

DAY-TO-DAY BANKING SOLUTIONS

Preferred Package

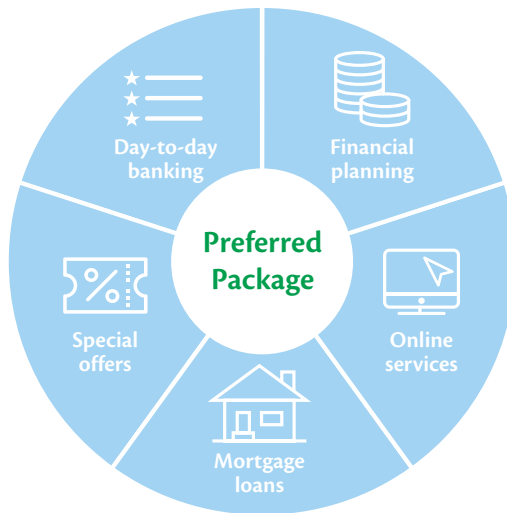
Exclusive benefits





Your Preferred Package

We offer preferential conditions on a full range of banking products and services to people working at your company.*



Your Preferred benefits

Day-to-day banking

- Free withdrawals from any ATM in Switzerland
- No annual fee on your BCV credit card
- Preferential exchange rates (at ATMs and over the counter)
- Same preferential terms for joint accounts

Financial planning and advice

- Preferential interest rate on your BCV Epargne 3 savings account
- Complimentary pension analysis
- Financial planning at a preferential rate

Mortgage loans

- No arrangement fee
- Preferential interest rates

*Terms and services reserved exclusively for employees who live in Switzerland. BCV's standard terms and conditions will apply if your employment contract is terminated.



Day-to-day banking

Save time and money

With our Preferred Package, you get a comprehensive range of simple solutions for all of your everyday banking needs.

We offer both over-the-counter and digital services.

**No fee
for 6 months**



No fees if you hold assets of CHF 10,000 or more at BCV, CHF 5 otherwise. The Package includes:

A Preferred current account for your day-to-day banking needs

- + Unlimited online payments and standing orders
- + 1 free over-the-counter withdrawal per month
- + 1 BCV-top payment order per month
- + Preferential exchange rates when withdrawing euros at BCV ATMs and exchanging any major currency over the counter

An e-Savings account

An online-only account that lets you build up your savings over the medium or long term at an attractive interest rate (12 withdrawals per year included¹)

Two Visa Debit cards²

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

- + Unlimited Swiss-franc withdrawals at any ATM in Switzerland



Two Silver or Gold World Mastercard® or Visa credit cards²

To make hassle-free payments around the world (for spur-of-the-moment purchases, vacations, etc.)³

BCV-net and BCV Mobile

To check your accounts, make payments, manage your debit and credit cards and draw up a budget

Download the BCV Mobile app
Scan the QR code



BCV EXTRA

To get special deals on fun activities all over Vaud Canton simply by showing your Visa Debit card

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

² One primary card and one additional card per account

³ Excluding countries subject to sanctions or embargoes



Financial planning

Peace of mind today and a secure tomorrow

By planning ahead, you can face your financial future with confidence.

Our Preferred Package offers financial planning and advisory services to guide you along the way.

We also offer several Pillar 3 retirement savings solutions. These savings can help you maintain your lifestyle when you retire, finance your home purchase, and lower your tax bill.

Please note that you will be able to withdraw your Pillar 3 assets early if you leave Switzerland permanently or become self-employed.

The Preferred Package also includes:

A Preferred Epargne 3 account

- A personal retirement account held with Fondation de prévoyance Épargne 3 BCV

+ **Preferential interest rate**

Preferred Portfolio 3 account

With our Portfolio 3 account, you can maximize your Epargne 3 retirement savings by investing them in the financial markets, where you stand to earn a higher long-term return

- Your BCV advisor will look at your risk profile and investment horizon to help you select the strategy that's right for you
- You can pay in when you want or set up automatic monthly payments

+ **No brokerage fees or admin fees on your securities account**



Pension analysis

Our advisors can help you answer some key questions:

- Are you properly insured?
- What benefits would you or your family be entitled to in the event of your disability or death?
- Would your loved ones be protected financially if something happened to you?
- How can you enhance your retirement benefits?

+ **Free analysis (worth CHF 500)**



Financial planning

We will take a 360° approach, looking at all aspects of your financial situation to help you plan – and reach – your goals. We offer both wealth planning and retirement planning services.

+ **30% reduction on the standard rate of CHF 220 per hour, excluding VAT**





Mortgage loans

Make your dreams come true

Becoming a home owner is a major milestone, something you may have dreamed of for a long time. It's an important decision that should be made carefully – and that is where we can help.

BCV is the leading mortgage lender in Vaud Canton, yet we do much more than simply provide financing solutions.

Our advisors will draw on their expertise and knowledge of the local property market to provide you with personalized advice.

You will also benefit from preferential interest rates on your mortgage loan.

More than just a home loan

At the start of the home-buying process, there are a few important questions you should ask yourself:

- How much will you need for the downpayment?
- Can you afford the regular mortgage payments?
- How will you finance your purchase?
- Do you want to buy, build or renovate?
- How will you cover home maintenance costs?
- Are you properly insured if something happens to you?

Our advisors will help you answer these and any other questions you may have, and will work with you to develop a personalized financing solution.

You will then simply have to choose the term of your fixed-rate mortgage loan (from 2 to 10 years).

Based on your financial and tax situation, you can choose to repay your mortgage principal directly or indirectly (through a tax-advantaged account linked to your company pension).



Your Preferred benefits:

- + 0.25 percentage point reduction on your fixed interest rate (for primary residences only)*
- + No arrangement fee (worth CHF 1,500)

*This offer cannot be combined with other promotional offers.



Digital banking

BCV-net

With BCV-net, our secure online banking system, you can conduct everyday banking transactions and keep tabs on your finances using your computer, smartphone or tablet, in Switzerland or abroad.



www.bcv.ch/en/home/private-banking/produits/online-banking.html

BCV Mobile

Use our BCV Mobile app to get account information and make certain types of transactions directly on your smartphone or tablet.

Our simple, practical, and secure system gives you the freedom to bank anytime, anywhere.



www.bcv.ch/en/home/personal-banking/products/online-banking/bcv-twint.html

BCV TWINT, Switzerland's mobile payment solution

Use your BCV TWINT digital wallet to make quick and secure payments at all TWINT-equipped points of sale in Switzerland. By linking BCV TWINT to your BCV account, you'll no longer need a credit or debit card to make purchases – and you will qualify for special deals at a number of stores. Plus, the app makes it easy to transfer money between friends, family, and coworkers from smartphone to smartphone.

All our apps can be downloaded free of charge from:





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

Important legal information:

This document is for information purposes only. It does not constitute an offer, an invitation or a recommendation to buy or sell specific products. The distribution of this document and/or the sale of certain products may be prohibited or subject to restrictions for persons in jurisdictions other than Switzerland (e.g., Germany, UK, EU, USA) and for US Persons. The BCV logo and trademark are protected. Prior written authorization from BCV is required to use this document in any way. Phone calls to BCV may be recorded; by using this means of communication, you accept this procedure.