

Current rates¹ as from:

14.02.2025

Type of account	Interest rate	Interest limit
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1. Private accounts

BCGE Privé CHF ³	0.00 %	no limit
BCGE Privé EUR ²	0.00 %	no limit
BCGE Privé USD ²	0.00 %	no limit
BCGE Privé 12-25 (CHF) ³	0.10 % ⁸	no limit
BCGE Privé 12-25 (EUR) ²	0.25 % ⁸	no limit
BCGE Privé 12-25 (USD) ²	0.25 % ⁸	no limit

2. Savings accounts

BCGE Epargne ³	0.20 % ⁹	up to 2.20 % with the Avantage service ⁴ loyalty programme bonus	CHF	150,000
Epargne Classic EUR ²	0.50 %		EUR	150,000
Epargne Classic USD ²	0.50 %		USD	150,000
Epargne Classic CNY ²	0.50 %		CNY	1,200,000
Epargne Classic GBP ²	0.50 %		GBP	150,000
Epargne Jeunesse CHF ³	0.60 % ⁷		CHF	30,000
Epargne Jeunesse EUR ²	0.50 % ¹⁰		EUR	100,000
Epargne Jeunesse USD ²	0.75 % ¹⁰		USD	100,000
Start'Ep CHF ³	0.60 % ⁷		CHF	30,000
Start'Ep EUR ²	0.50 % ¹⁰		EUR	100,000
Start'Ep USD ²	0.75 % ¹⁰		USD	100,000
BCGE Garantie loyer	0.20 % ⁹		CHF	150,000

3. Pension planning accounts

Epargne 3 (3 rd pillar)	0.30 %	exempt from withholding tax	no limit
Vested benefits (2 nd pillar)	0.05 %	exempt from withholding tax	no limit

4. Company accounts

	Amount	0 - 500.000	500.000 - 2 million	above		
BCGE Entreprises CHF ^{5/6}		0.00 %	0.00 %	0.00 %	no limit	
BCGE Entreprises EUR ^{2/6}		0.00 %	0.00 %	0.00 %	no limit	
BCGE Entreprises USD ^{2/6}		0.00 %	0.00 %	0.00 %	no limit	
BCGE Entreprises CNY ²		0.50 %	0.50 %	0.50 %	CNY	6,500,000
BCGE Trésorerie CHF ³		0.05 %	0.00 %	0.00 %	CHF	500'000
BCGE Trésorerie EUR ²		0.30 %	0.00 %	0.00 %	EUR	500'000
BCGE Trésorerie USD ²		0.75 %	0.00 %	0.00 %	USD	500'000

¹ For the rates that apply to other accounts, please ask your adviser

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

³ Overdraft rate: 11.5%

⁴ See Avantage service brochure (maximum interest limit CHF 300,000)

⁵ Non-authorised overdraft rate: 11.5%, overdraft rate: 9.5% + 0.25% quarterly commission

⁶ Overdraft rate in the case of a Dynamic limit: contractual rate plus 5%

⁷ Up to CHF 30,000. Higher amounts 0.00%

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

⁹ Up to CHF 15,000. From CHF 15,001 to CHF 150,000: 0.10%. Higher amounts : 0.00%

¹⁰ Up to USD/EUR 30,000. Higher amounts at 0.25% up to 100'000 (USD/EUR)