

Banking accounts and services

Fees and conditions
as of 1 January 2026

General Information

Your adviser is available to provide you with any additional information on our services and fees.

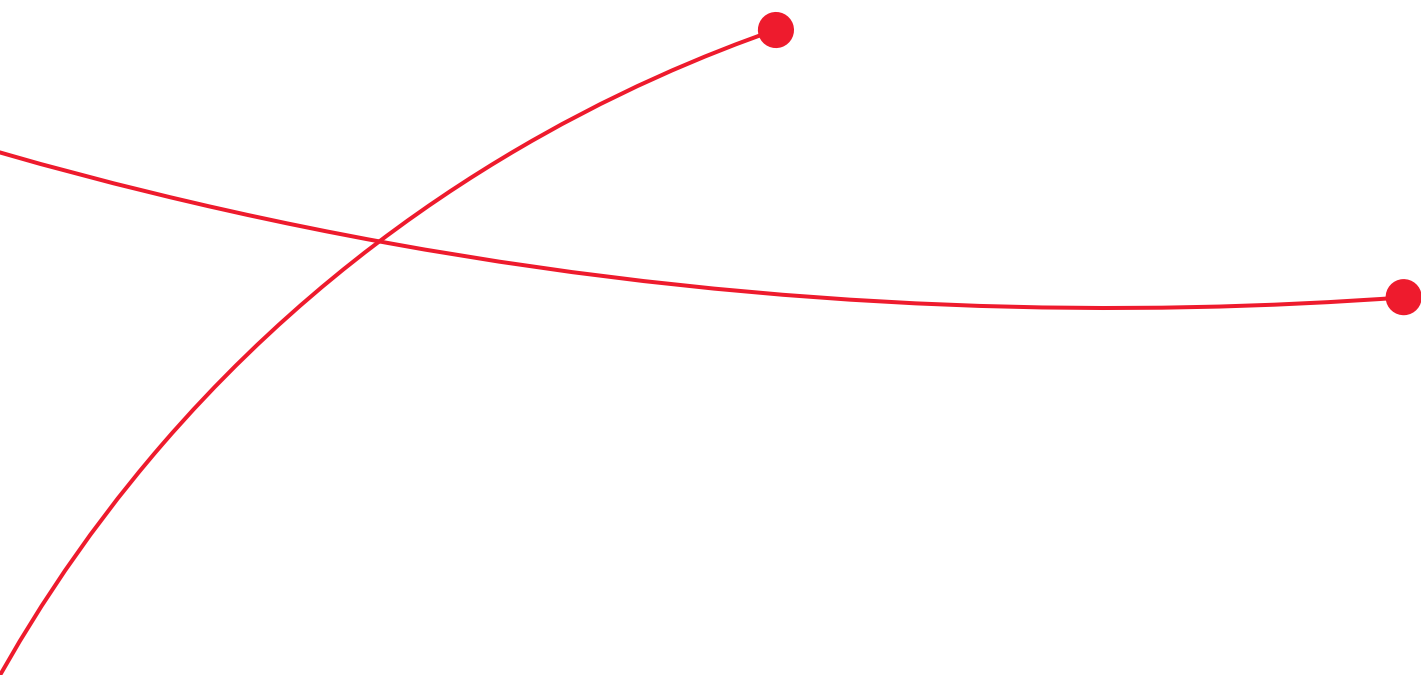
The Bank reserves the right to change the terms and conditions of its services based on the economic environment and market developments.

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

Additional information on BCGE products and services is available on the bcge.ch/en website.

