

Banking accounts and services

Fees and conditions as of 1 September 2025

General Information

Contact your adviser for more information on our services and fees.

The Bank reserves the right to change the terms and conditions of its services based on the economic environment and market developments.

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

Additional information on BCGE products and services is available at bcge.ch and at synchronyfunds.com.

Fees will be invoiced to you periodically and are payable for the entire invoicing period.

The general terms and conditions are available in the appendix (pp. 38-39).



Banking services

4	Private accounts
5	Savings accounts
6	Medium-term notes
7	Term deposits
8	Fiduciary deposits
9	Metal accounts
10	Pension planning accounts
14	Client-managed portfolios
18	Investment fund savings accounts
19	Private and business accounts
20	Business accounts
24	BCGE cards and transactions in our branches
26	Credit cards for individuals
28	Prepaid cards for individuals
32	Corporate credit cards
34	Payment transactions
36	Cheques

Index

37	Check-ups
37	Safe deposit boxes
38	General terms and conditions
39	Footnotes

	BCGE Privé ¹	BCGE Privé 12-25	Duo offer
Clients	Individual clients from the age of 26	Young professionals and students between the ages of 12 and 25	Age 26 and up
Description	An account you can use to make payments and receive salary payments, pension payments or other regular income	An account you can use to make payments and receive salary payments or income from temporary jobs	Our banking package: <ul style="list-style-type: none"> ▪ A BCGE Privé account in CHF with Netbanking access ▪ A BCGE Debit Mastercard: annual fee waived for the 1st year ▪ A silver credit card in CHF: annual fee waived for the 1st year and half off from the 2nd year onwards
Currency	CHF, EUR, USD	CHF, EUR, USD	CHF
Account maintenance fee	CHF 3/month	No fee	CHF 3/month
Interest payment limit	None	None	None
Withdrawal limit	None	None	None
Accounting period	<ul style="list-style-type: none"> ▪ Annual ▪ Quarterly if 1) the closing balance is negative or 2) if the sum of all fees and interest \geq CHF 200 at closing 	<ul style="list-style-type: none"> ▪ Annual ▪ Quarterly if 1) the closing balance is negative or 2) if the sum of all fees and interest \geq CHF 200 at closing 	–
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: no fee for primary card ▪ Non-banking services: many special offers from our partners and welcome gift (more info at bcge.ch/en/jeunes) 	–

Savings accounts

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	Young people up to the age of 17	Young people between 12 and 17 years old
Description	Account to grow your savings so that you can achieve your short- or medium-term objectives		Account to put money aside for a child until they turn 18	Account for a young person to put aside their own savings for the future
Currency	CHF	EUR, USD, CNY, GBP	CHF, EUR, USD	CHF, EUR, USD
Account maintenance fee	None	None	None	None
Interest 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
Interest for exceeding the withdrawal limit without providing notice	<ul style="list-style-type: none"> 2% of the amount over the limit If you close your account by bank transfer without providing a withdrawal notice, the transaction may take up to 48 hours to be processed 			
Additional services	<ul style="list-style-type: none"> Netbanking: free of charge Avantage service loyalty programme: up to 2% additional interest³ 	<ul style="list-style-type: none"> Netbanking and e-Safe: free of charge 	<ul style="list-style-type: none"> Netbanking account: free of charge (view only) e-Safe access: free of charge Deposit card: no fee 	<ul style="list-style-type: none"> Netbanking account: free of charge (view and make transfers) e-Safe access: free of charge BCGE card/deposit card: no fee Free of charge
Notes	<ul style="list-style-type: none"> Surcharge of CHF 5 on top of the standard rate for payments made from this account. Some exceptions apply (see p. 30 for more details). 	<ul style="list-style-type: none"> Surcharge of CHF 5 on top of the standard rate for payments made from this account. Some exceptions apply (see p. 30 for more details). 	<ul style="list-style-type: none"> Automatically converted into a BCGE Epargne account or Epargne Classic account, depending on the currency, when the account holder turns 18 Surcharge of CHF 5 on top of the standard rate for payments made from this account. Some exceptions apply (see p. 30 for more details). 	<ul style="list-style-type: none"> Automatically converted into a BCGE Epargne account or Epargne Classic account, depending on the currency, when the account holder turns 18 Surcharge of CHF 5 on top of the standard rate for payments made from this account. Some exceptions apply (see p. 30 for more details).

Medium-term notes

Bonds



Medium-term notes issued
by the Banque Cantonale
de Genève

Holding limits
Basic fee
Minimum fee
Invoicing

Subject to a withholding tax of 35%.

- Minimum amount of CHF 5,000, then by tranches of CHF 1,000
- Maximum amount of CHF 1,000,000

0.10%/year/position

CHF 12.50/year/position

Quarterly

Term deposits

Term deposits

As term deposits are set up for a fixed term, they cannot be withdrawn early. The bank may grant an exception and allow the funds to be withdrawn before the due date.

If you withdraw the funds early, you will be subject to a fee. The fee will be calculated based on the difference between the contractual interest rate and the interest rate for an investment on the money and capital market on the day of repayment. This difference is then applied to the withdrawn funds for the number of days remaining in the set term. The fee must represent at least 2% of the amount withdrawn.

	Amount	Term
Term deposits	From CHF 100,000	Consult your adviser

Fiduciary investments

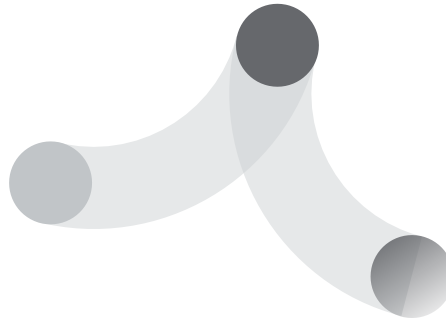
	Amount	Annual commission
Fixed-term deposits	From CHF 100,000 min. to CHF 999,999	0.50%
	From CHF 1,000,000 to CHF 1,999,999	0.25%
	From CHF 2,000,000	0.125%
	Invoicing	At maturity (min. CHF 250/fiduciary investment + VAT)
Call deposits (2 days' notice)	From CHF 300,000 to CHF 1,999,999	0.50%
	From CHF 2,000,000 to CHF 4,999,999	0.25%
	From CHF 5,000,000	0.125%
	Invoicing	On payment of regular interest and on final repayment (min. CHF 250/quarter/fiduciary investment + VAT)
<ul style="list-style-type: none">▪ An additional fee of CHF 25 + VAT is added on top of the commission for fee/fiduciary transactions▪ A fee of CHF 80 + VAT for any changes in capital (increase or decrease)▪ Any request to cancel a fiduciary deposit must be approved by BCGE and our counterparties▪ If the request to cancel a fiduciary deposit is accepted, BCGE will charge a fee of CHF 700 + VAT, in addition to any fees charged by our counterparties		

