account to build up a starting capital for a child until he or she turns 18	An account that enables you to start saving independently and better prepare your future projects
Currency	CHF	EUR, USD, CNY, GBP	CHF, EUR, USD	CHF, EUR, USD
Account maintenance fee	None	None	None	None
Remuneration limit	CHF 300,000	EUR 500,000/USD 500,000/ CNY 4,000,000/GBP 500,000	CHF/EUR/USD 100,000	CHF/EUR/USD 100,000
Withdrawal limit	<ul style="list-style-type: none"> CHF 50,000/year 31 days' notice for larger amounts 	<ul style="list-style-type: none"> Equivalent of CHF 50,000/year 31 days' notice for larger amounts 	<ul style="list-style-type: none"> CHF 50,000/year 31 days' notice for larger amounts 	<ul style="list-style-type: none"> CHF 50,000/year 31 days' notice for larger amounts
Compensation for exceeding the withdrawal limit	<ul style="list-style-type: none"> 2% of the amount over the limit If closing the account by bank transfer and without issuing a withdrawal notice, the processing of the transaction can take up to 48 hours 			
Additional services	<ul style="list-style-type: none"> Netbanking: free of charge Avantage service loyalty programme up to 2% additional interest³ 	Netbanking and e-Safe: free of charge	<ul style="list-style-type: none"> Netbanking: free of charge (consultation only) e-Safe: access free of charge ATM deposit card: 1st card free of charge 	<ul style="list-style-type: none"> Netbanking: free of charge (consultation and transfers) e-Safe: access free of charge BCGE card/ATM deposit card 1st card free of charge
Comments	CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 28)	CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 28)	<ul style="list-style-type: none"> Converted automatically into a BCGE Epargne account or an Epargne Classic account according to the currency on the account holder's 18th birthday CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 28) 	<ul style="list-style-type: none"> Converted automatically into a BCGE Epargne account or an Epargne Classic account according to the currency on the account holder's 18th birthday CHF 5 surcharge on payments made from this account over and above the standard rates, with some exceptions (see details on page 28)

Pension planning

	Epargne 3 account (3rd pillar a)	Pension fund savings plan
Clients	Individuals in gainful employment in Switzerland who are contributing to the Swiss AVS between the age of 18 and 65 (64 for women) and up to the age of 70 (69 for women) provided they are still in gainful employment	
Characteristics	An account for making up any shortfalls in 1st and 2nd pillar pension contributions	Plan for automatic monthly investment in one or a maximum of two Synchrony LPP Funds ⁴ , aimed at boosting 3rd pillar a assets
Currency	CHF	CHF
Remuneration limit	None	–
Conditions	–	<ul style="list-style-type: none"> ▪ Hold an Epargne 3 account (3rd pillar a) ▪ The credit balance on the Epargne 3 account must exceed CHF 50 ▪ A max. of five plans per person
Payment conditions	<ul style="list-style-type: none"> ▪ Initial payment: min. CHF 100 ▪ For members of an occupational pension fund: max. CHF 7,056 p.a. ▪ For non-members of an occupational pension fund: 20% of income but a max. of CHF 35,280 p.a. 	<ul style="list-style-type: none"> ▪ Min. initial investment: CHF 100 (via Epargne 3 account) ▪ Monthly investment: min. CHF 100 ▪ Payment by monthly standing order from a BCGE account into the Epargne 3 account ▪ For members of an occupational pension fund: max. CHF 7,056 p.a. ▪ For non-members of an occupational pension fund: 20% of income but a max. CHF 35,280 p.a.
Investment conditions	–	<ul style="list-style-type: none"> ▪ Automatic investment as soon as the minimum investment amount is reached ▪ Investment of the total account balance (except for any residual amount not sufficient for the purchase of a whole fund unit(s); the latter will be held in the account until sufficient funds are available to purchase a new unit(s))
Withdrawal conditions	The capital is paid out at the earliest 5 years before, and at the latest 5 years after reaching retirement age, or in accordance with the legal and regulatory conditions in force at the time of pay-out ⁵	<ul style="list-style-type: none"> ▪ The amount of the sale of the funds remains in the Epargne 3 account in accordance with legal and regulatory conditions in force at the time of the sale ▪ The capital is paid out at the earliest 5 years before, and at the latest 5 years after reaching retirement age, or in accordance with the legal and regulatory conditions in force at the time of pay-out⁵
Account maintenance fee	Free of charge	–
Administration fee	–	None
Brokerage fee	–	None

	Epargne 3 account (3rd pillar a)	Pension fund savings plan
Printing and postage costs	See general conditions	None
Fees for excess contributions	CHF 20	–
Withdrawal fees for home ownership or to repay a mortgage loan	CHF 50	–
Closing fees	<ul style="list-style-type: none"> Reason: free of charge if legal retirement age Other reason: CHF 120 If capital invested in Synchrony LPP Funds: CHF 60 	<ul style="list-style-type: none"> 1st year: CHF 200 2nd year: CHF 100 3rd year and beyond: free of charge
External securities transfer	–	Not authorised
Limit on wealth invested	–	None
Swapping fund units held in the custody account	–	<ul style="list-style-type: none"> 1st year: CHF 200/change From the 2nd year: 1st change free of charge and subsequent changes: CHF 200/change
Modification of selected investment funds for automatic investment	–	Free of charge
Succession fees (including closing fees)	CHF 120	–
Financial and tax statements	<ul style="list-style-type: none"> Annual financial statement and tax statement: free of charge Issuance of various certificates: CHF 120/h (minimum CHF 50) 	<ul style="list-style-type: none"> Annual financial statement and tax statement: free of charge Issuance of various certificates: CHF 120/h (minimum CHF 50)
Additional services	<ul style="list-style-type: none"> Possibility to invest all or part of the pension assets in Synchrony LPP Funds⁴ Pure risk insurance Additional interest bonus on the BCGE Epargne account thanks to the Avantage service loyalty programme⁶ 	Additional interest bonus on the BCGE Epargne account thanks to the Avantage service loyalty programme ⁶
Comments	<ul style="list-style-type: none"> The amounts paid in are deductible from taxable income (subject to submission to Ordinary Taxation or to having filed, for persons taxed at source, an application for Subsequent Ordinary Taxation) In the event of death, the capital is protected and paid out to the beneficiaries in accordance with the law Epargne 3 assets cannot be seized as long as they remain invested within the framework of the 3rd pillar scheme 	–