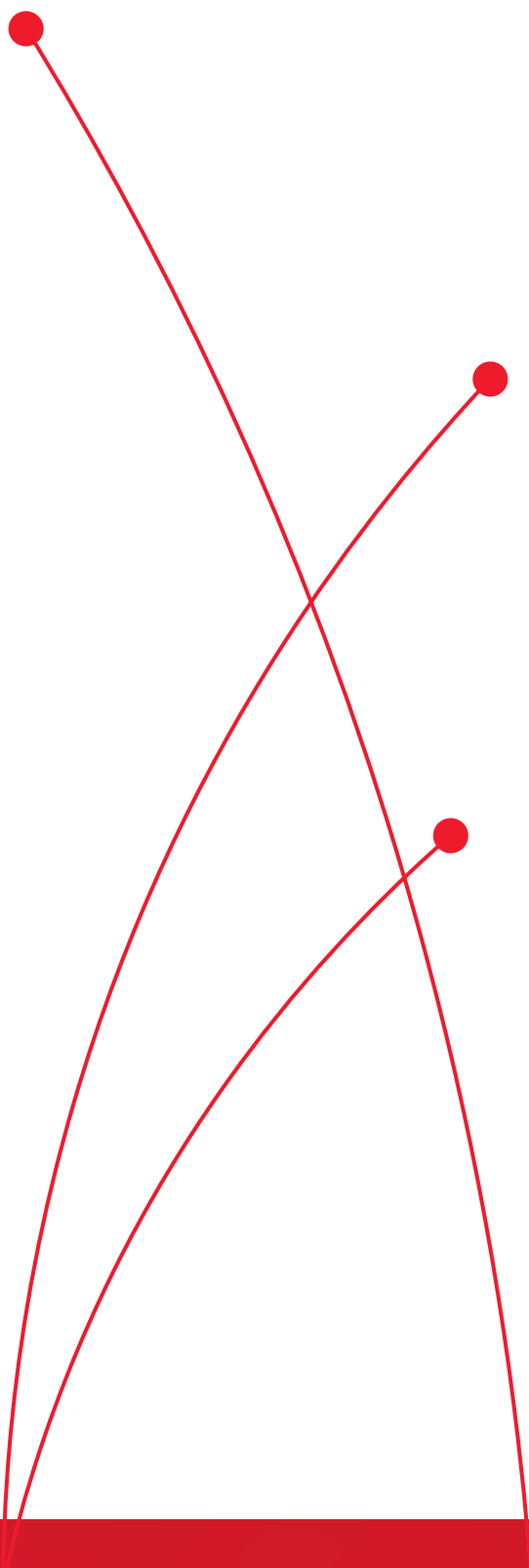
Fees will be invoiced to you periodically and are payable for the entire invoicing period.

The general terms and conditions are available in the appendix (pp. 36-37).



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Private accounts

BCGE Privé

	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 CHF account • 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 4/month	No fee	CHF 4/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) the sum of all fees and interest at closing is ≥ CHF 200 	<ul style="list-style-type: none"> • Annual • Quarterly if 1) the closing balance is negative or 2) the sum of all fees and interest at closing is ≥ CHF 200 	–
Additional services	<ul style="list-style-type: none"> • Netbanking and e-Safe: no fee • BCGE Debit Mastercard • BCGE Credit card or PrePaid card 	<ul style="list-style-type: none"> • Netbanking and e-Safe: no fee • Stu Debit Mastercard: no fee • Silver credit card: no fee • no fee for primary card • Non-banking services: many special offers from our partners and welcome gift (more info at bcge.ch/en/jeunes) 	–
Correction fees	CHF 20/incident	–	–



BCGE Privé account

The essential account for your salary or other income and to manage your daily banking operations. It includes many useful banking services for your day-to-day management.

Savings accounts



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		<ul style="list-style-type: none"> Account to put money aside for a child until they turn 18 	<ul style="list-style-type: none"> 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
Withdrawal limit	CHF 20,000/month 31 days' notice for larger amounts	Equivalent of CHF 20,000/month 31 days' notice for larger amounts	CHF 20,000/month 31 days' notice for larger amounts	CHF 20,000/month 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 Loyalty programme 	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 	<ul style="list-style-type: none"> Netbanking account: free of charge (view and make transfers) e-Safe access: free of charge
Notes	Surcharge of CHF 5 on top of the standard rate for payments made from this account. Some exceptions apply (see p. 32 for more details)	Surcharge of CHF 5 on top of the standard rate for payments made from this account. Some exceptions apply (see p. 32 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. 32 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. 32 for more details)



BCGE Epargne account

The ideal account to build up savings for your medium and long-term goals. Earn up to six interest bonuses on your savings account, thanks to our Boost loyalty programme.