Metal accounts

Metal accounts

Metal accounts
(not subject to VAT)

Basic fee	0.60%/year
Minimum fee	CHF 100/year
Invoicing	Quarterly



Pension planning



Epargne 3 account (Pillar 3a)

Pension fund savings plan

Clients	Individuals who are employed in Switzerland and paying old-age and survivors' insurance (AVS), and are between the ages of 18 and 65 (64 for women), or up to the age of 70 (69 for women) if they are still employed	
Description	An account to shore up your Pillar 1 and Pillar 2 retirement savings	Automatic monthly investments in one or a maximum of two Synchrony LPP Funds* to boost Pillar 3a savings
Currency	CHF	CHF
Interest limit	None	–
Conditions	–	<ul style="list-style-type: none"> You must hold an Epargne 3 account (3rd pillar a) The balance on your Epargne 3 account must be above CHF 50 at all times Maximum of five plans per person
Deposit conditions	<ul style="list-style-type: none"> Initial deposit: min. CHF 100 For members of an occupational pension fund: max CHF 7,258/year For individuals who do not belong to an occupational pension fund: 20% of income, up to a maximum of CHF 36,288/year 	<ul style="list-style-type: none"> Initial investment amount: min. CHF 100 (through an Epargne 3 account) Monthly payment: min. CHF 100 Monthly standing order from a BCGE account into the Epargne 3 account For members of an occupational pension fund: max CHF 7,258/year For individuals who do not belong to an occupational pension fund: 20% of income, up to a maximum of CHF 36,288/year
Investment conditions	–	<ul style="list-style-type: none"> Your savings will automatically be invested as soon as you have the minimum investment amount on your Epargne 3 account The entire balance in your account is invested (unless the remaining amount is insufficient to purchase one or more fund units; if this is the case, the balance will be kept in your account until you once again have enough funds to purchase new units)
Withdrawal conditions	The capital is paid out at earliest 5 years before and at latest 5 years after you have reached retirement age or in accordance with the legal and regulatory conditions in effect at the time of payment ⁵	<ul style="list-style-type: none"> Proceeds from the sale of fund units will be deposited into your Epargne 3 account in accordance with the legal and regulatory conditions in effect at the time of the sale The capital is paid out at earliest 5 years before and at latest 5 years after you have reached retirement age or in accordance with the legal and regulatory conditions in effect at the time of payment⁵
Account maintenance fee	None	–
Administration fee:	–	None
Brokerage fee	–	None

Printing and postage costs

Handling fee for overpayments or wrong payments in a given year

Withdrawal fees to purchase a home or repay a mortgage

Account closing fee

External securities transfer

Investment limit

Swapping fund units held in the securities account

Changing investment fund for automatic investment

Estate fees (including closing fees)

Financial and tax statement

Additional services

Notes

Epargne 3 account (Pillar 3a)

See general conditions

CHF 20

CHF 50

- Free of charge if closed at the legal retirement age
- Other reason: CHF 120
- If the capital is invested in Synchrony LPP Funds: CHF 60

–

–

–

–

CHF 120

- Annual financial statement and tax statement: free of charge
- Preparation of bank certificates and other documents: CHF 120/hour (min. CHF 50)

- Option of investing all or part of pension assets in Synchrony LPP Funds⁴
- Pure risk insurance
- Bonus interest on your BCGE Epargne account, thanks to the Avantage service loyalty programme⁶

- Pension savings are tax deductible (on condition that you are subject to the ordinary tax procedure or, if you are taxed at the source, that you have submitted a "Taxation ordinaire ultérieure" request.)
- In the event of death, your pension capital will be protected and paid out to your beneficiaries in accordance with the law
- Epargne 3 assets cannot be seized as long as they remain deposited as part of a Pillar3 scheme

Pension fund savings plan

None

–

–

- 1st year: CHF 200
- 2nd year: CHF 100
- 3rd year and beyond: free of charge

Not authorised

None

- 1st year: CHF 200/change
- From the 2nd year onwards: 1 change/year free of charge; 2 changes or more: CHF 200/change

Free of charge

–

- Annual financial statement and tax statement: free of charge
- Preparation of bank certificates and other documents: CHF 120/hour (min. CHF 50)

Bonus interest on your BCGE Epargne account, thanks to the Avantage service loyalty programme⁶

–

Pension planning

Clients	Individuals between the ages 18 and 65 (64 for women), and up to the age of 70 (69 for women)
Description	An account designed to protect your Pillar 2 assets if you are temporarily unable to work or if you stop working
Currency	CHF
Interest limit	None
Deposit conditions	Only for assets originating from an occupational pension fund or from the reimbursement of funds used to purchase a home
Withdrawal conditions	The capital is paid out at earliest 5 years before and at latest 5 years after you have reached retirement age, or in accordance with the legal and regulatory conditions in effect at the time of payment ⁹
Account maintenance/securities account administration fee	None
Withdrawal fees to purchase a home or repay a mortgage	CHF 500
Closing fees	<ul style="list-style-type: none"> ▪ If you have reached the legal retirement age: no fee ▪ Other reason: CHF 120 ▪ If your capital is invested in Synchroty LPP Funds: CHF 60
Estate fees (including closing fees)	CHF 120
Other fees	CHF 120/hour (min. CHF 50)
Financial and tax statements	Annual financial statement: free of charge; preparation of bank certificates or other documents: CHF 120/hour (min. CHF 50)
Additional services	Option of investing all or part of pension assets in Synchroty LPP Funds ⁴ . No commission is charged on the issue or redemption of Synchroty fund units.
Swapping fund units held in securities account	<ul style="list-style-type: none"> ▪ 1st year: CHF 200/change ▪ From the 2nd year onwards: 1 change/year free of charge; 2 changes or more: CHF 200/change
Notes	<ul style="list-style-type: none"> ▪ Interest income and pension capital are exempt from taxes until payout ▪ In the event of death, your pension capital will be protected and paid out to your beneficiaries in accordance with the law ▪ Vested benefit assets cannot be seized as long as they remain deposited as part of a Pillar 2 scheme