Pension planning

	Vested benefits account
Clients	Individuals between age 18 and 65 (64 for women), and up to age 70 (69 for women)
Characteristics	An account designed to protect 2nd pillar assets in the case of interruption or final termination of gainful employment
Currency	CHF
Remuneration limit	None
Payment conditions	Only assets originating from an occupational pension fund or from the reimbursement of funds used for home ownership are accepted
Withdrawal conditions	The capital is paid out at the earliest 5 years before, and at the latest 5 years after reaching retirement age, or in accordance with the legal and regulatory conditions in force at the time of pay-out ⁵
Account maintenance/custody account administration fee	Free of charge
Withdrawal fees for home ownership or to repay a mortgage loan	CHF 500 <ul style="list-style-type: none"> ▪ Reason legal retirement age: free of charge ▪ Other reason: CHF 120 ▪ If capital invested in Synchrony LPP Funds: CHF 60
Closing fees	CHF 120
Succession fees (including closing fees)	CHF 120/hour (min. CHF 50)
Other fees	Annual statement of account free of charge. Issuance of various certificates: CHF 120/h (minimum CHF 50)
Statements and certificates	Possibility to invest all or part of the pension assets in Synchrony LPP Funds ⁴ . Issues and redemptions of units in Synchrony LPP Funds are calculated free of commission <ul style="list-style-type: none"> ▪ 1st year: CHF 200/change ▪ From the 2nd year: 1st change free of charge 2nd and subsequent changes: CHF 200/change
Additional services	<ul style="list-style-type: none"> ▪ Interest income and pension capital are exempt from taxes until pay-out ▪ In the event of death, the capital is protected and paid out to the beneficiaries in accordance with the law ▪ Libre passage assets cannot be seized as long as they remain invested within the framework of the 2nd pillar scheme
Swapping fund units held in the custody account	
Comments	



Portfolios managed by the client

Custody accounts

Clients	Individuals and companies
Characteristics	Securities custody account linked to 1816, for autonomous online portfolio management
Currency of the accounts linked to the securities custody account	CHF and a choice of major foreign currencies
Custody fees	<ul style="list-style-type: none">▪ BCGE shares: free▪ BCGE Synchrony Funds & Certificates: 0.10% of assets under management + VAT⁶, maximum fee of CHF 50/quarter + VAT▪ Other: 0.10% of assets under management + VAT, minimum fee of CHF 15/quarter + VAT, maximum fee of CHF 50/quarter + VAT
Invoice frequency	Quarterly
External securities transfer	Swiss and foreign securities: CHF 50/line + VAT
Closing fees	Free of charge
Conditions of use	Netbanking with access to the 1816 service: free of charge
Additional services	<ul style="list-style-type: none">▪ Non-interest-bearing 1816 accounts (no account maintenance fee)▪ Free performance statement▪ Tax statement▪ Financial information

1816 custody account (Online Trading 1816)

Transactions registered online are invoiced per transaction ⁷

Tranches	Equities/Bonds/Warrants/ETFs ⁸		Investment funds ⁸⁻⁹⁺¹⁰	
	Swiss market and Euromarket bonds	European and North American markets	Swiss ¹¹	Others
Up to CHF 1,000	CHF 8	CHF 15	CHF 35	CHF 40
From CHF 1,001	CHF 25	CHF 25	CHF 35	CHF 40
From CHF 10,001	CHF 60	CHF 60	CHF 35	CHF 40
From CHF 25,001	CHF 130	CHF 130	CHF 40	CHF 150
From CHF 50,001	CHF 190	CHF 190	CHF 175	CHF 225
From CHF 100,001	CHF 190	CHF 190	CHF 300	CHF 400
Above CHF 500,001 ¹²	CHF 190	CHF 190	CHF 1,000	CHF 1,000

Brokerage fees

Free of charge: BCGE shares, Synchrony Funds (see exceptions in the comment section) and BCGE Certificates

Tranches	Equities/Bonds/Warrants/ETFs ⁸	
	Other markets	
Up to CHF 2,000	CHF 25	
From CHF 2,001	CHF 35	
From CHF 10,001	CHF 55	
From CHF 15,001	CHF 75	
From CHF 50,001	CHF 130	

Comments

- No commission is charged on the issue or repurchase of Synchrony fund units for BCGE clients. The fund management company will charge the sub-funds of the Synchrony Swiss Government Bonds and Synchrony Optimised SPI® funds any additional costs incurred in connection with the purchase or redemption of units in these funds. For more information on the flat-rate annual management fees charged, please refer to the fund prospectus (factsheet), which is available on the bcge.ch website
- Short-selling is not authorised
- Any debit balances are subject to the lending rates available on the bcge.ch website
- No lombard loan possible

Portfolios managed by the client (cont.)