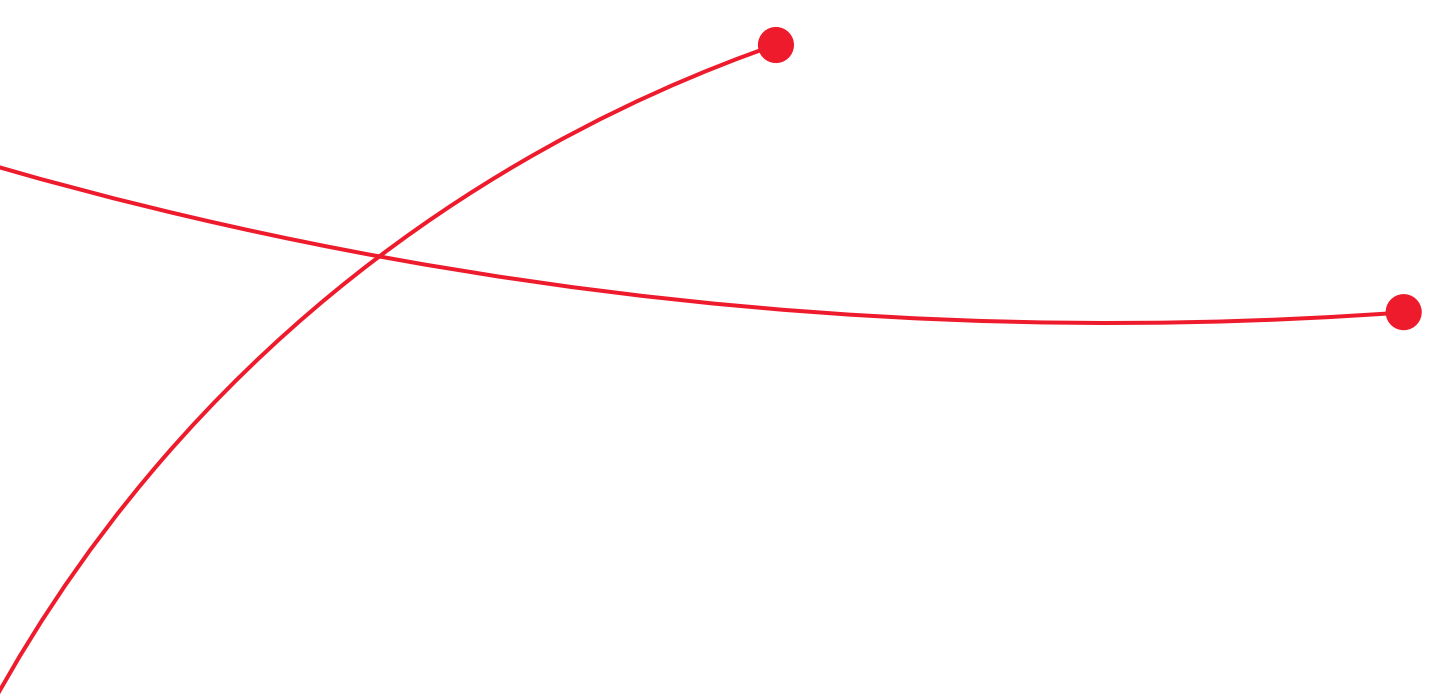
Medium-term notes

Medium-term notes

Medium-term notes issued by Banque Cantonale de Genève

Subject to a withholding tax of 35%

Holding limits	<ul style="list-style-type: none">• Minimum amount of CHF 5,000, then by tranches of CHF 1,000• Maximum amount of CHF 1,000,000
Basic fee	No fee
Interest rate	See bcge.ch/en/obligations-caisse
Term to maturity	2 to 10 years



Term deposits

Term deposits

As term deposits are set up for a fixed term, the funds may not be withdrawn early. In some cases, the bank may grant an exception and allow funds to be withdrawn before the maturity date.

If you withdraw the funds early, you will have to pay 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 deposits

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 each fiduciary transaction• 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, the BCGE fee of CHF 700 + VAT will be charged in addition to any fees charged by our correspondents		

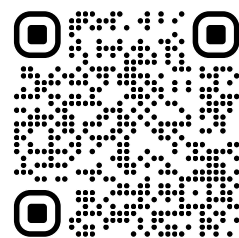
Metal accounts

Metal accounts

Metal accounts (not subject to VAT)

Basic fee	0.6%/year
Minimum fee	CHF 100/year
Invoicing	Quarterly

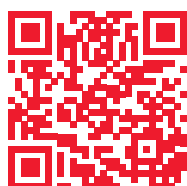
Your pension,
our expertise



Pension accounts

Pension planning

	Epargne 3 account (Pillar 3a)	Pension fund savings plan (Pillar 3a)
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 ³ to boost Pillar 3a savings
Currency	CHF	CHF
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 ⁴	<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 payment⁴
Account maintenance fee	None	–
Administration fee	–	None
Brokerage fee	–	None



Pension products

Whether you're looking to shore up your pension assets, optimise your taxes, secure your family's future or plan your estate, we have a full range of pension products and services to meet your needs.

Pension accounts

Pension planning

	Epargne 3 account (Pillar 3a)	Pension fund savings plan
Printing and postage costs	See general conditions	None
Handling fee for overpayments or wrong payments in a given year	CHF 20	–
Withdrawal fees to purchase a home or repay a mortgage	CHF 50	–
Account closing fee	<ul style="list-style-type: none"> 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 	1st year: CHF 200 2nd year: CHF 100 3rd year and beyond: free of charge
External securities transfer	–	Not authorised
Investment limit	–	None
Swapping fund units held in the 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
Changing investment funds for automatic investments	–	Free of charge
Succession fees (including closing fees)	CHF 120	–
Financial and tax statement	<ul style="list-style-type: none"> Annual financial statement and tax statement: free of charge Preparation of bank certificates or other documents: CHF 120/hour (min. CHF 50) 	<ul style="list-style-type: none"> Annual financial statement and tax statement: free of charge Preparation of bank certificates or other documents: CHF 120/hour (min. CHF 50)
Additional services	<ul style="list-style-type: none"> 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 Boost loyalty programme⁵ 	Bonus interest on your BCGE Epargne account, thanks to the Boost loyalty programme ⁵
Notes	<ul style="list-style-type: none"> 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 invested within the framework of the 3rd pillar scheme 	–