Client-managed portfolios

Client-managed portfolios

Securities accounts

Clients
Characteristics
Currency of the accounts linked to the securities account
Custody fees
Invoicing
Transfer of external securities
Closing fees
Conditions of use
Additional services

1816 securities account (Online Trading 1816)

Individuals and businesses

Securities account linked to the 1816 trading platform so that you can manage your own portfolio online

CHF and certain foreign currencies

- BCGE shares: no fee
- Synchrony Funds and BCGE Certificates: 0.10% of assets under management + VAT, 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

Quarterly

Swiss and foreign securities: CHF 50/line + VAT

Free of charge

Netbanking with access to the 1816 trading platform: free of charge

- Non-interest-bearing 1816 accounts (no account maintenance fee)
- Free performance statement
- Tax statement
- Financial news

1816 securities account (Online Trading 1816)

Transactions entered online are invoiced per transaction⁷

Tranches	Shares/bonds/warrants/ETFs ⁸						Unlisted investment funds ⁸⁺⁹⁺¹⁰	
	SIX Swiss exchange, excluding structured products and warrants	SIX Swiss Exchange, structured products and warrants	Europe and North America markets	Asia and Oceania markets	Euromarket bonds	Swiss ¹¹	Other	
Up to CHF 500	CHF 4	CHF 10	CHF 10	CHF 25	CHF 25	CHF 30	CHF 35	
From CHF 501	CHF 15	CHF 20	CHF 25	CHF 30	CHF 30	CHF 35	CHF 40	
From CHF 2,001	CHF 30	CHF 30	CHF 30	CHF 35	CHF 45	CHF 40	CHF 45	
From CHF 10,001	CHF 60	CHF 60	CHF 60	CHF 60	CHF 75	CHF 90	CHF 120	
From CHF 25,001	CHF 135	CHF 135	CHF 135	CHF 135	CHF 135	CHF 175	CHF 225	
From CHF 50,001	CHF 190	CHF 190	CHF 190	CHF 190	CHF 190	CHF 300	CHF 400	
From CHF 100,001	CHF 250	CHF 250	CHF 250	CHF 250	CHF 250	CHF 600	CHF 800	

No fees for BCGE shares, Synchrony Funds (see exceptions in the notes) and BCGE certificates

Notes

- For transactions above CHF 500,000, please contact the Bank
- For BCGE clients, no commission is charged on the issue or repurchase of Synchrony fund units. The fund management company will charge the sub-funds of the "Synchrony Swiss Government Bonds" and "Synchrony Optimised SPI"[®] funds for any additional costs incurred in connection with the purchase or redemption of units in these funds. For more information on annual management fees, please refer to the fund prospectus (factsheet), which is available from your adviser or at bcge.ch.
- Short selling is not authorised
- Negative balances are subject to our lending rates, which you can consult at bcge.ch
- Lombard loans are not available

Client-managed portfolios

Securities accounts

Standard securities account

Clients	Individuals and companies
Description	Securities account for wealth accumulation and management
Currency of the accounts linked to your securities account	CHF and major foreign currencies
Custody fees	<ul style="list-style-type: none"> ▪ Basic fee: 0.30%/year of the value of a standard securities account + VAT ▪ Minimum fees: <ul style="list-style-type: none"> – CHF 100/year/securities account + VAT – CHF 40/year/securities account without holdings + VAT – CHF 25/year/position + VAT ▪ Synchrony Funds and BCGE Certificates: 0.25%/year of the value of the standard securities account + VAT; minimum fees apply ▪ BCGE shares: free of charge ▪ Basic fee add-ons: <ul style="list-style-type: none"> – 0.05%/year for numbered custody accounts, min. CHF 200 + VAT – CHF 25/insurance policy + VAT, except for pledged insurance policies – segregated custody accounts: upon request
Invoicing	Quarterly
Transfer of external securities	<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	Free of charge
Additional services	<ul style="list-style-type: none"> ▪ Non-interest-bearing current accounts linked to the securities account (no account maintenance fees) ▪ Lombard loan ▪ Free performance report ▪ Tax statement

Standard securities account

Brokerage fees

Fees ⁷					
Tranches		Bonds and other similar securities	Equities, external investment funds ¹⁰ and similar securities ⁷		
		In Swiss francs ¹³ and in foreign currencies	Swiss market	Europe and North America markets	Other markets
Minimum		CHF 120	CHF 80	CHF 120	CHF 120
Up to CHF	50,000	0.80%	1.10%	1.80%	2.00%
Up to CHF	50,001	0.70%	1.00%	1.65%	1.85%
Up to CHF	100,001	0.50%	0.80%	1.45%	1.65%
Up to CHF	200,001	0.40%	0.60%	1.20%	1.40%
Up to CHF	300,001	0.40%	0.40%	0.90%	1.10%
Up to CHF	400,001	0.30%	0.30%	0.80%	1.00%
Up to CHF	1,000,001	0.20%	0.20%	0.70%	0.90%
No fees for BCGE shares, Synchrony Funds (see exceptions in the notes) and BCGE certificates					
<ul style="list-style-type: none"> For BCGE clients, no commission is charged on the issue or repurchase of Synchrony fund units. The fund management company will charge the sub-funds of the "Synchrony Swiss Government Bonds" and "Synchrony Optimised SPI"[®] funds for any additional costs incurred in connection with the purchase or redemption of units in these funds. For more information on annual management fees, please refer to the fund prospectus (factsheet), which is available from your adviser or at bcge.ch. Surcharge of CHF 5 on top of the standard rate for payments made from this account. Some exceptions apply (see p. 30 for more details). Negative balances are subject to our lending rates, which you can consult or at bcge.ch 					

Notes

Investment fund savings accounts

Investment fund savings accounts

Clients
Description
Currency
Administration fee:
Issue or repurchase of fund units
Deposit conditions
Investment conditions
Transfer of external securities
Withdrawals/closing fees
Swapping fund units held in the securities account
Changing investment funds for automatic investments
Additional services
Notes