Custody accounts

Clients	Individuals and companies
Characteristics	Securities custody account for the constitution and management of assets
Currency of the accounts linked to the securities custody account	CHF and a choice of major foreign currencies
Custody fees	<ul style="list-style-type: none">▪ Basic fee: 0.30% p.a. of the assets under management + VAT▪ Minimum fees⁹:<ul style="list-style-type: none">– CHF 100 p.a./securities custody account + VAT– CHF 40 p.a./securities custody account without position + VAT– CHF 25 p.a./position + VAT▪ Reduction of the basic fee:<ul style="list-style-type: none">– Free of charge for BCGE shares, with no minimum fee– 0.25% for Synchrony investment funds and BCGE Certificates▪ Surcharge on the basic fee:<ul style="list-style-type: none">– 0.05% p.a. for numbered custody accounts, min. CHF 200 + VAT– Insurance policy: CHF 25 + VAT, except for pledged insurance policies– Segregated custody accounts: on request
Invoice frequency	Quarterly
External securities transfer	<ul style="list-style-type: none">▪ Swiss securities: CHF 100/line + VAT▪ Foreign securities: CHF 120/line + VAT
Delivery/physical withdrawal/remittance	<ul style="list-style-type: none">▪ Securities<ul style="list-style-type: none">– Deposited at BCGE: CHF 120/line + VAT– Other custodians: CHF 200/line + VAT▪ Precious metals<ul style="list-style-type: none">– Deposited at BCGE: CHF 200/line + VAT
Mortgage note	Free of charge
Closing fees	CHF 200 + VAT
Additional services	<ul style="list-style-type: none">▪ Non-interest-bearing management current accounts linked to the custody account (no account maintenance fees)▪ Lombard loan▪ Performance statement free of charge▪ Tax statement

Custody accounts

Brokerage fees

Fees ⁷					
Tranches		Bonds and similar securities	Equities, external investment funds ¹⁰ and similar securities ⁷		
		In CHF ¹³ and in foreign currencies	Swiss market	European and North American markets	Other countries
Minimum		CHF 120	CHF 80	CHF 120	CHF 120
Up to CHF	50,000	0.80%	1.10%	1.80%	2.00%
From CHF	50,001	0.70%	1.00%	1.65%	1.85%
From CHF	100,001	0.50%	0.80%	1.45%	1.65%
From CHF	200,001	0.40%	0.60%	1.20%	1.40%
From CHF	300,001	0.40%	0.40%	0.90%	1.10%
From CHF	400,001	0.30%	0.30%	0.80%	1.00%
From CHF	1,000,001	0.20%	0.20%	0.70%	0.90%

Free of charge: BCGE shares, Synchrony Funds (see exceptions in the comment section) and BCGE Certificates

Comments

- No commission is charged on the issue or repurchase of Synchrony fund units for BCGE clients. However, the fund management company will charge the sub-funds of the Synchrony Swiss Government Bonds and Synchrony Optimised SPI® funds any additional costs incurred in connection with the purchase or redemption of units in these funds. For more information on the flat-rate annual management fees charged, please refer to the fund prospectus (factsheet), which is available from your adviser or on the bcge.ch website
- All payment transactions made from the current management account are subject to a surcharge of CHF 5 on the fee applied according to the standard rates, with some exceptions (see details page 28)
- Any debit balances are subject to the lending rates available on the bcge.ch website

Savings accounts

	BCGE Fund savings plan
Clients	Individual clients
Characteristics	Investment plan with automatic monthly investment in up to two investment funds from the Synchrony range ¹⁴
Currency	CHF, EUR, USD
Administration fee	None
Issue or repurchase of fund units	Synchrony funds: free of charge
Payment conditions	<ul style="list-style-type: none"> Initial payment: min. CHF 100 Monthly payment: min. CHF 100 Exceptional payment: possible
Investment conditions	Automatic investment in the client's chosen investment fund ¹⁴ , as soon as the minimum investment amount is reached. The entire balance in the account is invested (except for any residual sum which is insufficient to buy one or more whole fund units. This residual sum remains in the account until an additional amount is paid in, which will allow for the purchase of a further whole unit(s) in the fund)
External securities transfer	Not authorised
Withdrawals/closing fees	<ul style="list-style-type: none"> 1st year: CHF 200/event + VAT 2nd year: CHF 100/event + VAT 3rd year and beyond: free of charge
Swapping fund units held in the custody account	<ul style="list-style-type: none"> 1st year: CHF 200/change From the 2nd year: 1st change free of charge. 2nd and subsequent changes: CHF 200/change
Modification of selected investment funds for automatic investment	Free of charge
Additional services	<ul style="list-style-type: none"> Tax statement (see rates on page 34) No administration fee on investment fund custody accounts
Comments	The credit balance on the BCGE fund savings plan account must exceed CHF 50 at all times

Private and company

	Current account	BCGE Garantie loyer account
Clients	Individuals aged 18 years and over and companies	Individuals and companies
Characteristics	Cash account for payment transactions, mainly in current foreign currencies	Blocked account used to constitute a guarantee required by the lessor when renting a property
Currency	Available in various currencies, except for CHF, EUR, USD, JPY, CAD and CNY (see page 16)	CHF
Remuneration limit	None	CHF 500,000
Account opening	Free of charge	<ul style="list-style-type: none"> ▪ CHF 10 up to a guarantee of CHF 1,000 ▪ CHF 20 from CHF 1,001 to CHF 10,000 ▪ CHF 50 for CHF 10,000 and above
Account maintenance fee	CHF 24/quarter	Free of charge
Withdrawal limit	None	The guarantee is released in accordance with legal requirements
Credit limit	Possible, on request	–
Printing and postage costs	See general conditions	See general conditions
Closing statements	Quarterly	Annual
Withholding tax	35% of gross interest amount	35% of gross credit interest amount of CHF 200 and above
Additional services	Netbanking and e-Safe: free of charge	Netbanking and e-Safe: free of charge
Comments	–	<ul style="list-style-type: none"> ▪ Interest may be withdrawn ▪ Certificate of deposit issued within 24h ▪ Documents submitted to the real estate agency by BCGE

