



# Heading into 2016

Reminders for the end of 2015

## Year-end payment deadlines

If you would like your end-of-year payment orders to be processed in 2015, please keep in mind the following deadlines:

- Deadline for receipt of your paper payment slips (both "BVR" slips and BGV-top forms): **Tuesday 29 December 2015**
- Deadline for entering online payment orders (via BGV-net): **Wednesday 30 December 2015 at noon**

### **IBAN: not just for payments abroad**

We strongly recommend using the beneficiary's IBAN when making payments and standing orders both in Switzerland and abroad. It's the easiest way to make sure your payments are processed swiftly and accurately.

## Personal retirement account contributions

**Our Epargne 3 Account is a smart way to save for retirement while lowering your tax burden. To make the most of its tax advantages, you should contribute every year, because deductions cannot be carried over to the next year.**

The maximum tax-deductible contribution for 2015 is CHF 6,768 for people covered by their employer's pension plan, or, for self-employed individuals, 20% of revenues (up to a maximum of CHF 33,840).

We recommend that you make your contribution by **Wednesday 30 December** if you want it to count for the 2015 tax year. That will ensure that the transaction is processed by 31 December and your contribution is included on your 2015 tax statement.

## Branch opening times during the holidays

Thursday	24 December 2015	Closed in the afternoon
Friday	25 December 2015	Closed
Saturday	26 December 2015	Closed (except branch offices in shopping centers, which will open during their normal Saturday hours)

Thursday	31 December 2015	Closed in the afternoon
Friday	1 January 2016	Closed
Saturday	2 January 2016	Closed

## BCV call centers – here to help

**Customer Service Center and Small Business Hotline:** 0844 228 228

**Open:** Thursday 24 December and Thursday 31 December 2015  
7:30am - 6pm for the Customer Service Center and 8am - 4pm for the Small Business Hotline

**Closed:** Friday 25 December and Saturday 26 December 2015  
Friday 1 January and Saturday 2 January 2016

## BCV – on the go with you 24/7

### Manage your finances simply and securely

We make it easy for you to access your accounts anytime, anywhere.

#### BCV-net

- ✓ Manage your cards and accounts
- ✓ Pay your e-bills
- ✓ Get your electronic statements

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

#### BCV-net mobile

- ✓ Stay on top of your finances, at home or on the go

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

#### ATMs

- ✓ 24/7 access to cash with no withdrawal fees at BCV ATMs – the densest ATM network in Vaud Canton – and at any other cantonal bank ATM in Switzerland