BCGE Fund Savings Plan

Individuals
Investment plan with automatic monthly investments in up to two Synchrony funds ¹⁴
CHF, EUR, USD
None
Synchrony Funds: no fees
<ul style="list-style-type: none"> ▪ Initial deposit: min. CHF 100 ▪ Monthly deposit: min. CHF 100 ▪ Possibility of making extraordinary deposits
Your savings will automatically be invested in the investment fund of your choice ¹⁴ as soon as the minimum investment amount is available. The entire balance in your account is invested (unless the remaining amount is insufficient to purchase one or more fund units; if this is the case, the balance will be kept into your account until you once again have enough funds to purchase new units)
Not authorised
<ul style="list-style-type: none"> ▪ 1st year: CHF 200/action + VAT ▪ 2nd year: CHF 100/action + VAT ▪ From the 3rd year onwards: free of charge
<ul style="list-style-type: none"> ▪ 1st year: CHF 200/change ▪ From the 2nd year onwards: 1st change free of charge; additional changes: CHF 200/change
Free of charge
<ul style="list-style-type: none"> ▪ Tax statement (see rates on page 34) ▪ No administrative fee for investment fund securities accounts
The balance on your BCGE fund savings plan account must be above CHF 50 at all times

Private and business accounts

Individuals and businesses

	Current account	BCGE Garantie loyer account
Clients	Individuals aged 18 years and over and businesses	Individuals and businesses
Description	Current account to make payments, mainly in foreign currencies	Rental deposit account
Currency	Available in various currencies; only certain currencies available for BCGE Entreprises accounts (page 16) and BCGE Privé accounts (page 4)	CHF
Interest limit	None	CHF 500,000
Account opening	Free of charge	<ul style="list-style-type: none"> ▪ CHF 10 for a guarantee of up to CHF 1,000 ▪ CHF 20 for a guarantee from CHF 1,001 to CHF 10,000 ▪ CHF 50 for a guarantee of CHF 10,001 and above
Account maintenance fee	CHF 24/quarter	Free of charge
Withdrawal limit	None	The guarantee will be released in accordance with the legal requirements
Credit limit	Possible, upon request	–
Printing and mailing costs	See general conditions	See general conditions
Closing statements	Quarterly	Annual
Withholding tax	35% of gross interest	35% for gross interest of CHF 200 and above
Additional services	Netbanking and e-Safe: free of charge	Netbanking and e-Safe: free of charge
Notes	–	<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

Businesses

	Capital payment account	BCGE Entreprises	BCGE Corporate
Clients	Businesses	Businesses, self-employed people, people with liberal professions, associations	Businesses, self-employed people, people with liberal professions, associations
Description	Account for cash reserves when starting a business and increasing a company's capital (public limited company, limited liability company or limited partnership with share capital and a registered office in Switzerland)	Sight account for day-to-day transactions	Sight account for day-to-day transactions
Currency	<ul style="list-style-type: none"> CHF EUR or USD. Please contact your adviser for more information on premiums 	CHF, EUR, USD, JPY, CAD and CNY	CHF, EUR, USD
Interest limit	–	–	CHF, EUR, USD: interest-payments for liquid assets between CHF 2m and CHF 5m
Account opening	<ul style="list-style-type: none"> Administration fee: 1% of the sum deposited (equivalent value in CHF: min. CHF 200, max. CHF 5,000) Fee for issuing proof of capital: min. CHF 50 Fee for changes in capital: CHF 100 for each new proof of capital 	No fees	No fees
Account maintenance fee	No fees	CHF 24/quarter	CHF 28/quarter
Transaction fee	–	No fees	No fees



BCGE Horizon Entreprises – 1 month

Businesses, self-employed people, people with liberal professions, associations, co-ownership associations

Cash reserve account with 1 month's notice for withdrawals

CHF, EUR, USD

CHF, EUR, USD: 500,000

No fees

No fees

CHF 0.50/transaction entry

BCGE Horizon Entreprises – 3 months

Businesses, self-employed people, people with liberal professions, associations, co-ownership associations

Cash reserve account with 3 months' notice for withdrawals

CHF, EUR, USD

CHF, EUR, USD: 500,000

No fees

No fees

CHF 0.50/transaction entry

BCGE Horizon Entreprises – 6 months

Businesses, self-employed people, people with liberal professions, associations, co-ownership associations

Cash reserve account with 6 months' notice for withdrawals

CHF, EUR, USD

CHF, EUR, USD: 500,000

No fees

No fees

CHF 0.50/transaction entry

Businesses

	Capital payment account	BCGE Entreprises	BCGE Corporate
Withdrawal limit	–	None	None
Interest for exceeding the withdrawal limit without providing notice	–	–	–
Credit limit	–	Possible, upon request	Possible, upon request
Closing statements	Half-yearly	Quarterly	Quarterly
Withholding tax	–	35% of gross interest	35% of gross interest
Additional services	–	<ul style="list-style-type: none"> ▪ Netbanking: free of charge ▪ Business link: free of charge ▪ Debit card ▪ Mastercard Business card and Corporate credit cards 	<ul style="list-style-type: none"> ▪ Netbanking: free of charge ▪ Business link: free of charge ▪ Debit card ▪ Mastercard Business card and Corporate credit cards
Notes	<ul style="list-style-type: none"> ▪ Contact your adviser for more information on the capital deposit certificate ▪ No credit interest 	<ul style="list-style-type: none"> ▪ No credit interest 	Tiered preferential interest rates. Please contact your adviser for more information.

