

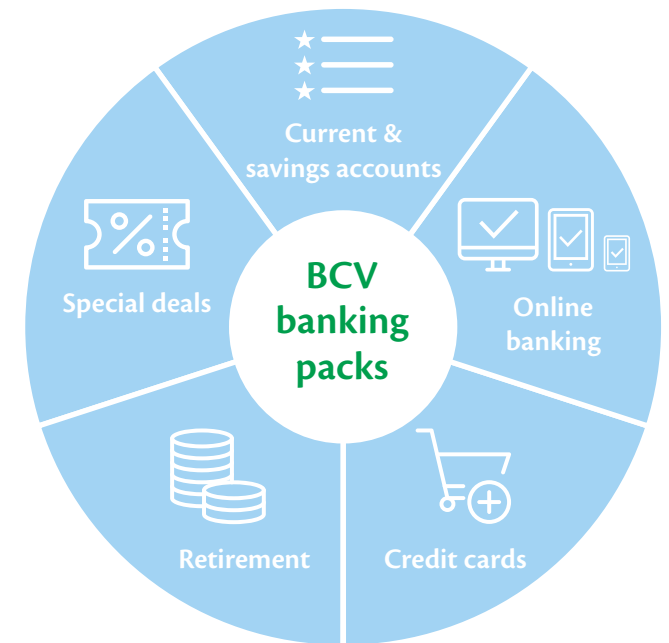
DAY-TO-DAY BANKING

# Essential banking solutions



## Your day-to-day banking

At BCV, we offer hassle-free solutions for your everyday banking needs, such as having your salary deposited directly, paying bills, and withdrawing cash.



Our banking packs are designed to let you bank the way you want, with just the cards and accounts you need.

So whether you're banking on your own or as a family, you're sure to find the right pack for you.

**The choice is yours.**

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



<https://www.bcv.ch/en/Financial-information/Interest-rates-and-terms/Account-rates-and-conditions>



## Ideal solutions for individuals

With our banking packs for individuals, you can take care of your day-to-day banking with ease. You can choose from three different packs, depending on how you like to bank.

Each pack includes a current account, a savings account, and a Visa Debit card.

Pick the one that's best for you.



## Ideal solutions for families and couples

Our Family banking packs bring all your accounts and cards under one roof and make it easy to manage your family's day-to-day finances. And they're easy on the wallet.

Whether you and your partner are married or simply living together, you can sign up for one of our packs as long as you're over the age of 20.



You both get a current account (individual and/or joint), a savings account, a Visa Debit card, and a [credit card](#).

Choose the right pack for your needs.

First 6 months free if you're new to BCV

|  | Monthly fee  |
|--|--|
| <b>Direct banking pack</b><br>→ <b>convenience</b><br>Bank exclusively online                                  | <b>CHF 3.50</b><br>or<br><b>No fee</b><br>if you hold at least CHF 10,000 in assets at BCV |
| <b>Classic banking pack</b><br>→ <b>flexibility</b><br>Switch easily between online and traditional services   | <b>CHF 7.50</b><br>or<br><b>No fee</b><br>if you hold at least CHF 10,000 in assets at BCV |
| <b>Premium banking pack</b><br>→ <b>freedom</b><br>Get unlimited access to all our day-to-day banking services | <b>CHF 18</b><br>or<br><b>No fee</b><br>if you hold at least CHF 50,000 in assets at BCV   |

First 6 months free if you're new to BCV

|   | Monthly fee   |
|---|---|
| <b>Family Direct banking pack</b><br>→ <b>convenience</b><br>Bank exclusively online                                | <b>CHF 15</b><br>or<br><b>No fee</b><br>if as a family <sup>1</sup> you hold at least CHF 15,000 in assets at BCV or have a BCV mortgage loan |
| <b>Family Classic banking pack</b><br>→ <b>flexibility</b><br>Switch easily between online and traditional services | <b>CHF 25</b><br>or<br><b>CHF 10</b><br>if as a family <sup>1</sup> you hold at least CHF 15,000 in assets at BCV or have a BCV mortgage loan |

