

CONDITIONS

SAVINGS ACCOUNTS

	STANDARD SAVINGS	JUNIOR SAVINGS	SENIOR SAVINGS
customer profile	natural persons over age 20	young people up to 20 anni	natural persons starting at 60 anni
account opening and management	free	free	free
account closure	CHF 50.--	CHF 50.--	CHF 50.--
withdrawals	CHF 20'000.-- quarter larger amounts 6 months notice	CHF 20'000.-- quarter larger amounts 6 months notice	CHF 20'000.-- quarter larger amounts 6 months notice
withdrawals without notice	1%	1%	1%
financial close	annual - free	annual - free	annual - free
purposes	Deposits withdrawals payments 1)	Deposits withdrawals payments 1)	Deposits withdrawals payments 1)

1) Payment orders permitted
subject to availability.
CHF 10.-- per payment

CURRENT ACCOUNTS

	BANK ACCOUNT	SALARY ACCOUNT	PRIVATE ACCOUNT	JUNIOR ACCOUNT
customer profile	individuals and companies	employees	private CH with independant activity	young people from 15 to 25 years old
account opening	free	free	free	free
account management monthly minimum	CHF 0.50 per registration CHF 6.--	CHF 0.50 per registration CHF 6.--	CHF 0.50 per registration CHF 6.--	free
account closure	CHF 50.--	CHF 50.--	CHF 50.--	CHF 50.--
free periodical statement	six-monthly	six-monthly	six-monthly	six-monthly
interim statement	CHF 2.--	CHF 2.--	CHF 2.--	CHF 2.--
currency	free	CHF	CHF	CHF
services	Visa Debit LSV MYB	Visa Debit LSV MYB	Visa Debit LSV MYB DTA QR	Visa Debit MYB

BUSINESS ACCOUNTS

customer profile	business customers
account opening	free
account management monthly minimum	CHF 0.50 per registration CHF 12.--
account closure	CHF 50.--
free periodical statement	three-monthly
interim statement	CHF 2.--
currency	free
services	Visa Debit LSV MYB DTA QR



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