Company

	BCGE Entreprises	BCGE Trésorerie	Deposit account
Clients	Companies, self-employed individuals, liberal professions, associations	Companies, self-employed individuals, liberal professions, associations, co-ownership bodies	Companies
Characteristics	Current account of liquid assets for day-to-day operations	Cash reserve account	Account for cash reserves when founding a company and increasing a company's capital (public limited company, limited liability company or partnership limited by shares with its registered office in Switzerland)
Currency	CHF, EUR, USD, JPY, CAD and CNY	CHF, EUR, USD	<ul style="list-style-type: none"> ▪ CHF ▪ Available only in CHF, EUR and USD
Remuneration limit	<ul style="list-style-type: none"> ▪ CNY 6,500,000 ▪ Other currencies: none 	CHF, EUR, USD: 500,000	–
Account opening	Free of charge	Free of charge	<ul style="list-style-type: none"> ▪ Administration fee 1% of the capital payment amount (equivalent value in CHF: min. CHF 200, max. CHF 5,000) ▪ Delivery fee: min. CHF 50 ▪ Modification fee: CHF 100 for each certificate
Account maintenance fee	CHF 24/quarter	–	–
Transaction fee	Free of charge	CHF 0.50/transaction entry	–

	BCGE Entreprises	BCGE Trésorerie	Deposit account
Withdrawal limit	None	<ul style="list-style-type: none"> CHF, EUR, USD: 100,000 p.a. 31 days' notice for larger amounts 	–
Compensation for exceeding the withdrawal limit	–	<ul style="list-style-type: none"> 2% of the amount over the limit If closing the account by bank transfer and without issuing a withdrawal notice, the processing of the transaction can take up to 48 hours 	–
Credit limit	Possible, on request	–	–
Closing statements	Quarterly	<ul style="list-style-type: none"> Annual Quarterly if 1) the balance of the account after calculation of the closing is negative or 2) the sum of the fees or debit interest resulting from the closing is ≥ CHF 200 	Half-yearly
Withholding tax	35% of gross interest amount	<ul style="list-style-type: none"> With one single closing statement per calendar year: 35% of gross credit interest amount of CHF 200 With several closing statements per calendar year: 35% of gross interest amount 	–
Additional services	<ul style="list-style-type: none"> Netbanking: free of charge Business link: free of charge Debit card ATM deposit card Mastercard Business card and Corporate credit cards 	<ul style="list-style-type: none"> Netbanking: free of charge Business link: free of charge ATM deposit card 	–
Comments	Tiered preferential interest rates based on remuneration of the 48-hour term account. Please contact your adviser for further information	Preferential interest rates	<ul style="list-style-type: none"> Please contact your adviser for more information on the capital deposit certificate No credit interest

BCGE cards and branch transactions

BCGE cards

Annual fee	CHF 50 ¹⁶
Replacement card (for lost, stolen, destroyed or damaged card)	CHF 20
Permanent card blocking fee	CHF 30
Temporary card blocking fee	<ul style="list-style-type: none"> ▪ Free on "one" application ▪ CHF 30 by BCGE
Renewal of PIN code	CHF 10
Shipment by courier	At the service provider's rate
Withdrawals at BCGE and cantonal bank network ATMs	CHF, EUR
Withdrawals at other banks' ATMs	In Switzerland (CHF, EUR)
	Abroad
Cash deposits at BCGE ATMs (CHF, EUR)	Free of charge
Daily ATM withdrawal limit	In Switzerland and Europe
	Outside Europe
Payment	In Switzerland
	Abroad
Generating and sending duplicates	CHF 5/advice
Disputing an unjustified transaction	CHF 30

BCGE Debit Mastercard

BCGE card¹⁵

ATM deposit card

Annual fee	CHF 50 ¹⁶	CHF 20 ¹⁶	Free of charge
Replacement card (for lost, stolen, destroyed or damaged card)	CHF 20	CHF 10	–
Permanent card blocking fee	CHF 30	<ul style="list-style-type: none"> ▪ CHF 30 ▪ CHF 5 by Netbanking 	–
Temporary card blocking fee	<ul style="list-style-type: none"> ▪ Free on "one" application ▪ CHF 30 by BCGE 		–
Renewal of PIN code	CHF 10	CHF 10	–
Shipment by courier	At the service provider's rate	Current postage rates	–
Withdrawals at BCGE and cantonal bank network ATMs	Free of charge	Free of charge (BCGE ATMs only)	–
Withdrawals at other banks' ATMs	<ul style="list-style-type: none"> ▪ CHF: CHF 2 ▪ EUR: countervalue CHF 4/withdrawal 		–
	CHF 5/withdrawal		–
Cash deposits at BCGE ATMs (CHF, EUR)	Free of charge		
Daily ATM withdrawal limit	CHF 5,000	Up to CHF 5,000 (BCGE ATMs only)	–
			–
Payment	Free of charge		–
	0.75% of amount, min. CHF 0.50		–
Generating and sending duplicates	CHF 5/advice		–
Disputing an unjustified transaction	CHF 30		–

Branch transactions

Withdrawal (CHF, EUR)	CHF 3/withdrawal, private clients: free of charge above CHF 5,000 or equivalent value in EUR, except for Epargne accounts ¹⁷
Withdrawal/payment from/to an account in a foreign currency in the same currency as the account (agio)	1%, min. CHF 10
Withdrawal/payment from/to an account held with another cantonal bank	CHF 10, on presentation of account card only
Forex for clients	<ul style="list-style-type: none"> ▪ CHF/EUR 3/transaction + currency selling rate ▪ Other currencies: currency selling rate
Forex for non clients	CHF 15/transaction + currency selling rate
Purchase/sale of precious metals by clients	Free of charge
Purchase/sale of precious metals by non-clients	<ul style="list-style-type: none"> ▪ Up to CHF 1,000: CHF 5/transaction ▪ Above: CHF 25/transaction
Sorting cash to be credited to the account	<ul style="list-style-type: none"> ▪ ATMs 1% of amount¹⁶ ▪ At a branch: 2% of amount¹⁶
Intervention fees	In case of non-compliance with the procedure for using an ATM: CHF 120/hour
Banknote delivery service (CHF and foreign currencies)	Order fee: CHF/EUR/USD 7.50 If the currency is the same as that of the debit account: + a premium of 1.5% on the amount
Express delivery of foreign currency	CHF/EUR/USD 25/postage
Order amount	CHF/EUR/USD min.: 100, max.: 20,000

