

# BCV account terms and conditions

Effective from 1 January 2014



Savings accounts	Who's it for?	Flat annual fee	Withdrawal conditions	Conditions			Features
				Limit on number of debits	Cards	Account statements	
<b>Savings Account</b>	Individuals over the age of 20 who want to build up their savings for medium- to long-term projects.	Waived	CHF 10,000 / month* 3 months' notice required for larger amounts	6 debits / year*	BCV cash card (upon request)	Included	The traditional savings account
<b>e-Savings Account</b>	Individuals and the self-employed who are over the age of 20 and want to build up their savings. Must have access to BCV-net as well as a current account.	Waived	CHF 10,000 / month* 3 months' notice required for larger amounts	12 debits / year* Can be made via BCV-net or at ATMs	–	Included (in pdf format via BCV-net)	Attractive rate because you manage your account online
<b>SavingsPlus Account</b>	Individuals and the self-employed who are over the age of 20 and want to build up their savings over the medium or long term.	Waived	CHF 20,000 / year. 12 months' notice required for larger amounts* Only interest can be withdrawn the first year Capital can be withdrawn beginning the second year	–	–	Included	The higher your account balance, the higher the rate of interest earned. Interest rate depends on market conditions and is indexed to the rate on the Savings Account.
<b>Euro Savings Account</b>	Individuals and the self-employed who are over the age of 18 and want to save up their euros for a future project.	Waived	EUR 10,000 / month*. 1% commission (min. of CHF 20) 3 months' notice required for larger amounts (initial minimum deposit of EUR 1,000)	–	BCV Maestro card*	Included	Build your savings in euros
<b>Epargne 3 Account</b>	Individuals and the self-employed who are between the age of 18 and the legal retirement age and want to build up their retirement savings.	Waived	At the earliest five years before the legal retirement age, unless otherwise provided for under Swiss law. The funds can be put towards the purchase of a house or be used to pay down your mortgage (up to the total tax deductible amount).	–	–	Included + tax certificate	Tax deductible Attractive returns
Conditions			* if the withdrawal limit is surpassed without the required notice being given, a penalty is charged on the surplus withdrawal amount. The penalty is equal to the interest rate on the account applied to the surplus withdrawal amount over the full withdrawal notice period.	* additional debits: CHF 5	* CHF 30 to order card; annual fee of CHF 30 from second year onwards		

Other accounts	Who's it for?	Flat annual fee	Withdrawal and deposit conditions	Credits and debits	Conditions									
					Bank card	Payment orders					Account			
						Annual fee for Maestro card	BCV-net transactions within Switzerland (in CHF)	Paper standing orders within Switzerland (in CHF)	BCV-top payment orders within Switzerland (in CHF)	Paper payment orders within Switzerland (in CHF)	LSV+ direct debit	Statements	Closing statement (in CHF)	Postage fee (in CHF)
<b>Sight account in CHF or other currencies (except EUR)</b>	Individuals and the self-employed who are over the age of 18 and want to keep cash on hand and make payments with no limit on the amount	No flat fee, fees are charged according to account use (min. of CHF 15 / accounting period)	No limit	- Transaction fee: CHF 0.50 per operation - Additional transaction-related fees may apply - CHF + EUR withdrawals at ATMs not operated by BCV or other cantonal banks: CHF 3 (CHF) or CHF 5 (EUR)	CHF 30*	Included	Included in transaction fee of CHF 0.50 Additional transaction-related fees may apply					CHF 3.50 / A4 page*	Half-yearly* min., CHF 15 / statement	CHF 0.85 per advice / statement*
<b>Euro sight account</b>	Individuals and the self-employed who are over the age of 18 and want to keep cash and make payments in euros	Waived*	No limit Withdrawal or deposit of banknotes: 1% commission (min. of CHF 20)	- Transaction fee: CHF 0.50 per operation - 3 free over-the-counter withdrawals per quarter (thereafter: CHF 5) - CHF + EUR withdrawals at ATMs not operated by BCV or other cantonal banks: CHF 3 (CHF) or CHF 5 (EUR)	CHF 30*	Included	Included	CHF 0.40 / order	3 orders / quarter at CHF 10 / order*	Included	Debit/credit advices included*	Quarterly, CHF 3.50 / A4 page	CHF 0.85 per advice / statement*	
<b>Property account</b>	Homeowners who wish to simplify their mortgage annuities or save money for a renovation project, while at the same time benefiting from an attractive interest rate. Credit interest is paid half-yearly.	Waived	No limit on property-related transactions	Funds available at all times and without notice for property-related expenses. For other purposes, 6 months' notice required*	–	Included	Included	Included	Included	Included	Included*	Half-yearly statement included**	Included	
<b>Portfolio account</b>	For wealth management purposes: account used in conjunction with a securities account, available in CHF and other currencies	Waived under certain conditions** (otherwise CHF 48)	No limit. Withdrawal or deposit of banknotes: 1% commission (min. of CHF 20 for foreign-currency accounts)	- Debits/credits for all investment transactions - Account-to-account transfers - Over-the-counter deposits and withdrawals	–	–	12 orders included*	CHF 15 / order	CHF 15 / order*	CHF 15 / order	Included*	Annual statement included**	CHF 0.85 per advice / statement*	
Conditions		* See the flyer entitled "Comptes BCV Entreprises" for more information (available in French only) ** If assets of CHF 20,000 or more are held in the same name at BCV (accounts and securities accounts)		* otherwise penalty applied	* initial card application: CHF 30		* after the first 12 orders: CHF 15		* after first 3 orders: CHF 25		* excluding postage fees	* quarterly statement if account overdrawn ** excluding postage fees	* mailing rate in effect	