BCGE Horizon Entreprises – 1 month

- CHF, EUR, USD: 50,000/year
- 31 days' notice for larger amounts
- 2% of the amount over the limit
- If you close your account by bank transfer without providing a withdrawal notice, the transaction may take up to 48 hours to be processed

–

- Annual
- Quarterly if 1) the closing balance is negative or 2) the sum of all fees and interest at closing is \geq CHF 200

- One closing statement per calendar year: 35% of gross interest from CHF 200
- Multiple closing statements per calendar year: 35% of gross interest

- Netbanking: free of charge
- Business link: free of charge

Preferential interest rates

BCGE Horizon Entreprises – 3 months

- CHF, EUR, USD: 50,000/year
- 91 days' notice for larger amounts
- 2% of the amount over the limit
- If you close your account by bank transfer without providing a withdrawal notice, the transaction may take up to 48 hours to be processed

–

- Annual
- Quarterly if 1) the closing balance is negative or 2) the sum of all fees and interest at closing is \geq CHF 200

- One closing statement per calendar year: 35% of gross interest from CHF 200
- Multiple closing statements per calendar year: 35% of gross interest

- Netbanking: free of charge
- Business link: free of charge

Preferential interest rates

BCGE Horizon Entreprises – 6 months

- CHF, EUR, USD: 50,000/year
- 181 days' notice for larger amounts
- 2% of the amount over the limit
- If you close your account by bank transfer without providing a withdrawal notice, the transaction may take up to 48 hours to be processed

–

- Annual
- Quarterly if 1) the closing balance is negative or 2) the sum of all fees and interest at closing is \geq CHF 200

- One closing statement per calendar year: 35% of gross interest from CHF 200
- Multiple closing statements per calendar year: 35% of gross interest

- Netbanking: free of charge
- Business link: free of charge

Preferential interest rates

BCGE cards and transactions in our branches

BCGE cards

Annual fee	
Replacement card (if your card is lost, stolen, destroyed or damaged)	
Permanent card blocking fee	
Temporary card blocking fee	
Fee to replace PIN code	
Shipment by courier	
Withdrawals at BCGE and other cantonal bank ATMs	CHF, EUR
Withdrawals at other banks' ATMs	In Switzerland (CHF, EUR)
	Abroad
Cash deposits at BCGE ATMs (CHF, EUR)	
Daily ATM withdrawal limit	In Switzerland and Europe
	Outside Europe
Payment	In Switzerland
	Abroad

BCGE Debit Mastercard

CHF 50 ¹⁶
CHF 20
CHF 30
<ul style="list-style-type: none"> Free of charge with One application CHF 30 by Netbanking
CHF 10
Service provider fee
No fees
<ul style="list-style-type: none"> CHF: CHF 2 EUR: equivalent amount of CHF 4/withdrawal
CHF 5/withdrawal
Free of charge
CHF 5,000
Free of charge
0.75% of amount, min. CHF 0.50

BCGE card¹⁵

CHF 20 ¹⁶
CHF 10
<ul style="list-style-type: none"> CHF 30 CHF 5 by Netbanking
–
CHF 10
Current postage rates
No fees (only at BCGE ATMs)
–
–
Up to CHF 5,000 (only at BCGE ATMs)
–
–
–

Deposit card

Free of charge
–
–
–
–
–
–
–
–
–

Transactions in our branches

Withdrawal (CHF, EUR)	<ul style="list-style-type: none"> CHF 5/withdrawal Private clients: for Epargne accounts, CHF 10/withdrawal after 5th withdrawal in the same year; monthly billing
Withdrawal from/payment into an account in a foreign currency in the same currency as the account (premium)	1%, min. CHF 10
Withdrawal from/deposit into an account at another cantonal bank	CHF 10, provided that you present the card linked to the account
Forex for BCGE clients	<ul style="list-style-type: none"> CHF/EUR 3/transaction + sell exchange rate Other currencies: sell exchange rate
Forex for non-BCGE clients	CHF 15/transaction + sell exchange rate
Purchase/sale of precious metals for BCGE clients	No fees
Purchase/sale of precious metals for non-BCGE clients	<ul style="list-style-type: none"> Up to CHF 1,000: CHF 5/transaction Higher amounts: CHF 25/transaction
Sorting coins to be deposited into an account	<ul style="list-style-type: none"> At one of our ATMs: 1% of amount¹⁶ At one of our branches: 2% of amount¹⁶
Intervention fees	If you don't comply with the procedure for using our ATMs: CHF 120/hour CHF 120/hour
Banknote delivery service (CHF and foreign currencies)	Order fee: CHF/EUR/USD 7.50; additional premium of 1.5% of amount if the currency is the same as that of the account being debited
Express delivery of foreign currency	CHF/EUR/USD 25/delivery
Order amount	CHF/EUR/USD min. 100, max. 20,000

Credit cards for individuals

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
Description	A payment method that offers you many advantages when you shop and travel, including insurance coverage	A payment method that offers you many advantages when you shop and travel, including extensive insurance coverage	For selective 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 your main credit 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 for an additional credit card	CHF 25	CHF 50, EUR/USD 100	4 additional cards free of charge
Fee to replace card worldwide	CHF 20	None	None
Card blocking fee	None	None	None
Fee to replace PIN code	None	None	None

Purchases

In Switzerland	Free of charge
Payments in foreign currencies	Sell exchange rate + handling fee of 1.75% of amount
Payments in Swiss francs when abroad	Handling fee of 1.75% of amount ¹⁸

Cash withdrawals

ATMs in Switzerland
ATMs outside of Switzerland
Counters in Switzerland and abroad

Silver card (Mastercard or Visa)

4% of amount, min. CHF 10

4% of amount, min. CHF 10

4% of amount, min. CHF/EUR/USD 10

Gold card (Mastercard or Visa)

4% of amount, min. CHF/EUR/USD 10

4% of amount, min. CHF/EUR/USD 10

Platinum card (Visa)

2.5% of amount, min. CHF 5, EUR/USD 3.50

2.5% of amount, min. CHF 10, EUR/USD 7

4% of amount, min. CHF 10, EUR/USD 7

Other fees

Paper invoice
Late payment handling fee
Gambling fee

- CHF/EUR/USD 2/invoice
- Free of charge with the One app

Free of charge

CHF 20/invoice

CHF 20, EUR/USD 15/invoice

4% of amount, min. CHF 10 in Switzerland and abroad (excluding Swisslos/Loterie Romande)

–

Services

Online management tool
Mobile payments
Surprise bonus scheme and insurance coverage

