

Current rates¹ as from:

01.01.2022

Type of account	Interest rate	Interest limit
1. Private accounts		
BCGE Privé CHF ³	0.00 % ¹⁰	no limit
BCGE Privé EUR ²	0.00 % ¹¹	no limit
BCGE Privé USD ²	0.05 % ¹²	no limit
BCGE Privé 12-25 (CHF) ³	0.25 % ^{9/10}	no limit
BCGE Privé 12-25 (EUR) ²	0.25 % ^{9/11}	no limit
BCGE Privé 12-25 (USD) ²	0.20 % ^{9/12}	no limit
2. Savings accounts		
BCGE Epargne ³	0.01 % ¹⁰	up to 2.01 % with the Avantage service ⁴ loyalty programme bonus
Epargne Classic EUR ²	0.01 % ¹¹	CHF 500,000
Epargne Classic USD ²	0.125 % ¹²	EUR 300,000
Epargne Classic CNY ²	1.50 %	USD 500,000
Epargne Classic GBP ²	0.125 %	CNY 3,200,000
Epargne Jeunesse CHF ³	0.50 % ^{8/10}	GBP 400,000
Epargne Jeunesse EUR ²	0.75 % ^{8/11}	CHF 500,000
Epargne Jeunesse USD ²	1.25 % ^{8/12}	EUR 300,000
Start'Ep CHF ³	0.50 % ^{8/10}	USD 500,000
Start'Ep EUR ²	0.75 % ^{8/11}	CHF 500,000
Start'Ep USD ²	1.25 % ^{8/12}	EUR 300,000
BCGE Garantie loyer	0.01 %	USD 500,000
CHF 500,000		
3. Pension planning accounts		
Epargne 3 (3 rd pillar)	0.05 %	exempt from withholding tax
Vested benefits (2 nd pillar)	0.01 %	exempt from withholding tax
4. Company accounts		
BCGE Entreprises CHF ^{5/6}	0.00 % ^{7/10}	no limit
BCGE Entreprises EUR ^{2/6}	0.00 % ^{7/11}	no limit
BCGE Entreprises USD ^{2/6}	0.05 % ^{7/12}	no limit
BCGE Trésorerie CHF ³	0.00 % ¹⁰	CHF 500,000
BCGE Trésorerie EUR ²	0.01 % ¹¹	no limit
BCGE Trésorerie USD ²	0.125 % ¹²	no limit

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 1st level payment. Payments for other levels based on 48-hour deposit account rates (CHF/EUR/USD) available from your adviser

⁸ Up to CHF/EUR/USD 25,000. Higher amounts at BCGE Epargne (CHF), Epargne Classic (EUR), BCGE Privé 12-25 (USD) interest rate

⁹ Up to CHF/EUR/USD 50,000. Higher amounts at BCGE Privé (CHF/EUR/USD) interest rate

¹⁰ Up to CHF 2 million and up to CHF 3 million for members of the Avantage service loyalty programme with 3 and 4 bonuses. For higher amounts negative interest rates apply. Contact your adviser for more information.

¹¹ Up to EUR 2 million and up to EUR 3 million for members of the Avantage service loyalty programme with 3 and 4 bonuses. For higher amounts negative interest rates apply. Contact your adviser for more information

¹² Up to USD 3 million. For higher amounts negative interest rates may apply. Contact your adviser for more information.