Pension accounts

Pension planning

Vested benefits account

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
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 ⁴
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 the capital is invested in Synchrony LPP Funds: CHF 60
Succession 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 Synchrony LPP Funds ³ . No commission is charged on the issue or redemption of Synchrony fund units
Swapping fund units held in securities account	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

1816 securities account (Online Trading 1816)

Clients	Individuals and businesses							
Description	Securities account linked to the 1816 trading platform so that you can manage your own portfolio online							
Currency of the accounts linked to the securities account	CHF and certain foreign currencies							
Custody fees	<ul style="list-style-type: none"> • BCGE shares: no fee • Synchrony Funds and BCGE Certificates: 0.1% of assets under management + VAT, maximum fee of CHF 60/quarter + VAT • Other: 0.1% of assets under management + VAT, minimum fee of CHF 20/quarter + VAT, maximum fee of CHF 60/quarter + VAT 							
Invoicing	Quarterly							
Transfer of external securities	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 news 							
Brokerage fees	Transactions entered online are invoiced per transaction ⁶							
	Tranches	Shares/bonds/warrants/ETFs ⁷					Unlisted investment funds ⁷⁺⁸⁺⁹	
		SIX Swiss Exchange, excluding structured products and warrants	SIX Swiss Exchange, structured products and warrants	Markets in Europe and North America	Markets in Asia and Oceania	Euromarket bonds	Swiss ¹⁰	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 40	CHF 45
	From CHF 2,001	CHF 30	CHF 30	CHF 35	CHF 45	CHF 50	CHF 50	CHF 55
	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 225	CHF 250
	From CHF 50,001	CHF 190	CHF 190	CHF 190	CHF 190	CHF 250	CHF 350	CHF 500
	From CHF 100,001	CHF 250	CHF 250	CHF 250	CHF 250	CHF 350	CHF 700	CHF 850
Free of charge: BCGE shares, Synchrony Funds (see exceptions in the comments) and BCGE certificates								
Notes	<ul style="list-style-type: none"> • 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 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 • No Lombard loan limit 							

Client-managed portfolios

Securities accounts

Standard securities account

Clients	Individuals and businesses						
Description	Securities account for wealth accumulation and management						
Currency of the accounts linked to the securities account	CHF and major foreign currencies						
Custody fees	<ul style="list-style-type: none"> Basic fee: 0.3%/year of the value of a standard securities account + VAT Minimum fees: <ul style="list-style-type: none"> CHF 100 p.a./custody account + VAT CHF 40 p.a./custody account without position + VAT CHF 25 p.a./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 physical precious metals, min. CHF 100 + VAT – 0.05%/year for numbered custody accounts, min. CHF 200 + VAT – CHF 25/insurance policy + VAT, except for pledged insurance policies – Segregated custody account: 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 – Deposited at BCGE: CHF 120/line + VAT – Other custodians: CHF 200/line + VAT Precious metals – 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 						
Brokerage fees (except for Synchrony funds)	Fees ⁶						
	Tranches	Money market funds ⁶⁺⁹		Bonds and other similar securities	Bond funds ⁶⁺⁹	Equities, structured products, warrants, equity investment funds, asset allocation funds, other funds ⁶⁺⁹	
				In CHF ¹¹ and foreign currencies		Swiss market	European and North American markets
	Up to CHF 50,000	0.40%	0.80%	0.80%	1.10%	1.80%	2.00%
	From CHF 50,001	0.35%	0.70%	0.70%	1.00%	1.65%	1.85%
	From CHF 100,001	0.30%	0.50%	0.50%	0.80%	1.45%	1.65%
	From CHF 250,001	0.25%	0.40%	0.40%	0.60%	1.20%	1.40%
	From CHF 500,001	0.20%	0.30%	0.30%	0.40%	0.80%	1.00%
	Minimum	CHF 80	CHF 100	CHF 100	CHF 80	CHF 120	CHF 120
No fee BCGE shares and BCGE certificates							

Investment amount Bond funds

Equity, real estate and asset allocation funds

Brokerage fees for Synchrony funds	Up to CHF 50,000	0.40%	0.55%
	From CHF 50,001	0.35%	0.50%
	From CHF 100,001	0.25%	0.40%
	From CHF 250,001	0.20%	0.30%
	From CHF 500,001	No fee	No fee
	Minimum	CHF 10	CHF 10

Notes

- Surcharge of CHF 5 on top of the standard rate for payments made from this account. Some exceptions apply (see p. 32 for more details)
- Negative balances are subject to our lending rates, which you can consult at [bcege.ch](https://www.bcege.ch)

