

BCV YOUTH ACCOUNTS

# L'AVENIR EST À NOUS





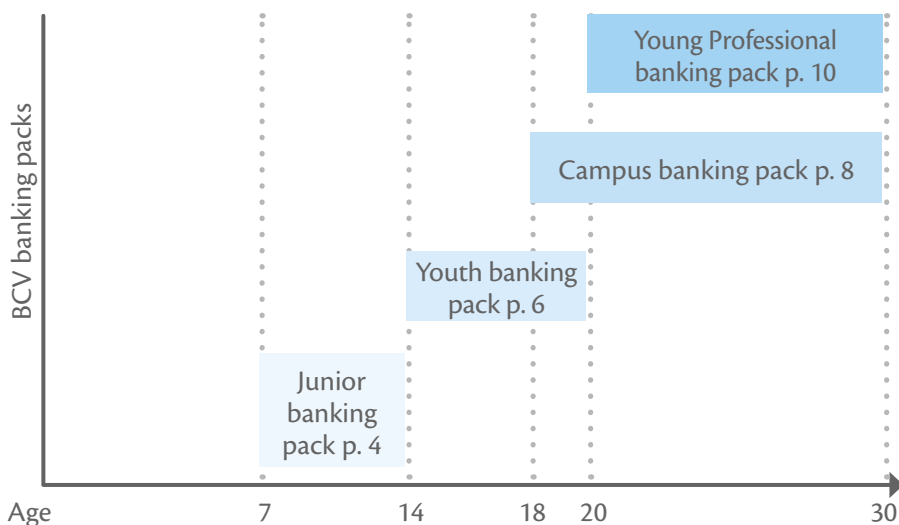
# BCV Youth Accounts

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](https://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

A dedicated account so you can watch your pocket money grow (12 withdrawals per year included<sup>1</sup>)

### A Junior Visa Debit card

So you can make in-store and online purchases<sup>2</sup> 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.

**FinanceMission**

Check out [financemissionworld.ch](https://www.financemissionworld.ch) for a fun way to learn about managing your money.

<sup>1</sup> For information on further withdrawals, see our "BCV Account Terms and Conditions" brochure.

<sup>2</sup> For your safety, payments to certain websites (online betting or gambling, tobacco sales, adult websites) are not possible.



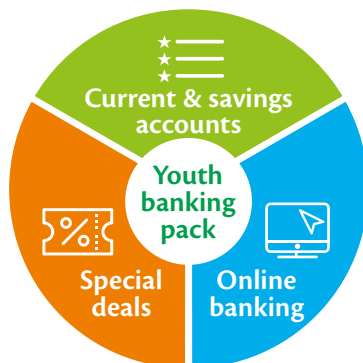




## Youth banking pack

### 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](https://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**

A dedicated account so you can save up for something big (12 withdrawals per year included<sup>1</sup>)

### **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 credit card (18 years or older)<sup>2</sup>**

So you can make hassle-free payments around the world (for spur-of-the-moment purchases, vacations, etc.)<sup>3</sup>



### **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

<sup>1</sup> For information on further withdrawals, see our "BCV Account Terms and Conditions" brochure.

<sup>2</sup> 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.

<sup>3</sup> Excluding countries subject to sanctions or embargoes

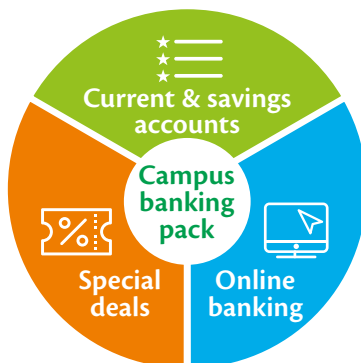




## Campus banking pack

### 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](https://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

A dedicated account so you can save up for something big (12 withdrawals per year included<sup>1</sup>)

### 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 credit card<sup>2</sup>

So you can make hassle-free payments around the world (for spur-of-the-moment purchases, vacations, etc.)<sup>3</sup>



### 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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For prizes, special offers, and useful tips



### BCV EXTRA

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

<sup>1</sup> For information on further withdrawals, see our "BCV Account Terms and Conditions" brochure.

<sup>2</sup> Subject to conditions. A prepaid card is also available.

<sup>3</sup> 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](https://bcv.ch/en/Youth-Students) or follow  
us on  



**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**

A dedicated account so you can save toward a major goal (12 withdrawals per year included<sup>1</sup>)

**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 credit card<sup>2</sup>**

So you can make hassle-free payments around the world (for spur-of-the-moment purchases, vacations, etc.)<sup>3</sup>

> [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

> [Interest above the basic 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](#)

<sup>1</sup> For information on further withdrawals, see our "BCV Account Terms and Conditions" brochure.

<sup>2</sup> Subject to conditions. A prepaid card is also available.

<sup>3</sup> Excluding countries subject to sanctions or embargoes

**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

**Want to open an account online? (Service available in French only)**



[www.bcv.ch/jeune](http://www.bcv.ch/jeune)



**Banque Cantonale Vaudoise**  
**Case postale 300**  
**1001 Lausanne**  
**[www.bcv.ch/en](http://www.bcv.ch/en)**

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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