One app and viseca.ch website

Learn more at viseca.ch

Learn more at surprise.ch and at viseca.ch

Prepaid cards for individuals¹⁹

Mastercard

	Viseca Mastercard PrePaid	Swiss Bankers Life	Swiss Bankers Travel
Clients	From 12 years old	From 12 years old	From 12 years old
Description	<ul style="list-style-type: none">▪ Accepted everywhere as a credit card, for in-store and online purchases▪ For 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▪ For complete control over your budget, ideal for young people▪ Mobile payments	<ul style="list-style-type: none">▪ For 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 up to 25 years old 	<ul style="list-style-type: none"> CHF 45 Free up to 25 years old 	None
Fee to replace card worldwide	CHF/EUR/USD 20	<ul style="list-style-type: none"> CHF 20 in Switzerland CHF 50 when abroad 	None
Express card delivery	–	CHF 25/mailling	CHF/EUR/USD 25/mailling
Top-up fees	1 % of amount (min CHF 5, EUR/USD 3)	None	<ul style="list-style-type: none"> 1.5% of amount 1% of amount in Netbanking
Card blocking fee	CHF/EUR/USD 10	None	None
Fee to replace PIN code	CHF/EUR/USD 10	None	None

Purchases

	Viseca Mastercard PrePaid	Swiss Bankers Life	Swiss Bankers Travel
In Switzerland	None	None	CHF/EUR/USD 1
Payments in foreign currencies	Sell exchange rate + handling fee of 1.75% of amount	0.95% of amount	CHF/EUR/USD 1
Payments in Swiss francs when abroad	Handling fee of 1.75% of amount	0.95% of amount	CHF/EUR/USD 1

Cash withdrawals

	Viseca Mastercard PrePaid	Swiss Bankers Life	Swiss Bankers Travel
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 of Switzerland		2% of amount, min. CHF 1.50	2% of amount, min. CHF/EUR/USD 10

Prepaid cards for individuals

Mastercard

Other fees

Paper invoice

Viseca Mastercard PrePaid

- CHF/EUR/USD 2/invoice
- Free of charge with the One app

Swiss Bankers Life

–

Swiss Bankers Travel

–

Refund of card balance

CHF/EUR/USD 20

CHF 20

CHF/EUR/USD 20

Services

Manage your card online

One app and viseca.ch website

Swiss Bankers app and swissbankers.ch website

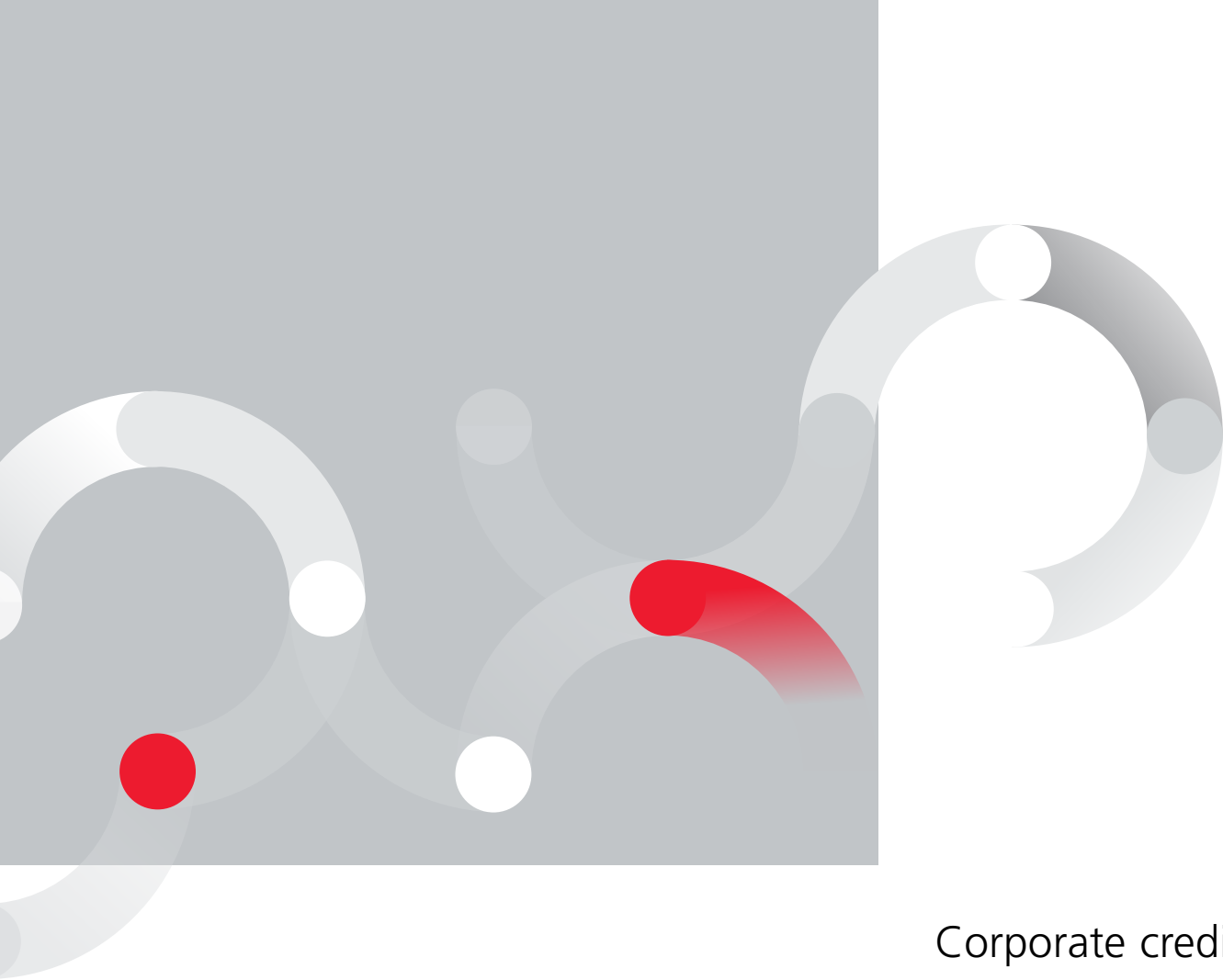
Swiss Bankers app and swissbankers.ch website

