

Regulations



BCGE Avantage service is a loyalty programme, linked to a BCGE Epargne account, the effect of which is to increase the remuneration on that account. Clients fulfilling the conditions are automatically part of the BCGE Avantage service loyalty programme, with no obligation.

Art. 1 – Scope

Only natural persons, in an individual or maximum two person joint/collective relationship, holding a BCGE Epargne account, can benefit from the advantages associated with the BCGE Avantage service loyalty programme. Legal persons, partnerships with quasi-corporate status and communities of persons are excluded from the scope of the programme.

Art. 2 – Account concerned

The BCGE Avantage service loyalty programme is subject to holding a BCGE Epargne account, the conditions of which are set out in the documentation and brochures available to Clients in the Bank's branches and on the Bank's website.

Art. 3 – Conditions for granting a bonus

If one or more of the following conditions are met during the reference period corresponding to the calendar year ending on 31 December (or 26 December for a net contribution), the interest on the BCGE Epargne account concerned will increase.

3.1.a. A net contribution of more than CHF 1, between 1 January and 26 December, to the BCGE Epargne account concerned (without taking into account the interest generated by this same account) coupled with holding a BCGE Epargne 3 account with a minimum value of CHF 10,000 and/or at least 100 Synchrony Funds units, results in the granting of a full bonus for the reference year; for the first year, the full bonus is granted if the conditions related to the Epargne 3 account and/or to the 100 Synchrony Funds units are fulfilled before 29 June.

The eligible Synchrony Funds are as follows:

Equities:

- Synchrony (CH) World Equity (CHF)
Security number: 4263004

Asset allocation

- Synchrony (CH) Defensive (CHF)
Security number: 1822141
- Synchrony (CH) Balanced (CHF)
Security number: 277239
- Synchrony (CH) Balanced (EUR)
Security number: 2482999
- Synchrony (CH) Dynamic (CHF)
Security number: 4262988
- Synchrony (CH) Guardian (CHF)
Security number: 39875014

b. If the account in question belongs jointly to two co-account holders and each of them individually holds an Epargne 3 account (with a minimum value of CHF 10,000), only one full bonus will be awarded.

c. In order for the bonus to be granted on the basis of the holding of at least 100 eligible units of Synchrony funds, the account holder(s) concerned and the holder(s) of the units of Synchrony funds must be strictly identical. For example, if the account holder concerned is at the same time a joint holder with another person of at least 100 eligible units of Synchrony funds (or vice versa), no bonus is granted.

d. In the absence of an Epargne 3 account or at least 100 Synchrony Funds units held with BCGE, the bonus granted represents half of the bonus paid in the case described above.

3.2. If the account holder(s) also hold(s) a custody account at BCGE with at least 40 BCGE shares, a full bonus is granted for the reference year. For the first year, the bonus is applied to the full reference year, prorata temporis, if the 40 BCGE shares were subscribed before 29 June.

For the bonus to be granted, the account holder(s) concerned and the holder(s) of the securities custody account containing at least 40 BCGE shares must be strictly identical. For example, if the holder of the account concerned is at the same time a joint holder with another person of the securities deposit account containing at least 40 BCGE shares (or vice versa), no bonus is granted.

3.3. If the account holder(s) has(have) a Best of management mandate with a minimum value of CHF 50,000 with the BCGE, the Bank will grant a full bonus. For the first year, the bonus is applied to the full reference year, prorata temporis, if the mandate was concluded before 29 June (provided that at least CHF 50,000 was credited to the custody account before 29 June).

For the bonus to be granted, the account holder(s) concerned and the holder(s) of the Best of mandate of at least CHF 50,000 must be exactly the same. For example, if the holder of the account concerned is at the same time a joint holder with another person of the securities deposit account containing at least CHF 50,000 shares (or vice versa), no bonus is granted.