Visa and Mastercard

	Silver card (Mastercard or Visa)	Gold card (Mastercard or Visa)	Platinum card (Visa)
Clients	From 18 years old	From 18 years old	From 18 years old
Characteristics	A payment method offering numerous advantages for shopping and travel, as well as related insurance	A payment method offering numerous advantages for shopping and travel, as well as related insurance with extended cover	For discerning clients who are looking for exclusive services
Currency	CHF	CHF, EUR, USD	CHF, EUR, USD
Accounts	BCGE Privé/BCGE privé 12-25		
Monthly limit	Max. CHF 20,000	Max. CHF 50,000	Max. CHF 300,000

Cards

Annual fee for main card	<ul style="list-style-type: none"> ▪ CHF 100 ▪ Free up to 25 years old 	CHF/EUR/USD 200	CHF 550, EUR 450, USD 450
Annual fee additional card	CHF 25	CHF 50, EUR/USD 100	4 additional cards free of charge
Replacement card worldwide	CHF 20	Free of charge	Free of charge
Card blocking fee	Free of charge	Free of charge	Free of charge
Renewal of PIN code	Free of charge	Free of charge	Free of charge

Purchases

In Switzerland	Free of charge
Foreign currency transactions	Currency selling rate + handling fee of 1.75% of amount
CHF transactions abroad	Handling fee of 1.75% of amount ¹⁹

Cash withdrawals

	Silver card (Mastercard or Visa)	Gold card (Mastercard or Visa)	Platinum card (Visa)
ATMs in Switzerland	4% of amount, min. CHF 10	4% of amount, min. CHF/EUR/USD 10	2.5% of amount, min. CHF 5, EUR/USD 3.50
ATMs outside Switzerland	4% of amount, min. CHF 10	4% of amount, min. CHF/EUR/USD 10	2.5% of amount, min. CHF 10, EUR/USD 7
Counters in Switzerland and abroad	4% of amount, min. CHF/EUR/USD 10		4% of amount, min. CHF 10, EUR/USD 7

Other fees

Hard-copy invoice	<ul style="list-style-type: none">CHF/EUR/USD 2/invoiceFree of charge with application "one"	Free of charge
Late payment handling fee	CHF 20/invoice	CHF 20, EUR/USD 15/invoice
Gambling fee	4% per transaction min. CHF 10 in Switzerland and abroad (except for Swisslos/Loterie Romande)	–

Services

Online management tool	Application "one" and viseca.ch website
Mobile payments	See details on viseca.ch
Surprise bonus scheme and insurance services	See details at surprize.ch and at viseca.ch

Mastercard

	Viseca Mastercard PrePaid	Swiss Bankers Life	Swiss Bankers Travel
Clients	From 12 years old	From 12 years old	From 12 years old
Characteristics	<ul style="list-style-type: none"> Accepted everywhere as a credit card, for in-store and online purchases Allows complete control over your budget, ideal for young people Mobile payments 	<ul style="list-style-type: none"> Accepted everywhere as a credit card, for in-store and online purchases Allows complete control over your budget, ideal for young people Mobile payments 	<ul style="list-style-type: none"> Allows complete control over your budget, ideal for holidays and travel Mobile payments
Currency	CHF, EUR, USD	CHF	CHF, EUR, USD
Top-up limit	<ul style="list-style-type: none"> Min. CHF/EUR/USD 100 Max. CHF/EUR/USD 10,000 (CHF/EUR/USD 3,000 for under 30s) 	<ul style="list-style-type: none"> Min. CHF 100 Card limit: CHF 10,000 Max. CHF 100,000/year 	<ul style="list-style-type: none"> Min. CHF/EUR/USD 100 Card limit: CHF/EUR/USD 10,000 Max. CHF/EUR/USD 100,000/year
Spending limit	CHF/EUR/USD 3,000/month	–	–

Cards

	Viseca Mastercard PrePaid	Swiss Bankers Life	Swiss Bankers Travel
Annual fee	<ul style="list-style-type: none"> CHF 50, EUR/USD 25 Free under 25 years of age 	<ul style="list-style-type: none"> CHF 45 Free under 25 years of age 	Free of charge
Replacement card worldwide	CHF/EUR/USD 20	<ul style="list-style-type: none"> CHF 20 in Switzerland CHF 50 abroad 	Free of charge
Express card delivery	–	CHF 25/postage	CHF/EUR/USD 25/postage
Top-up fees	1% of amount (min. CHF 5, EUR/USD 3)	Free of charge	<ul style="list-style-type: none"> 1.5% of amount 1% of amount in Netbanking
Card blocking fee	CHF/EUR/USD 10	Free of charge	Free of charge
Renewal of PIN code	CHF/EUR/USD 10	Free of charge	Free of charge

Purchases

In Switzerland	Free of charge	Free of charge	CHF/EUR/USD 1
Foreign currency transactions	Currency selling rate + handling fee of 1.75% of amount	0.95% of amount	CHF/EUR/USD 1
CHF transactions abroad	Handling fee of 1.75% of amount	0.95% of amount	CHF/EUR/USD 1

Cash withdrawals

ATMs in Switzerland	4% of amount, min. CHF/EUR/USD 10	2% of amount, min. CHF 2	2% of amount, min. CHF 2
ATMs outside Switzerland		2% of amount, min. CHF/EUR/USD 7.50	2% of amount, min. CHF/EUR/USD 7.50

Prepaid cards for individuals (cont.)