Insurance coverage

More details on viseca.ch

–

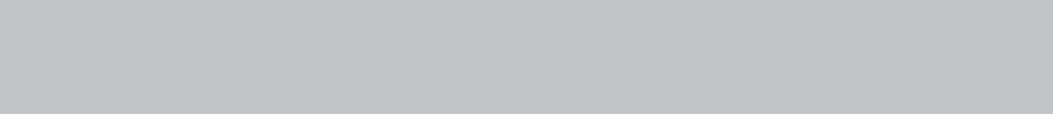
–



Corporate credit cards

Mastercard

	Commercial Silver	Commercial Gold
Annual fee	<ul style="list-style-type: none"> ▪ CHF 85 ▪ Main card and each additional card 	<ul style="list-style-type: none"> ▪ CHF/EUR/USD 170 ▪ Main card and each additional card
Replacement card	CHF 20	No fee
Personalised design	Not available	Not available
Single-use virtual cards	No fee	No fee for CHF cards
Payments in foreign currencies	1,50%	1,00%
Fees for cash withdrawals in Switzerland	4% min. CHF 10	4% min. CHF/EUR/USD 10
Fees for cash withdrawals outside of Switzerland	4% min. CHF 10	4% min. CHF/EUR/USD 10
Interest rate on arrears (annual interest rate)	14,90%	14,90%
Late payments	CHF 20	CHF/EUR/USD 20
SmartData Online	No fee	No fee
File transfers		
First year	▪ CHF 2,500	▪ CHF 2,500
Second year onwards	▪ CHF 2,000	▪ CHF 2,000
Electronic invoice through One digital services	No fee	No fee
Replace PIN code	No fee	No fee
Block card	No fee	No fee



Payment transactions

Payments

Payments in Swiss francs in Switzerland

Payment order ²³
Inter-account transfer (same client number)
Quick order
Standing order (set up, modify or cancel)
Standing order (execution)
Direct debit authorisation (LSV)
Payment at post office counter
Postal payment declined due to written error on QR bill
Business link (confirmation of receipt of file)

Netbanking and Mobile Netbanking

Free of charge ²⁴
Free of charge
–
Free of charge
Free of charge ²⁴⁺²⁶
–
–
–
CHF 15/order

Paper payment order

CHF 10/payment ²⁴
Free of charge
CHF 1/payment ²⁵
CHF 10
Free of charge ²⁴⁺²⁶
Free of charge ²⁴
Current postage rates
Current postage rates
–

International payment²⁸

SEPA payment order ²³⁺²⁹
SEPA standing order ²³⁺²⁹ (execution)
SEPA direct debit ²³⁺²⁹ (SEPA <i>Direct Debit</i>)
Payment order ²³⁺³⁰
Standing order (set up, modify or cancel)
Standing order (execution)

CHF 1/payment ²⁴⁺²⁷	–
CHF 1/payment ²⁴⁺²⁶⁺²⁷	–
–	CHF 1/direct debit ²⁴⁺²⁶
CHF 5/payment ²⁴ (+ third-party fees)	CHF 20/payment ²⁴
Free of charge	CHF 10/order
CHF 5/payment ²⁴⁺²⁶ (+ third-party fees)	CHF 7/payment ²⁴⁺²⁶ (+ third-party fees)

Additional fees for international payments²⁸

All fees paid by originator of payment

Shared fees

All fees paid by beneficiary

Other fees

SMS alert

Urgent order

Order given by phone, fax or e-mail

Payments with unstructured remittance information

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

QR bill on A4 paper (2 copies)

Research/processing fees of correspondent or intermediary banks.

Netbanking and Mobile Netbanking

The originator of the payment must pay BCGE fees and a flat rate of CHF 20 for third-party fees. If third-party fees are too high, BCGE reserves the right to charge an additional fee. The beneficiary receives the full amount of the payment.

BCGE fees are paid by the originator of the payment. Third-party fees are paid by the beneficiary.

The beneficiary pays all BCGE and third-party fees.

250 SMS/year free of charge; CHF 0.20 for each additional SMS

Surcharge of CHF 25

CHF 30

CHF 30

CHF 15

CHF 0.20/bill (min. 25 bills)

If other banks have research or processing fees, BCGE reserves the right to charge additional fees.



Cheque

Issue of cheques

Banker's cheque

Correspondence cheque

Cancellation of unpaid cheque

Fees

CHF 75 + postage

CHF 2 cheque, min. 50 cheques per order

CHF 50 + any correspondent fees

Value date

–

–

–



Check-up

Check-up

Check-up

CHF 80³¹



Safe deposit boxes

Safe deposit boxes

Rental fee

Forced opening

Keys stored in vault

Category	Volume in litres	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

The rental fee for safe deposit boxes may be deducted from your taxes. Contact your local tax authority for more information.

General terms and conditions

General terms & conditions

Opening and closing accounts

No fees³²

Interest rates

Available at BCGE branches or online at bcge.ch

Bank statements

Monthly

Closing statements

Annual

Withholding tax

35% of gross interest for CHF 200 and above; one closing statement per calendar year

Printing and postage costs³³

- In Switzerland, A Mail: CHF 2.30/mailing
- In Switzerland, B Mail: CHF 2/mailing
- Abroad CHF 2.90/mailing
- Netbanking: free of charge

VAT

Fees and charges that are subject to the value added tax are indicated as + VAT in this brochure. The VAT only applies to clients domiciled in Switzerland and Liechtenstein. Clients domiciled elsewhere are exempt from the VAT.

Fees in foreign currency

Rates and fees are applied in Swiss francs or the equivalent value in foreign currencies, excluding credit cards

BCGE cards and credit cards

Subject to certain conditions

Secure connection to Netbanking platform

- CrontoSign Swiss app: free of charge
 - CrontoSign Swiss optical reader: CHF 55 + VAT
- Contact your adviser for more information

Other fees

Estates

We charge CHF 120/hour + VAT, for inheritance processes.

Min. CHF 180 + VAT

Tasks to monitor the relationship in accordance with external requests

or legal/regulatory requirements³⁴

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

Request for the return of funds (including Twint) CHF 120/hour + VAT, min. CHF 50/case

Blocking clients

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

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

- 1-10 statements: CHF 10 + postage
- 11-20 statements: CHF 20 + postage
- More than 20 statements: CHF 120/hour, min. CHF 50
- Surcharge of CHF 25 if urgent
- For complex cases, the rate for tasks necessary to monitor the relationship apply.