<sup>1</sup> Family assets

The assets in each partner's current, savings, and securities accounts at BCV  
 +  
 The assets in BCV Custodial Savings accounts (subject to parental responsibility) of children living at the same address as the adult family members



First  
6 months  
free  
if you're new  
to BCV

**No fee if you hold at least CHF 10,000 in assets at BCV (otherwise CHF 3.50/month)**

### **Our Direct banking pack includes:**

#### **A current account**

An exclusively online option to manage your day-to-day finances

#### **An e-Savings account**

This online-only account offers a higher interest rate

#### **A Visa Debit card**

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

#### **BCV-net, BCV Mobile, and BCV TWINT**

Digital solutions for your everyday banking needs

#### **BCV EXTRA**

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

#### **You can also get:**

##### **A Silver or Gold Visa/Mastercard® credit card**

To make hassle-free payments around the world<sup>1</sup> (for spur-of-the-moment purchases, vacations, etc.).

**+ half off the annual fee for the first year**

##### **A BCV Epargne 3 account or Portfolio 3 account**

A tax-advantaged way of building up your retirement savings or financing the purchase of your home. If you opt for a Portfolio 3 account, your retirement savings will be invested and could earn a higher long-term return.



## **Direct banking pack**

**Our Direct banking pack is designed specifically for people who prefer the simplicity and flexibility of online banking.**



**And you get some of the lowest fees on the market!**

<sup>1</sup> Excluding countries subject to sanctions or embargoes.



## Classic banking pack

Our Classic banking pack is for people who do most of their banking online but prefer counter services for certain transactions.

How you do your banking is up to you.

First  
6 months  
free  
if you're new  
to BCV



**No fee if you hold at least CHF 10,000 in assets at BCV (otherwise CHF 7.50/month)**

### Our Classic banking pack includes:

#### A current account

For greater flexibility in managing your day-to-day finances  
+ 1 counter withdrawal per month  
+ 1 BCV-Top payment order per month  
+ 2 Swiss-franc paper standing orders per month

#### A Savings or e-Savings account

Conventional and online-only accounts for building up your savings

#### A Visa Debit card

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

+ 1 Swiss-franc withdrawal at any other ATM in Switzerland per month

#### BCV-net, BCV Mobile, and BCV TWINT

Digital solutions for your everyday banking needs

#### BCV EXTRA

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

#### You can also get:

##### A Silver or Gold Visa/Mastercard® credit card

To make hassle-free payments around the world<sup>1</sup> (for spur-of-the-moment purchases, vacations, etc.).

+ half off the annual fee for the first year

##### A BCV Epargne 3 account or Portfolio 3 account

A tax-advantaged way of building up your retirement savings or financing the purchase of your home. If you opt for a Portfolio 3 account, your retirement savings will be invested and could earn a higher long-term return.

<sup>1</sup> Excluding countries subject to sanctions or embargoes.





## Premium banking pack

Our Premium banking pack lets you enjoy all our day-to-day banking services.

You decide where, when, and how to do your banking.

**No fee if you hold at least CHF 50,000 in assets at BCV (otherwise CHF 18/month)**

### Our Premium banking pack includes:

#### A current account

To manage your day-to-day finances hassle-free  
+ unlimited counter withdrawals  
+ 1 BCV-Top payment order per month  
+ unlimited paper standing orders

#### A Savings account

To build up your savings while benefiting from our full range of services

#### A Visa Debit card

To make in-store and online purchases, and withdraw and deposit money free of charge at BCV and other cantonal bank ATMs

+ unlimited withdrawals in Swiss francs and euros at any ATM in Switzerland

#### BCV-net, BCV Mobile, and BCV TWINT

Digital solutions for your everyday banking needs

#### BCV EXTRA

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

#### You can also get:

##### A Silver or Gold Visa/Mastercard® credit card

To make hassle-free payments around the world<sup>1</sup> (for spur-of-the-moment purchases, vacations, etc.).  
+ half off the annual fee for the first year

##### A BCV Epargne 3 account or Portfolio 3 account

A tax-advantaged way of building up your retirement savings or financing the purchase of your home. If you opt for a Portfolio 3 account, your retirement savings will be invested and could earn a higher long-term return.