Investment fund savings accounts

Investment fund savings accounts

BCGE Fund Savings Plan

Clients	Individuals
Description	Investment plan with automatic monthly investments in up to two Synchrony funds ¹²
Currency	CHF, EUR, USD
Administration fee	0.15%/year + VAT
Issue or repurchase of fund units	Synchrony Funds: no fees
Deposit conditions	<ul style="list-style-type: none"> • Initial deposit: min. CHF 100: (CHF 50 for individuals under 18) • Monthly deposit: min. CHF 100: (CHF 50 for individuals under 18) • Possibility of making extraordinary deposits
Investment conditions	Your savings will automatically be invested in the investment fund of your choice ¹²
Transfer of external securities	Not authorised
Withdrawals/closing fees	<ul style="list-style-type: none"> • 1st year: CHF 200/action + VAT • 2nd year: CHF 100/action + 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 onwards: 1st change free of charge; additional changes: CHF 200/change
Changing investment funds for automatic investment	Free of charge
Additional services	Tax statement (see rates on page 36)

Private and business accounts



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 when renting a property
Currency	Available in various currencies; only certain currencies available for BCGE Entreprises accounts (page 22) and BCGE Privé accounts (page 5)	CHF
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 Express fee (≤1 working day: CHF 50)
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

Business accounts

Businesses

	Capital payment account	BCGE Entreprises	BCGE Corporate
Clients	Businesses	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 for day-to-day transactions	Sight account for 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
Account opening	<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) Fee for issuing proof of capital: min. CHF 50 Fee for changes in capital: CHF 100 for each new proof of capital 	Free of charge	Free of charge
Account maintenance fee	No fees	CHF 24/quarter	CHF 28/quarter
Transaction fee	–	No fees	No fees
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: no fee Business link: no fee Multibanking: CHF 10/month Debit card Credit cards 	<ul style="list-style-type: none"> Netbanking: free of charge Business link: free of charge Multibanking: free of charge Debit card Credit cards
Notes	<ul style="list-style-type: none"> Contact your adviser for more information on the capital deposit certificate No credit interest 	No credit interest	Tiered preferential interest rates. Please contact your adviser for more information.

BCGE Horizon Entreprises – 1 month	BCGE Horizon Entreprises – 3 months	BCGE Horizon Entreprises – 6 months
Businesses, self-employed people, people with liberal professions, associations, co-ownership associations	Businesses, self-employed people, people with liberal professions, associations, co-ownership associations	Businesses, self-employed people, people with liberal professions, associations, co-ownership associations
Cash reserve account with 1 month's notice for withdrawals	Cash reserve account with 3 months' notice for withdrawals	Cash reserve account with 6 months' notice for withdrawals
CHF, EUR, USD	CHF, EUR, USD	CHF, EUR, USD
Free of charge	Free of charge	Free of charge
No fees	No fees	No fees
CHF 0.50/transaction entry	CHF 0.50/transaction entry	CHF 0.50/transaction entry
<ul style="list-style-type: none"> CHF, EUR, USD: 50,000/year 31 days' notice for larger amounts 	<ul style="list-style-type: none"> CHF, EUR, USD: 50,000/year 91 days' notice for larger amounts 	<ul style="list-style-type: none"> CHF, EUR, USD: 50,000/year 181 days' notice for larger amounts
<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 	<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 	<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
–	–	–
<ul style="list-style-type: none"> Annual Quarterly if 1) the closing balance is negative or 2) the sum of all fees and interest at closing is ≥ CHF 200 	<ul style="list-style-type: none"> Annual Quarterly if 1) the closing balance is negative or 2) the sum of all fees and interest at closing is ≥ CHF 200 	<ul style="list-style-type: none"> Annual Quarterly if 1) the closing balance is negative or 2) the sum of all fees and interest at closing is ≥ CHF 200
<ul style="list-style-type: none"> One closing statement per calendar year: 35% of gross interest from CHF 200 Multiple closing statements per calendar year: 35% of gross interest 	<ul style="list-style-type: none"> One closing statement per calendar year: 35% of gross interest from CHF 200 Multiple closing statements per calendar year: 35% of gross interest 	<ul style="list-style-type: none"> One closing statement per calendar year: 35% of gross interest from CHF 200 Multiple closing statements per calendar year: 35% of gross interest
<ul style="list-style-type: none"> Netbanking: free of charge Business link: free of charge 	<ul style="list-style-type: none"> Netbanking: free of charge Business link: free of charge 	<ul style="list-style-type: none"> Netbanking: free of charge Business link: free of charge
Preferential interest rates	Preferential interest rates	Preferential interest rates