Reminder fees

CHF 30

Mail holding service

CHF 600/year + VAT

Contactless assets

Search fees: CHF 120/hour + VAT, min. CHF 50

Numbered account

CHF 1,000/year + VAT

Domiciliary company

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

Condominium ownership

CHF 240/year

Annual tax statement³⁵

Clients with securities accounts:

- Switzerland: CHF 65³⁵/portfolio in the corresponding securities account + VAT or CHF 65³⁵/client + VAT
- France: CHF 90³⁵⁺³⁶⁺³⁷/client
- Other countries: CHF 90³⁵⁺³⁸/client
- Specific rates for special requests (e.g. partial year, change in currency or language)

Clients without securities accounts:

- France: CHF 20³⁵⁺³⁸/client

Foreign transaction fees

Fees for stock exchange transactions subject to foreign regulations CHF 5

Proof of business relationship

Min. CHF 300 + VAT

Client domiciled outside of Switzerland

CHF12/month³⁵⁺³⁶⁺³⁹, invoiced each quarter

General terms and conditions for commercial instruments

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

- By submitting a documentary collection order to BCGE that is subject to these terms and conditions, you agree to all of these provisions
- These are the minimum terms and conditions, and are applicable to each commercial instrument, unless other terms and conditions apply
- If any additional correspondence is required for payment collection, these fees will be calculated separately
- Other costs (postage, telephone, etc.) and correspondent fees are not included in the collection rate; they are added or deducted depending on whether or not they are paid by the drawer
- Taxes and fees will also be charged for any commercial instruments that are claimed, unpaid or returned unaccepted
- The same fees apply even if bills of exchange, receipts, etc. are delivered without payment
- If the bank collects a commercial instrument (bills of exchange, cheques, receipts, etc.) with the requested amount, the amount is credited to the bank on condition of final payment
- The date that the bank receives the commercial instrument determines the value of the instrument
- The bank declines all responsibility for
 - presenting and lifting, in a timely manner, objections to instruments that are past due or that the drawee fails to cover
 - fluctuations in exchange rates for commercial instruments denominated in a foreign currency
 - the validity of a commercial instrument if its term has been extended or any subsequent consequences
- If the drawer does not object to the commercial instrument, you shall only be informed upon request
- You must, at the bank's first request, provide the bank with duplicates of any commercial instruments that are lost or no longer usable, or immediately request that the commercial instrument be blocked and obtain a replacement
- Collections are executed in accordance with the "Uniform Rules for Collection" issued by the International Chamber of Commerce

Footnotes

- 1 The same conditions apply to City, City + and Privé Aîné accounts, except for the withdrawal limit, which is CHF 50,000/year. Withdrawals above this limit are subject to 31 days' notice. If you fail to comply with this condition, we will debit 2% of the amount exceeding the limit.
- 2 The same conditions apply to Epargne Classic accounts in Swiss francs, but clients with these accounts do not have access to the Avantage service loyalty programme. Interest rates can be consulted at any of our branches.
- 3 Learn more about the terms and conditions at any of our branches or at avantageservice.ch.
- 4 Contact your adviser for more information.
- 5 Special conditions apply if you move to an EU/EFTA country. Please contact your adviser for more information.
- 6 Learn more about the terms and conditions at any of our branches or at avantageservice.ch.
- 7 Any duties or taxes will be levied on top of the listed fees.
- 8 Contact your adviser for more information.
- 9 Except Synchrony funds, BCGE certificates and BCGE shares.
- 10 There may be additional fees for some investment funds (such as entry or counterparty fees).
- 11 Investment fund with Swiss ISIN code.
- 12 For transactions above CHF 1 million, please get in touch with the Bank.
- 13 Grey market, new issues: market price + half of the brokerage fee.
- 14 Contact your adviser for more information on our range of Synchrony funds.
- 15 New cards are no longer issued, with some exceptions.
- 16 Free of charge for clients aged 25 and under.
- 17 Fees and terms and conditions are available at viseca.ch.
- 18 Not valid for cards in EUR/USD.
- 19 Fees and terms and conditions are available at viseca.ch.
- 20 Credit card fees and terms and conditions are available at viseca.ch.
- 21 Personalised design available for an additional fee: CHF 40/year.
- 22 Personalised black and white logo available for an additional fee: CHF 400 one-time fee.
- 23 Also valid for ARS/EFT payment orders.
- 24 From a savings and/or current account: surcharge of CHF 5/ payment or transfer, except for transfers between accounts that are registered under the same client relationship.
- 25 Order from a savings and/or current account: CHF 5/payment.
- 26 A standing order won't be executed if you don't have sufficient funds; more than three failed payments: CHF 5.
- 27 From a BCGE Entreprises account or BCGE Corporate: free of charge.
- 28 Payments to/from outside of Switzerland (in Swiss francs or in a foreign currency) or payments in Switzerland in a foreign currency.
- 29 Single Euro Payments Area (payments in EUR within the SEPA Zone using IBAN details, with the option of sharing costs (SHA).
- 30 BCGE will only make payments to EU/EFTA countries if you provide IBAN and BIC details.
- 31 Clients who are below the age of 25 and clients with two Avantage service bonuses, a BCGE Funds Savings Plan with assets of at least CHF 5,000, a Pension Plund Savings Plan, a Best of/Best of Genesis management mandate, a mortgage loan, or who have had their wealth management or pension situation assessed by our experts do not have to pay this fee.
- 32 A flat fee may be charged for complex relationships. Please contact your adviser for more information.
- 33 Clients will be charged for non-standard postage (on top of administration fees).
- 34 Including assessment, research, updating or providing documents, seizure, custody, criminal or administrative proceedings, fees for tax reporting outside of Switzerland and fees related to regulatory measures.
- 35 No fee for clients who have a Best of mandate (or who benefit from a flat fee) that is in effect on the fee payment date and young people under 25.
- 36 Clients who only hold an Epargne 3 or a vested benefits account do not have to pay this fee.
- 37 Clients who only have a Pension Fund Savings Plan account pay the same fees as clients without securities accounts.
- 38 Generated automatically or upon request, if available, depending on your country of tax residence. Please contact your adviser for more information.
- 39 No fee for clients with a mortgage loan.

Banque Cantonale de Genève

Telephone: +41 (0) 58 211 21 00

E-mail: info@bcge.ch

Website: bcge.ch

21 branches in Geneva

Head Office
Quai de l'Ile 17
1204 Geneva

Wealth Management

Quai de l'Ile 17
1204 Geneva

Lintheschergasse 19
8001 Zurich

Avenue de la Gare 50
1003 Lausanne

Aeschengraben 10
4051 Basel