3.4. If the account holder(s) has a residential mortgage loan of at least CHF 200,000 with the BCGE, a full bonus will be granted. For the first year, the bonus is applied to the full reference year, prorata temporis, if the mortgage loan has been fully disbursed before 29 June.

In order to qualify for a full bonus, the mortgage loan may not be granted to more than two persons.

If the account in question is in the name of two co-owners and only one of them owes at least CHF 200,000 on the residential mortgage, no bonus is granted.

If several conditions are fulfilled during the reference period, the bonuses are cumulative. The interest generated by the bonus(es) is credited to the account on the closing date of the reference period. If the interest generated by the bonus(es) is less than CHF 1, the bonus(es) will be cancelled.

Any disagreement regarding the calculation of the bonus or its application must be communicated to the Bank within 30 days of receipt of the annual statement, failing which the statement is deemed to be accepted.

Art. 4 – Remuneration limits

If the account holder(s) hold(s) several BCGE Epargne accounts, the BCGE Avantage service loyalty programme applies to all the BCGE Epargne accounts.

However, the BCGE Avantage service loyalty programme is capped as follows:

- if a bonus is granted, the total remuneration is fixed at CHF 10,000;
- if two bonuses are granted, the total remuneration is fixed at CHF 30,000;
- if three bonuses are granted, the total remuneration is fixed at CHF 100,000;
- if four bonuses are granted, the total remuneration is fixed at CHF 300,000;

In the event of the death of the account holder, or of one of the account holders in the case of joint account holders, the bonus entitlement lapses for the entire current reference period as well as for the future.

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Art. 5 – Sponsoring

Any participant in the Avantage service loyalty programme, excluding BCGE Group employees and their families, receives a sponsoring bonus, calculated as follows. For introducing new clients (partners) that the Bank integrates into this programme, the sponsor receives:

- from 1 to 5 partners: + 10% of the Avantage service premium
- more than 5 partners: + 20% of the Avantage service premium

A partner is only taken into account if the opening of a new banking service is by an adult natural person who is not already a client of the Bank, either individually or collectively.

The premium will be calculated pro-rata according to the number of partners introduced and the date on which the banking services were opened. The counter for calculating the premium is reset to zero every 1st of January.

The premium is paid after the annual closing in the form of additional interest income (subject to withholding tax), provided that the partner is still a member of the Avantage service loyalty programme on 31 December of the previous year.

The premium is not convertible into other banking services.

It is the responsibility of any interested person to find out, before introducing a new client, whether or not the sponsoring programme is still available, as the Bank may terminate it at any time at its own discretion. The termination of this programme has no retroactive effect on the premium of clients that have already been introduced to the Bank.

Art. 6 – Conditions and duties of information

The bonus rate is fixed each year by the management of the Bank. The bonus is not an integral part of the interest conditions linked to the BCGE Epargne account; for this reason, the bonus rate is not published in the Official Gazette of the Republic and Canton of Geneva. However, it does appear in the advertising material made available to Clients in the branches of the Bank and on the Bank's website.

Art. 7 – Nature of the BCGE Avantage service programme and modification of the regulations

The BCGE Avantage service programme is offered by the Bank free of charge. The Bank has the right to decide to terminate the programme in its entirety, without notice, at the end of a reference period. The Bank reserves the right to modify these regulations at any time. It is the responsibility of each account holder to request information from the Bank as to whether the BCGE Avantage service programme is being maintained, modified or terminated. Any modification or termination of the BCGE Avantage service programme shall in no way derogate from the current withdrawal conditions.

Art. 8 – Applicable law and place of jurisdiction

All legal relations between the Client and Bank are subject to Swiss law. The place of performance, the place of jurisdiction for Clients domiciled abroad and the sole place of jurisdiction for any proceedings whatsoever is Geneva. However, the Bank reserves the right to take legal action at the domicile of the Client or before any other competent court. These regulations came into force on 1 July 2023 and replace the previous versions as from that date.