Mastercard

Other fees

Hard-copy invoice

Viseca Mastercard PrePaid

- CHF/EUR/USD 2/invoice
- Free of charge with application "one"

Swiss Bankers Life

–

Swiss Bankers Travel

–

Refund of card balance

CHF/EUR/USD 20

CHF 20

CHF/EUR/USD 20

Services

Online management tool

Application "one" and viseca.ch website

Application "Swiss Bankers" and swissbankers.ch website

Application "Swiss Bankers" and swissbankers.ch website

Insurance services

See details on viseca.ch

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Corporate credit cards

Mastercard

	Silver Business card	Gold Business card	Silver Corporate card	Gold Corporate card
Clients	Small companies, self-employed individuals, liberal professions, associations		SMEs and large companies	
Characteristics	Simplifies management of your business expenses while ensuring complete transparency		Cards intended for large companies that need a complex expense management tool linked to other interfaces	
Currency	CHF	CHF, EUR, USD	CHF	CHF, EUR, USD
Accounts	BCGE Entreprises			
Monthly limit	Max. CHF 10,000	Max. CHF 50,000	Max. CHF 10,000	Max. CHF 300,000
Cards				
Annual fee	<ul style="list-style-type: none"> First card CHF 100²² Additional card: CHF 50²² 	<ul style="list-style-type: none"> First card CHF 170, EUR/USD 150 Additional card: CHF 85, EUR/USD 75 	Employee card CHF 100/card ²³	Employee card CHF 170, EUR/USD 150/card ²³
Annual travel card fee	–	–	CHF 50/card	CHF 50, EUR/USD 40/card
Annual purchase card fee	–	–	CHF 50/card	CHF 50, EUR/USD 40/card
Replacement card worldwide	CHF 20	Free of charge	CHF 20	Free of charge
Renewal of PIN code	Free of charge	Free of charge	Free of charge	Free of charge
Purchases				
In Switzerland	Free of charge			
Foreign currency transactions	Currency selling rate + handling fee of 1.5% of amount		Currency selling rate + handling fee of 1% of amount	Currency selling rate + handling fee of 1% for CHF, 1.5% for EUR/USD of amount

Cash withdrawals

	Silver Business card	Gold Business card	Silver Corporate card	Gold Corporate card
ATMs in Switzerland	3.5% of amount, min. CHF 5	3.5% of amount, min. CHF 5, EUR/USD 3.50	3.5% of amount, min. CHF 5	3.5% of amount, min. CHF 5, EUR/USD 3.50
ATMs outside Switzerland	3.5% of amount, min. CHF 10	3.5% of amount, min. CHF 10, EUR/USD 7	3.5% of amount, min. CHF 10	3.5% of amount, min. CHF 10, EUR/USD 7
Counters in Switzerland and abroad	4% of amount, min. CHF 10, EUR/USD 7	4% of amount, min. CHF 10, EUR/USD 7	4% of amount, min. CHF 10, EUR/USD 7	4% of amount, min. CHF 10, EUR/USD 7

Other fees

Late payment fees	CHF 20/invoice	CHF 20, EUR/USD 15/invoice	CHF 20/invoice	CHF 20, EUR/USD 15/invoice
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Services

Online expense management tool	<ul style="list-style-type: none"> Application "one" and viseca.ch website: free of charge eXpense: free of charge 	<ul style="list-style-type: none"> Application "one" and viseca.ch website: free of charge eXpense: free of charge 	<ul style="list-style-type: none"> Application "one" and viseca.ch website: free of charge SmartData Online: CHF 500/year (licence) 	<ul style="list-style-type: none"> Application "one" and viseca.ch website: free of charge SmartData Online: CHF 500/year (licence)
Insurance	See details on viseca.ch			

Payment transactions

Payments

CHF payments in Switzerland

Payment order ²⁴
Inter-account transfer (same client number)
Quick order
Standing order (creation, modification and cancellation)
Standing order (execution)
Direct debit payment authorisation (LSV)
Payment at post office counter
Postal transfer refused due to a writing error on payment slip
Business link (confirmation of file receipt)

International payment ²⁹

SEPA payment order ²⁴⁺³⁰
SEPA standing order ²⁴⁺³⁰ (execution)
SEPA direct debit ²⁴⁺³⁰
Payment order ²⁴⁺³¹
Standing order (creation, modification and cancellation)
Standing order (execution)

Netbanking and Mobile Netbanking

Free of charge ²⁵
Free of charge
–
Free of charge
Free of charge ²⁵⁺²⁷
–
–
–
CHF 15/order

Manual order

CHF 7/payment ²⁵
Free of charge
CHF 0.50/payment ²⁶
CHF 10
Free of charge ²⁵⁺²⁷
Free of charge ²⁵
Current postage rates
Current postage rates
–

CHF 1/payment ²⁵⁺²⁸	–
CHF 1/payment ²⁵⁺²⁷⁺²⁸	–
–	CHF 1/direct debit ²⁵⁺²⁷⁺²⁸
CHF 5/payment ²⁵ (+ third-party fees)	CHF 15/payment ²⁵ (+ third-party fees)
Free of charge	CHF 10/order
CHF 5/payment ²⁵⁺²⁷ (+ third-party fees)	CHF 7/payment ²⁵⁺²⁷ (+ third-party fees)

Additional fees for international payment²⁹

All fees paid by the ordering client

Shared fees

All fees paid by the beneficiary

Other fees

SMS alert

Urgent order

Order passed by telephone, fax or e-mail

Unstructured payment order

Confirmation of payment execution by telephone, fax or e-mail

QR-invoice A4 sheet (2 copies)