Cards and transactions in our branches

Cards

BCGE/Stu Debit Mastercard			BCGE Card ¹³	Deposit card for businesses
Annual fee		CHF 50 ¹⁴	CHF 20 ¹⁴	CHF 20
Replacement card (if your card is lost, stolen, destroyed or damaged)		CHF 20	CHF 10	–
Permanent card blocking fee		CHF 30	<ul style="list-style-type: none">CHF 30CHF 5 by Netbanking	–
Temporary card blocking fee		<ul style="list-style-type: none">Free of charge with One applicationCHF 30 by Netbanking	–	
Fee to replace PIN code		CHF 10	CHF 10	–
Shipment by courier		Service provider fee	Current postage rates	–
Withdrawals at BCGE and other cantonal bank ATMs	CHF, EUR	No fees	No fees (only BCGE ATMs)	–
Withdrawals at other banks’ ATMs	In Switzerland (CHF, EUR)	<ul style="list-style-type: none">CHF: CHF 2EUR: equivalent amount of CHF 4/withdrawal	–	
	Abroad	CHF 5/withdrawal	–	
Cash deposits at BCGE ATMs (CHF, EUR)		Free of charge		
Daily ATM withdrawal limit	In Switzerland and Europe	CHF 5,000	Up to CHF 5,000 (only at BCGE ATMs)	–
	Outside Europe		–	
Payment	In Switzerland	Free of charge	–	
	Abroad	1.25%/Amount, min. CHF 1 (up to 25 years old), excluding special conditions 0.75% of the amount, min CHF 0.50)	–	

Transactions in our branches

Withdrawal (CHF, EUR)	<ul style="list-style-type: none"> CHF 5/withdrawal Private clients: for Epargne accounts, from the 6th annual withdrawal CHF 10/withdrawal with 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 by 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 amount¹⁴ At one of our branches: 2% of amount¹⁴
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 individuals¹⁵

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 20,000	Max. CHF 20,000

Cards

Annual fee for your main credit card	<ul style="list-style-type: none">CHF 100Free up to 25 years old	CHF/EUR/USD 200	CHF/EUR/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 ¹⁶

Silver card (Mastercard or Visa)

Gold card (Mastercard or Visa)

Platinum card (Visa)

Cash withdrawals

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 of 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

Paper invoice	<ul style="list-style-type: none"> CHF/EUR/USD 2/invoice Free of charge with the One app 		Free of charge
Late payment handling fee	CHF 20/invoice	CHF 20, EUR/USD 15/invoice	
Gambling fee	4% of amount, min. CHF 10 in Switzerland and abroad (excluding Swisslos/Loterie Romande)		–

Services

Online management tool	One app and viseca.ch website
Mobile payments	Learn more at viseca.ch
Surprise bonus scheme and insurance coverage	Learn more at surprise.ch and at viseca.ch

Prepaid cards for individuals¹⁵

Mastercard

Viseca Mastercard PrePaid

Clients	From 12 years old
Description	<ul style="list-style-type: none">Accepted everywhere as a credit card, for in-store and online purchasesAllows complete control over your budget, ideal for young peopleMobile payments
Currency	CHF, EUR, USD
Top-up limit	<ul style="list-style-type: none">Min. CHF/EUR/USD 100Max. CHF/EUR/USD 10,000 (CHF/EUR/USD 3,000 for under 30s)
Spending limit	CHF/EUR/USD 3,000/month

Cards

Annual fee	<ul style="list-style-type: none">CHF/EUR/USD 25Free up to 25 years old
Fee to replace card worldwide	CHF/EUR/USD 20
Express card delivery	–
Top-up fees	1% of amount(CHF 5, EUR/USD 3)
Card blocking fee	CHF/EUR/USD 10
Fee to replace PIN code	CHF/EUR/USD 10

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

Cash withdrawals

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

Viseca Mastercard PrePaid

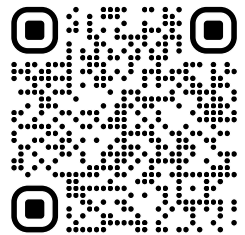
Other fees

Paper invoice	<ul style="list-style-type: none">• CHF/EUR/USD 2/invoice• Free of charge with the One app
Refund of card balance	CHF/EUR/USD 20

Services

Online management tool	One app and viseca.ch website
Insurance coverage	More details on viseca.ch

Your business, our expertise



Credit cards for businesses¹⁷

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
Virtual credentials		No fee	No fee for CHF cards
Payments in foreign currencies		1.5%	1%
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
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

