

BCV YOUTH ACCOUNTS

L'AVENIR EST À NOUS





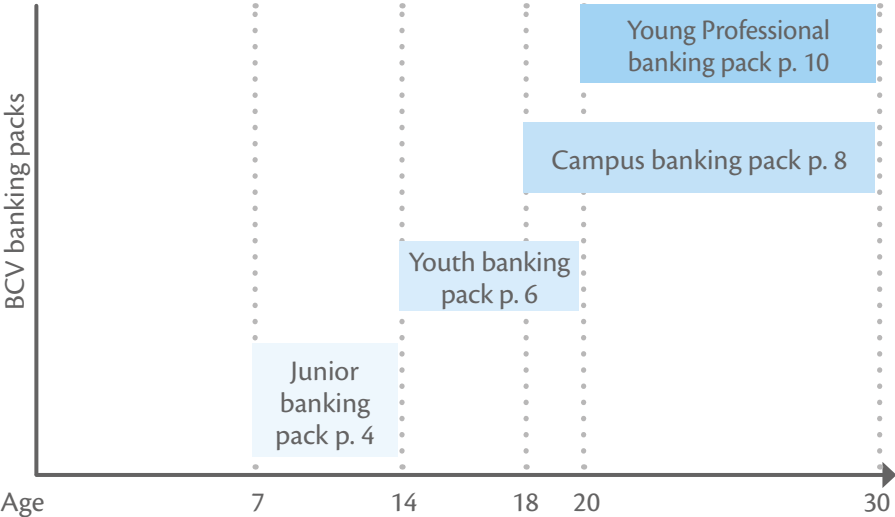
BCV Youth Accounts

For 7 to 29 year olds

Whatever you're up to in life, we have a special, all-in-one banking pack just for you.

They offer a simple way to manage your money, save for a rainy day, and pay for purchases by card.

Plus, you get great deals and can even win prizes!





Junior banking pack

7-13 years old

Want to keep your pocket money in the bank and then spend it whenever you like?

With our Junior banking pack, you can start being more independent with your money and even save up for something special.

Ask your parents to help you get started.



Learn more at
bcv.ch/en/Youth-Students



Our Junior banking pack includes:

A Junior current account

So you can manage your money on a daily basis

A Junior savings account

So you can save up for something you want

A Junior Visa Debit card

So you can make in-store and online purchases¹ and withdraw and deposit money free of charge at BCV and other cantonal bank ATMs



BCV-net and BCV Mobile

So you can keep an eye on your money on your computer or smartphone and customize your card preferences (e.g., enable or disable the online purchase and contactless payment functions)

BCV TWINT

So you can get your spending money sent straight to your account and pay for small day-to-day purchases

Opening your first bank account and learning how to manage your money is a big step. But don't worry - your parents will be there to help.

- They'll choose the limits on your Junior Visa Debit card and accounts.
- They'll also be able to keep an eye on your spending by viewing your accounts on BCV-net and BCV Mobile or getting copies of your statements sent to them.



Download our free app for a fun way to learn about managing your money.

¹ For your safety, payments to certain websites (online betting or gambling, tobacco sales, adult websites) are not possible.

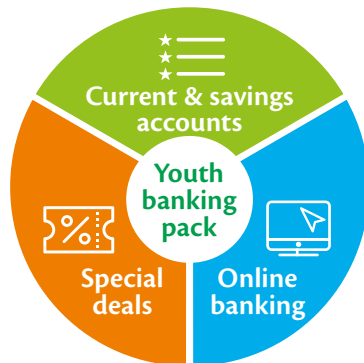




Youth banking pack

14-19 years old

Our Youth banking pack gives you everything you need to manage your money on your own.

That means you can have your paychecks deposited into your account, pay for things by card instead of cash, and set money aside for some of those bigger purchases you have your eye on.



Learn more at
bcv.ch/en/Youth-Students or follow
us on  



Our Youth banking pack includes:

A Youth current account

So you can manage your money on a daily basis

A Young Savers account

So you can save for a rainy day

A Visa Debit card

So you can make in-store and online purchases and withdraw and deposit money free of charge at BCV and other cantonal bank ATMs

A Silver Visa/Mastercard® credit card (18 years or older)¹

So you can make hassle-free payments around the world² (for spur-of-the-moment purchases, vacations, etc.)