Research/processing fees for correspondent banks/third-party intermediaries

Netbanking and Mobile Netbanking

The ordering client pays the BCGE fee as well as third-party fees at a flat rate of CHF 20. In the event of high third-party fees, BCGE reserves the right to claim payment for the additional fees. The beneficiary receives the full amount paid

The ordering client pays the BCGE fee. Third-party fees are paid by the beneficiary

In addition to the BCGE fee, the beneficiary also pays third-party fees

Free of charge

Surcharge of CHF 25

CHF 30

CHF 20

CHF 15

CHF 0.20/sheet (min. 25 sheets)

In the event of research or processing fees requested by other banks, BCGE reserves the right to claim additional fees



Cheques and sight drafts drawn on banks

Cheque

Issue of cheques

	Fees	Value date
Banker's cheque	CHF 75 + postage	-
Correspondence cheque	CHF 2 cheque, min. 50 cheques per order	-
Cancellation of unpaid cheque	CHF 50 + any correspondent fees	-

Cashing of cheques ³²

For immediate credit under the usual reserve	CHF 20/cheque	<ul style="list-style-type: none">▪ Cheques in CHF: 7 business days▪ Cheques in other currencies 12 business days
Credited when cashed	CHF 50/cheque	Upon receipt of funds

Cashing of travellers cheque ³³⁺³⁴

All currencies	CHF 20/remittance	5 business days
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Bills of exchange

Handling fee in Switzerland and abroad
Collection upon receipt in Switzerland
Collection upon receipt outside Switzerland
Fee for notification and/or cancellation of bills of exchange

Fees

CHF 80
1%, min. CHF 30, max. CHF 500
2%, min. CHF 30, max. CHF 500
CHF 50 + any correspondent fees

Value date

Maximum 3 business days
Upon receipt of funds
CHF 50 + any correspondent fees

Other fees

Extension fee
Return of unpaid cheque
Blocking of a correspondence cheque
Request for acceptance or a guarantee
Notification (advice of payment or non-payment) of all payment transactions under the usual reserve
Urgent order

CHF 50
CHF 50/cheque + postage/any correspondent fees
CHF 50
CHF 50
CHF 50
Surcharge of CHF 25



Check-up

Check-up

Check-up

CHF 80³⁵
72-month subscription package with 3 Check-up: CHF 180³⁵



Safe deposit boxes

Safe deposit boxes

Category	Volume, dm ³	Annual fee (excluding VAT)
1	<11.50	CHF 155
2	11.60 to 15.90	CHF 200
3	16 to 24	CHF 245
4	25 to 38	CHF 300
5	39 to 73	CHF 480
6	74 to 145	CHF 650
7	146 to 199	CHF 870
8	200 to 298	CHF 1,200
9	299 to 620	CHF 2,300
10	621 to 1,313	CHF 3,750
11	>1,314	CHF 7,600
		CHF 1,000
		CHF 200

Rental fee

Forced opening

Keys in custody

The cost of renting a safe deposit box may be tax-deductible. For more information, consult the tax authorities in your place of residence.

General terms & conditions

General terms & conditions

Account opening and closing

Free of charge³⁷

Interest rates

Available from BCGE branches or online at bcge.ch

Bank statements

Monthly

Closing statements

Annual

Withholding tax

35% of gross credit interest amounts of CHF 200 with only one closing statement per calendar year

Printing and postage costs³⁸

- In Switzerland A-mail: CHF 2.20/postage
- In Switzerland B-mail: CHF 2/postage
- Abroad CHF 2.90/postage
- Netbanking: free of charge

VAT

The rates and fees referred to in this brochure, which are subject to value added tax legislation, are indicated + VAT. VAT is only charged to clients domiciled in Switzerland and Liechtenstein, clients domiciled abroad are exempt from VAT

Fees in foreign currency

Rates and fees are charged in CHF or the equivalent value in foreign currency, excluding credit cards

BCGE cards and BCGE credit cards

Granted subject to conditions

Secure connection to Netbanking

- CrontoSign Swiss application: free of charge
- CrontoSign Swiss optical reader: CHF 55 + VAT

For more information, contact your adviser

Other fees

Succession

The processing of successions is invoiced at CHF 120/hour + VAT, min. CHF 120 + VAT

Necessary tasks to monitor the relationship in order to comply with external requests or legal/regulatory requirements³⁹

CHF 120/hour + VAT, min. CHF 50/case + VAT or according to invoicing

Blocking fees

If a letter is returned twice due to incorrect address: CHF 50/case + VAT

Preparing and sending of a duplicate statement, account statement or confirmation by post, fax or e-mail

- CHF 30/case + postage; surcharge of CHF 25 if urgent
- For complex cases, the hourly rate for necessary tasks to monitor the relationship applies

Reminder fee

CHF 30

Hold mail

CHF 600/year + VAT

Contactless assets

Search fees will be charged (CHF 120/hour + VAT, min. CHF 50)

Numbered account

CHF 1,000/year + VAT

Domiciliary company

- Switzerland and France: CHF 1,000/year + VAT
- Others: CHF 3,000/year

Condominium

CHF 240/year

Annual tax statement⁴³

- Clients with custody accounts:
- Switzerland: CHF 60⁴⁰/portfolio of custody account concerned + VAT
 - France: CHF 80⁴⁰⁺⁴¹⁺⁴²/client
 - Other countries: CHF 80⁴⁰⁺⁴¹/client

Clients without custody accounts:

- France: CHF 10⁴⁰⁺⁴¹/client

Foreign taxes

Stock exchange tax according to regulations CHF 5

Business relationship attestation

Min. CHF 300 + VAT

Client domiciled outside Switzerland

CHF 30⁴⁰⁺⁴¹⁺⁴⁴/quarter

Terms & conditions for commercial papers

General conditions for commercial papers (cheques, bills of exchange, receipts, etc.) drawn inside and outside Switzerland

