



Current rates¹ as from:

23.10.2024

Type of account	Interest rate	Interest limit
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1. Private accounts

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

2. Savings accounts

BCGE Epargne ³	0.50 % ⁹	up to 2.50 % with the Avantage service ⁴ loyalty programme bonus	CHF	300,000
Epargne Classic EUR ²	0.75 %		EUR	500,000
Epargne Classic USD ²	0.75 %		USD	500,000
Epargne Classic CNY ²	0.75 %		CNY	4,000,000
Epargne Classic GBP ²	0.75 %		GBP	500,000
Epargne Jeunesse CHF ³	1.00 % ⁷		CHF	100,000
Epargne Jeunesse EUR ²	1.00 % ¹⁰		EUR	100,000
Epargne Jeunesse USD ²	1.25 % ¹⁰		USD	100,000
Start'Ep CHF ³	1.00 % ⁷		CHF	100,000
Start'Ep EUR ²	1.00 % ¹⁰		EUR	100,000
Start'Ep USD ²	1.25 % ¹⁰		USD	100,000
BCGE Garantie loyer	0.50 % ⁹		CHF	300,000

3. Pension planning accounts

Epargne 3 (3 rd pillar)	0.65 %	exempt from withholding tax	no limit
Vested benefits (2 nd pillar)	0.25 %	exempt from withholding tax	no limit

4. Company accounts

	Amount	0 - 500.000	500.000 - 2 million	above	
BCGE Entreprises CHF ^{5/6}		0.00 %	0.00 %	0.00 %	no limit
BCGE Entreprises EUR ^{2/6}		0.00 %	1.50 %	0.00 %	no limit
BCGE Entreprises USD ^{2/6}		0.05 %	3.10 %	0.05 %	no limit
BCGE Entreprises CNY ²		0.50 %	0.50 %	0.50 %	CNY 6,500,000
BCGE Trésorerie CHF ³		0.25 %			CHF 500'000
BCGE Trésorerie EUR ²		0.50 %			EUR 500'000
BCGE Trésorerie USD ²		0.75 %			USD 500'000

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

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

³ Overdraft rate: 11.5%

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

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

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

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

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

⁹ Up to CHF 15,000. From CHF 15,001 to CHF 30,000: 0.30%. From CHF 30,001 to CHF 300,000: 0.20%. Higher amounts : 0.00%

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