



## Current rates<sup>1</sup> as from:

01.08.2024

Type of account	Interest rate	Interest limit
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### 1. Private accounts

BCGE Privé CHF <sup>3</sup>	0.00 %	no limit
BCGE Privé EUR <sup>2</sup>	0.25 %	no limit
BCGE Privé USD <sup>2</sup>	0.25 %	no limit
BCGE Privé 12-25 (CHF) <sup>3</sup>	0.25 % <sup>8</sup>	no limit
BCGE Privé 12-25 (EUR) <sup>2</sup>	0.50 % <sup>8</sup>	no limit
BCGE Privé 12-25 (USD) <sup>2</sup>	0.50 % <sup>8</sup>	no limit

### 2. Savings accounts

BCGE Epargne <sup>3</sup>	0.75 % <sup>9</sup>	up to 2.75 % with the Avantage service <sup>4</sup> loyalty programme bonus	CHF	300,000
Epargne Classic EUR <sup>2</sup>	0.75 %		EUR	500,000
Epargne Classic USD <sup>2</sup>	0.75 %		USD	500,000
Epargne Classic CNY <sup>2</sup>	1.50 %		CNY	4,000,000
Epargne Classic GBP <sup>2</sup>	0.125 %		GBP	500,000
Epargne Jeunesse CHF <sup>3</sup>	1.00 % <sup>7</sup>		CHF	100,000
Epargne Jeunesse EUR <sup>2</sup>	1.00 % <sup>10</sup>		EUR	100,000
Epargne Jeunesse USD <sup>2</sup>	1.25 % <sup>10</sup>		USD	100,000
Start'Ep CHF <sup>3</sup>	1.00 % <sup>7</sup>		CHF	100,000
Start'Ep EUR <sup>2</sup>	1.00 % <sup>10</sup>		EUR	100,000
Start'Ep USD <sup>2</sup>	1.25 % <sup>10</sup>		USD	100,000
BCGE Garantie loyer	0.75 % <sup>9</sup>		CHF	300,000

### 3. Pension planning accounts

Epargne 3 (3 <sup>rd</sup> pillar)	0.80 %	exempt from withholding tax	no limit
Vested benefits (2 <sup>nd</sup> pillar)	0.30 %	exempt from withholding tax	no limit

### 4. Company accounts

	Amount	0 - 500.000	500.000 - 2 million	above	
BCGE Entreprises CHF <sup>5/6</sup>		0.00 %	0.00 %	0.00 %	no limit
BCGE Entreprises EUR <sup>2/6</sup>		0.00 %	2.00 %	0.00 %	no limit
BCGE Entreprises USD <sup>2/6</sup>		0.05 %	3.60 %	0.05 %	no limit
BCGE Entreprises CNY <sup>2</sup>		0.50 %	0.50 %	0.50 %	CNY 6,500,000
BCGE Trésorerie CHF <sup>3</sup>		0.25 %			CHF 500'000
BCGE Trésorerie EUR <sup>2</sup>		0.50 %			EUR 500'000
BCGE Trésorerie USD <sup>2</sup>		0.75 %			USD 500'000

<sup>1</sup> For the rates that apply to other accounts, please ask your adviser

<sup>2</sup> Authorised and/or non-authorised overdraft rates: based on money market rates available from your adviser

<sup>3</sup> Overdraft rate: 11.5%

<sup>4</sup> See Avantage service brochure (maximum interest limit CHF 300,000)

<sup>5</sup> Non-authorised overdraft rate: 11.5%, overdraft rate: 9.5% + 0.25% quarterly commission

<sup>6</sup> Overdraft rate in the case of a Dynamic limit: contractual rate plus 5%

<sup>7</sup> Up to CHF 30,000. Higher amounts 0.25% up to USD 100'000

<sup>8</sup> Up to CHF/EUR/USD 30,000. Higher amounts at BCGE Privé (CHF/EUR/USD) interest rate

<sup>9</sup> Up to CHF 15,000. From CHF 15,001 to CHF 30,000: 0.40%. From CHF 30,001 to CHF 300,000: 0.20%. Higher amounts : 0.00%

<sup>10</sup> Up to USD/EUR 30,000. Higher amounts at 0.75% up to 100'000 (USD/EUR)