<sup>1</sup> Excluding countries subject to sanctions or embargoes.



First 6 months free if you're new to BCV

No fee if your family holds at least CHF 15,000 in assets<sup>1</sup> at BCV or has a BCV mortgage loan<sup>2</sup> (otherwise CHF 15/month)

With our Family Direct banking pack, you and your spouse or partner both get:

**A current account (individual and/or joint)**  
An exclusively online option to manage your day-to-day finances

**An e-Savings account**  
This online-only account offers a higher interest rate

**A Visa Debit card**  
To 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<sup>®3</sup> or PrePaid credit card**  
To make hassle-free payments around the world<sup>4</sup> (for spur-of-the-moment purchases, vacations, etc.)  
**or a Gold Visa/Mastercard<sup>®3</sup> credit card for an additional CHF 6/month**

**BCV-net, BCV Mobile, and BCV TWINT**  
Digital solutions for your everyday banking needs

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

**You can also get:**  
**A BCV Epargne 3 account or Portfolio 3 account**  
A tax-advantaged way of building up your retirement savings or financing the purchase of your home. If you opt for a Portfolio 3 account, your retirement savings will be invested and could earn a higher long-term return.



## Family Direct banking pack

Our Family Direct banking pack is for couples and families who prefer to bank online.

It offers some of the lowest fees on the market for the entire family.



**Sign up together and save!**  
If either you or your partner is not yet a BCV customer, we'll waive the fee for the first six months.

<sup>1</sup> See page 5 for how to calculate family assets.  
<sup>2</sup> A mortgage loan that the family holds with BCV.  
<sup>3</sup> Includes a primary and a secondary card, subject to certain conditions. Limits will be set according to your income.  
<sup>4</sup> Excluding countries subject to sanctions or embargoes.



First 6 months free if you're new to BCV

CHF 10/month if your family holds at least CHF 15,000 in assets<sup>1</sup> at BCV or has a BCV mortgage loan<sup>2</sup> (otherwise CHF 25/month)

With our Family Classic banking pack, you and your spouse or partner both get:

**A current account**

- To manage your day-to-day finances with ease
- + 1 counter withdrawal per month
- + 1 BCV-Top payment order per month
- + 2 Swiss-franc paper standing orders per month



**A Savings or e-Savings account**

To set some money aside

**A Visa Debit card**

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

- + 1 Swiss-franc withdrawal at any other ATM in Switzerland per month



**A Silver Visa/Mastercard<sup>®3</sup> or PrePaid credit card**

To make hassle-free payments around the world<sup>4</sup> (for spur-of-the-moment purchases, vacations, etc.)

- or a Gold Visa/Mastercard<sup>®3</sup> credit card for an additional CHF 6/month



**BCV-net, BCV Mobile, and BCV TWINT**

Digital solutions for your everyday banking needs

**BCV EXTRA**

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

**You can also get:**

**A BCV Epargne 3 account or Portfolio 3 account**

A tax-advantaged way of building up your retirement savings or financing the purchase of your home. If you opt for a Portfolio 3 account, your retirement savings will be invested and could earn a higher long-term return.



## Family Classic banking pack

Our Family Classic banking pack is perfect for couples and families that do most of their banking online but prefer counter services for certain transactions. Each spouse or partner can decide how to manage their own finances.



**Sign up together and save!**

If either you or your partner is not yet a BCV customer, we'll waive the fee for the first six months.

<sup>1</sup> See page 5 for how to calculate family assets.

<sup>2</sup> A mortgage loan that the family holds with BCV.

<sup>3</sup> Includes a primary and a secondary card, subject to certain conditions. Limits will be set according to your income.

<sup>4</sup> Excluding countries subject to sanctions or embargoes.



## Want to open an account online?



[www.bcv.ch/en/  
Personal-Banking/  
Produits/  
Banking-packs](http://www.bcv.ch/en/Personal-Banking/Produits/Banking-packs)



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

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