	Netbanking and Mobile Netbanking	Paper payment order
Your payment order ¹⁸	Free of charge ¹⁹	CHF 10/payment ¹⁹
Inter-account transfer (same client number)	Free of charge	Free of charge
Quick order	–	CHF 1/payment ²⁰
Standing order (set up, modify or cancel)	Free of charge	CHF 10
Standing order (execution)	Free of charge ¹⁹⁺²¹	Free of charge ¹⁹⁺²¹
Direct debit authorisation (LSV)	–	Free of charge ¹⁹
Payment at post office counter	–	Current postage rates
Postal payment declined due to written error on QR bill	–	Current postage rates
Business link (confirmation of receipt of file)	CHF 15/order	–

International payments²³

SEPA payment order ¹⁸⁺²⁴	CHF 1/payment ¹⁹⁺²²	–
SEPA standing order (execution) ¹⁸⁺²⁴	CHF 1/payment ¹⁹⁺²¹⁺²²	–
SEPA direct debit ¹⁸⁺²⁴ (SEPA Direct Debit)	–	CHF 1/direct debit ¹⁹⁺²¹⁺²²
Payment order ¹⁸⁺²⁵	CHF 5/payment ¹⁹ (+ third-party fees)	CHF 20/payment ¹⁹
Standing order (set up, modify or cancel)	Free of charge	CHF 10/order
Standing order (execution)	CHF 5/payment ¹⁹⁺²¹ (+ third-party fees)	CHF 7/payment ¹⁹⁺²¹ (+ third-party fees)

Additional fees for international payments²³

Netbanking and Mobile Netbanking

All fees paid by originator of payment	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
Shared fees	BCGE fees are paid by the originator of the payment. Third-party fees are paid by the beneficiary
All fees paid by beneficiary	The beneficiary pays all BCGE and third-party fees

Other fees

SMS alert	250 SMS/year free of charge; CHF 0.20 for each additional SMS
Urgent order	Surcharge of CHF 25
Order given by phone, fax or e-mail	CHF 30
Payments with unstructured remittance information	CHF 30
Confirmation of execution of payment by phone, fax or e-mail	CHF 15
QR bill on A4 paper (2 copies)	CHF 0.20/bill (min. 25 bills)
Research/processing fees of correspondent or intermediary banks	If other banks have research or processing fees, BCGE reserves the right to charge additional fees

Cheques

Cheque

Issue of cheques

	Fees
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

Safe deposit boxes

Safe deposit boxes

	Category	Volume in litres	Annual fee (excluding VAT)
Rental fee	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
Forced opening	–	–	CHF 1,000
Keys stored in vault	–	–	CHF 200
Notes	<ul style="list-style-type: none">• Intervention fee of CHF 120/hour if automated safety deposit box is used improperly (e.g. if safe deposit box is overloaded, if objects are sticking out or if key/card is lost)• You will have to pay VAT regardless of where you live. 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 and conditions

Opening and closing accounts

No fees²⁶

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 mailing costs³³

- In Switzerland, A Mail: CHF 2.20/mailing
- In Switzerland, B Mail: CHF 2/mailing
- Registered mail within Switzerland CHF 7/letter
- Outside of Switzerland: CHF 2.90/letter
- Registered mail outside of Switzerland CHF 15/letter
- 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, excluding special cases

Fees in foreign currency

Rates and fees are charged in CHF or the equivalent value in foreign currency, 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, min. CHF 180 + VAT for inheritance processes

Tasks to monitor the relationship in accordance with external requests or legal/regulatory requirements²⁸

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 necessary tasks to monitor the relationship applies

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 statement³²

Clients with securities accounts:

- Switzerland: CHF 65²⁹/portfolio in the corresponding securities account + VAT, CHF 65²⁹/client + VAT
- France: CHF 90²⁹⁺³⁰⁺³¹/client
- Other countries: CHF 90²⁹⁺³⁰/client
- Specific rates for special requests (e.g. partial year, change in currency or language)

Clients without securities accounts:

- France: CHF 20²⁹⁺³⁰/client

Additional fees

CHF 15/statement + VAT if requested outside of ordinary period, for multiple copies or for QR-bills

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 Switzerland³³⁺³⁰⁺³³

- Bordering countries (Germany, Austria, France, Italy and Liechtenstein): CHF 14/month, quarterly billing
- Other countries: CHF 18/month, quarterly billing

General terms and conditions for commercial instruments

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

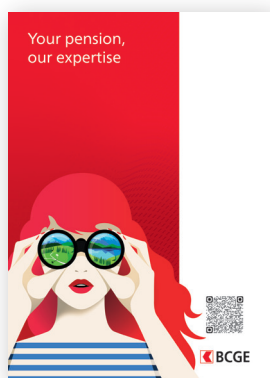
- By submitting a documentary collection order to BCGE that is subject to these terms and conditions, you agree to all of these provisions
- These are the minimum terms and conditions, and are applicable to each commercial instrument, unless other terms and conditions apply
- If any additional correspondence 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
- If bills of exchange, receipts, etc. are delivered without value, the same fees will be charged as if they had been collected
- 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, including if the amount is due to the bank itself
- The date of receipt of the commercial paper at the bank counter handling the account is decisive for the determination of the value
- No responsibility is accepted 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
- Commercial papers that are free of charge will only be notified at the express request of the assignor
- 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