- The assignor acknowledges all the provisions of these fee conditions when submitting a collection to the Bank that is subject to these fee conditions
- These rate conditions are minimums and shall be applicable by commercial paper, unless another condition applies
- If a collection involves any additional correspondence, this shall be calculated separately
- Other costs (postage, telephone, etc.) and correspondent fees shall not be included in this collection rate. They shall be added or deducted depending on whether or not they are paid by the drawee
- Taxes and fees shall also be calculated on commercial papers claimed, unpaid and returned unaccepted
- If bills of exchange, receipts, etc. are delivered without value, the same fees shall be charged as if they had been collected
- If the Bank credits the exchange value of a commercial paper (bills of exchange, cheques, receipts, etc.) under the usual reserve, the credit shall be made subject to collection; this shall also apply when instruments are payable to the bank responsible for collection
- The date of receipt of the commercial paper at the bank counter handling the account shall be decisive for the determination of the value
- No responsibility is accepted for:
 - The timely presentation and timely lifting of the objection of bills after the maturity date or where the drawee's address is insufficient
 - Exchange rate variations on commercial papers denominated in foreign currency
 - The validity and consequences of commercial papers which have been extended
- Commercial papers that are free of charge shall only be notified at the express request of the assignor
- Assignors must, at the Bank's first request, provide the Bank with duplicates of any commercial paper which is lost or which has become unusable or must request the immediate blocking of the commercial paper and obtain the issue of a replacement
- In addition, collections shall be executed in accordance with the "Uniform Rules for Collection" issued by the International Chamber of Commerce

References

- 1 Identical conditions apply to City, City + and Privé Aîné accounts, with the exception of the withdrawal limits (CHF 50,000/year; withdrawals in excess of this limit are subject to 31 days' advance notice); in the event of non-compliance, 2% of the amount exceeding the limit will be debited
- 2 Identical conditions for Epargne Classic accounts in CHF, except for access to the Avantage service loyalty programme which is not authorised. Interest rates are available at any BCGE branch
- 3 See conditions at a branch or at avantageservice.ch
- 4 Please contact your adviser for further information
- 5 Special conditions apply in the event of departure to an EU/EFTA country. Please contact your adviser for further information
- 6 See conditions at a branch or at avantageservice.ch
- 7 Any duties and taxes are charged in addition
- 8 Please contact your adviser for more information on availability
- 9 Except Synchrony funds, BCGE Certificates and BCGE shares
- 10 For some investment funds that apply specific fees, additional fees may be charged
- 11 Investment fund with Swiss ISIN code
- 12 For transactions greater than CHF 1 million, please contact the Bank
- 13 Grey market, new issues: market price + ½ of the brokerage fee up to the end of the subscription period
- 14 For more information on the Synchrony funds available, please contact your adviser
- 15 No longer offered for new cards, with some exceptions
- 16 Free of charge for clients aged 25 and under
- 17 For Epargne accounts, from the 6th annual withdrawal: CHF 10/withdrawal with monthly billing
- 18 Conditions and detailed fees available on viseca.ch
- 19 Not valid for cards in EUR/USD
- 20 Conditions and detailed fees for credit cards are available on swissbankers.ch and viseca.ch
- 21 Conditions and detailed fees for credit cards are available on viseca.ch
- 22 Supplement for personalised design: CHF 40/year
- 23 Supplement for a personalised black and white logo: CHF 400 one-time fee
- 24 Also valid for an ARS/EFT payment order
- 25 From a savings and/or current management account: surcharge of CHF 5 payment/transfer, except in the case of funds transferred between accounts covered by the same client business relationship
- 26 Order from a savings and/or current management account: CHF 5/payment
- 27 Non-execution of a standing order due to lack of funds, above 3 failed successive executions: CHF 5
- 28 From a BCGE Entreprises account: free of charge
- 29 Payments to/from abroad (in CHF or in foreign currency) or payments in Switzerland in foreign currency
- 30 Single Euro Payments Area (payments in EUR within the SEPA Zone with IBAN details and the option of sharing charges (SHA))
- 31 BCGE will only make payments to EU/EFTA countries if the IBAN and BIC details are provided
- 32 Rates apply to cheques denominated in CHF. For other currencies, please consult your adviser
- 33 For immediate credit under the usual reserve or cash payment
- 34 Cashing of travellers' cheques issued exclusively by Swiss Bankers Prepaid Service Ltd
- 35 Not charged to clients up to 25 years of age, account holders with 2 Avantage service bonuses, holders of a BCGE Fund Savings Plan with a minimum balance of CHF 5,000, holders of a pension Fund Savings Plan, holders of a Best of/Best of Genesis management mandate, holders of a mortgage loan or through an analysis or planning session with the Pensions Advisory and Financial Planning Unit
- 36 If subscription to the package during the subscription period to one of the services listed in point 42, a prorata refund will be made (max. CHF 100)
- 37 A flat-rate opening fee may be charged for a complex relationship. Please contact your adviser for further information
- 38 For non-standard postage, the costs are charged to the client (plus administration costs)
- 39 In particular: analysis, research, updating or provision of documents
- 40 Not invoiced to clients who are: holders of a Best of mandate (or an all-inclusive package) valid on the day of invoicing; under the age of 25
- 41 Not invoiced to clients who only hold an Epargne 3 or Libre Passage account
- 42 Pfor clients who only have a Pension Fund Savings Plan account, the same fees apply as for clients without custody accounts
- 43 Produced automatically or on request, depending on availability by country of tax residence. Please contact your adviser for further information
- 44 Not charged to clients with a mortgage loan

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