BCV-net, BCV Mobile, and BCV TWINT

Digital solutions for your everyday banking needs, where you can also customize your card preferences (e.g., enable or disable the online purchase and contactless payment functions)

L'AVENIR EST À NOUS newsletter

For prizes, special offers, and useful tips



BCV EXTRA

For discounts on a range of activities by simply showing your Visa Debit card

¹ You must be at least 18 years old and meet certain conditions. You can get a Prepaid card if you are between 14 and 17, with your parent's signature.

² Excluding countries subject to sanctions or embargoes.

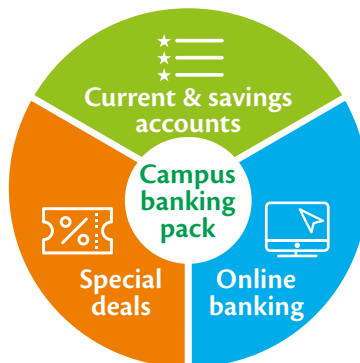




Campus banking pack

18-29 years old

If you live in Switzerland and are in a program that's at least one year long at a Swiss university or other higher education institution, then our Campus banking pack is for you.

It includes all the accounts, cards, and online services you need to do your banking while you're a student.



Learn more at
bcv.ch/en/Youth-Students or follow
us on  



Our Campus banking pack includes:

A Campus current account

So you can manage your money on a daily basis

An e-Savings account

So you can save for a rainy day

A Visa Debit card

So you can make in-store and online purchases and withdraw and deposit money free of charge at BCV and other cantonal bank ATMs

A Silver Visa/Mastercard® credit card¹

So you can make hassle-free payments around the world² (for spur-of-the-moment purchases, vacations, etc.)



BCV-net, BCV Mobile, and BCV TWINT

Digital solutions for your everyday banking needs, where you can also customize your card preferences (e.g., enable or disable the online purchase and contactless payment functions) and order a replacement card

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BCV EXTRA

For discounts on a range of activities by simply showing your Visa Debit card

¹ Subject to conditions. A Prepaid Mastercard® is also available.

² Excluding countries subject to sanctions or embargoes.





Young Professional banking pack 20-29 years old

If you've just entered the working world, you can enjoy the benefits of our Young Professional banking pack.

It provides you with the full range of bank accounts and services you'll need as you start your career.



Learn more at
bcv.ch/en/Youth-Students or follow us on  

First 6 MONTHS FREE

Only CHF 2/month or no fee if you hold at least CHF 10,000 in assets at BCV. The Young Professional banking pack includes:

A Young Professional current account

So you can manage your money and deposit your salary

An e-Savings account

So you can save for a rainy day

A Visa Debit card

So you can make in-store and online purchases and withdraw and deposit money free of charge at BCV and other cantonal bank ATMs

A Silver Visa/Mastercard® credit card¹

So you can make hassle-free payments around the world² (for spur-of-the-moment purchases, vacations, etc.)

> [Free of charge if you're under 26](#)



BCV-net, BCV Mobile, and BCV TWINT

Digital solutions for your everyday banking needs

An Epargne 3 Youth account

So you can save on your taxes and set aside money for your retirement

> [Additional 0.3% on the basic Epargne 3 interest rate](#)

Optional Portfolio 3 account

So you can earn a higher potential return on your retirement savings

> [We'll match up to CHF 100 on your first deposit into your Epargne 3 Youth account if you open it at the same time as a Portfolio 3 account that you regularly pay into with a standing order](#)

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For prizes, special offers, and useful tips



BCV EXTRA

For discounts on a range of activities by simply showing your Visa Debit card

¹ Subject to conditions. A Prepaid Mastercard® is also available.

² Excluding countries subject to sanctions or embargoes.

Want to open an account online? (only available in french)



www.bcv.ch/jeune



Banque Cantonale Vaudoise
Case postale 300
1001 Lausanne
www.bcv.ch

For information on any other accounts or services, please refer to our "BCV account terms and conditions" brochure



<https://www.bcv.ch/en/home/jeunes/produits/account-rates-and-conditions.html>

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