References

- 1 The same conditions apply to City, City + and Privé Aîné accounts, except for the withdrawal limit, which is CHF 20,000/year. Withdrawals above this limit are subject to 31 days' notice. If you fail to comply with these conditions, we will debit 2% of the amount exceeding the limit
- 2 Same conditions for Epargne Classic accounts in CHF, excluding access to the Boost. Visit one of our branches for interest rates
- 3 Contact your adviser for more information
- 4 Special conditions apply if you move to an EU/EFTA country. Please contact your adviser for more information
- 5 Find out more about our terms and conditions by visiting one of our branches or go to [bcge.ch/en/ Boost](https://bcge.ch/en/Boost)
- 6 Any duties or taxes will be levied on top of the listed fees
- 7 Contact your adviser for more information
- 8 Except Synchrony funds, BCGE certificates and BCGE shares
- 9 There may be additional fees for some investment funds (such as entry or counterparty fees)
- 10 Investment fund with Swiss ISIN code
- 11 Grey market, new issues: market price + half of the brokerage fee
- 12 Contact your adviser for more information on our range of Synchrony funds
- 13 New cards are no longer issued, with some exceptions
- 14 Free of charge for clients aged 25 and under
- 15 Fees and terms and conditions are available at viseca.ch
- 16 Not valid for cards in EUR/USD
- 17 Credit card fees and terms and conditions are available at viseca.ch
- 18 Also valid for ARS/EFT payment orders
- 19 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
- 20 Order from a savings and/or current account: CHF 5/payment
- 21 A standing order won't be executed if you don't have sufficient funds; more than three failed payments: CHF 5
- 22 From a BCGE Entreprises account BCGE Corporate: free of charge
- 23 Payments to/from outside of Switzerland (in Swiss francs or in a foreign currency) or payments in Switzerland in a foreign currency
- 24 Single Euro Payments Area (payments in EUR within the SEPA Zone with IBAN details and the option of sharing charges (SHA))
- 25 BCGE will only make payments to EU/EFTA countries if you provide IBAN and BIC details
- 26 A flat fee may be charged for complex relationships. Please contact your adviser for more information
- 27 Clients will be charged for non-standard postage (on top of administration fees)
- 28 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
- 29 Clients who have a Best of, Optimum or Exclusive mandate (or who benefit from a flat fee) that is in effect on the fee payment date and young people up to the age of 25 do not have to pay this fee
- 30 Clients who only hold an Epargne 3 or a vested benefits account do not have to pay this fee
- 31 Clients who only have a Pension Fund Savings Plan account pay the same fees as clients without securities accounts
- 32 Generated automatically or upon request, if available, depending on your country of tax residence. Please contact your adviser for more information
- 33 No fee for clients with a mortgage loan

Our solutions

We strive to fulfil the dreams of others
Our mission is to offer high-quality financial solutions and services to our clients, Geneva and the entire region at every step of their journey while deploying responsible management practices.



Pension planning

Make up for gaps in your pension savings with our range of pension products and services.



Best of management mandate

You deserve an asset management approach that is professional, diversified and delivers strong performances.



Youth products and services

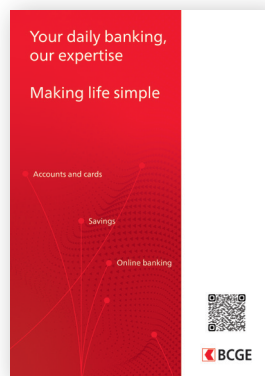
Pay no fees for accounts and cards and enjoy exclusive advantages!



Duo offer

1 debit card + 1 credit card: with this duo, making payments is simple, advantageous, practical and secure.





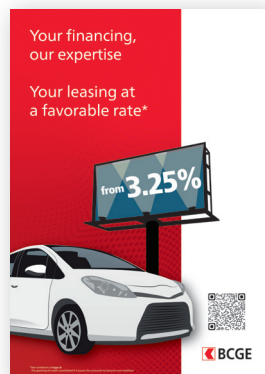
Savings

Set money aside to work towards your goals and be prepared for unforeseen expenses.



Mortgage loan

Mortgage solutions to build, purchase or renovate your real estate property.



Leasing

A simple way to have access to a car without purchasing it immediately – plus you have the option of switching cars regularly.



Online trading

Take charge of your investments on the stock market.



Multibanking

Multibanking allows you to streamline your transactions with multiple banks on a single platform.



ForXchange

Carry out stock exchange transactions on a modern, flexible platform.



Capital goods leasing

Get financing to purchase new equipment for your company – no initial capital expenditure required.





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