## We offer a full range of current and savings accounts to help you manage your money on a daily basis and build up your savings for a rainy day.

### Day-to-day banking

We offer three transparent and easy-to-use banking packs so that you can choose the one most suited to your everyday banking needs. The Private Account lets you manage all your day-to-day transactions, such as receiving your salary through direct deposit, paying bills, executing standing orders, and transferring funds to your savings and other investments.

### Savings accounts

Our saving accounts are the ideal way to separate your savings from your day-to-day expenses. They offer an attractive interest rate and ensure that your money is safe.

### Young people

Whether you are an apprentice, a student or a young employee, we've got the accounts you need.

For more information, please do not hesitate to contact one of our advisors or visit our website, [www.bcv.ch](http://www.bcv.ch).

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Banking packs	Who's it for?	Flat monthly fee	Total assets required for fee waiver	Monthly withdrawal limit	Conditions													
					Over the counter	Debit and credit cards					Payment orders					Account statements		
					Withdrawals	Annual fee for BCV Maestro card	CHF/EUR withdrawals at ATMs operated by BCV or other cantonal banks	CHF withdrawals at other ATMs in Switzerland using BCV Maestro card	EUR withdrawals at other ATMs in Switzerland using BCV Maestro card	BCV Silver MasterCard or Visa	BCV-net transactions within Switzerland (in CHF)	Paper standing orders within Switzerland (in CHF)	BCV-top payment orders in Switzerland (in CHF)	LSV+ direct debit	e-bills	Monthly statement	Annual statement	
<b>Direct banking pack</b>	Individuals over the age of 20: the key to independent banking	CHF 1*	CHF 10,000	CHF 100,000	None included*	CHF 30*	Included	CHF 3 / withdrawal	CHF 5 / withdrawal	CHF 100* Half price the first year	Included	None included*	None included*	Included	Included	Included (via BCV-net)	Included (via BCV-net)	
<b>Classic banking pack</b>	Individuals over the age of 20: the key to effortless banking	CHF 5*	CHF 10,000	CHF 100,000	1 withdrawal / month*	CHF 30*	Included	1 withdrawal / month*	CHF 5 / withdrawal	CHF 100 Half price the first year	Included	2 order executions / month*	1 order execution / month*	Included	Included	Included*	Included*	
<b>Premium banking pack</b>	Individuals over the age of 20: the key to flexible banking	CHF 18*	CHF 50,000	CHF 100,000	Included	CHF 30*	Included	Included	Included	CHF 100 Half price the first year	Included	Included	Included	Included	Included	Included*	Included*	
Conditions		* unless total assets exceed amount required for fee waiver	* total amount held in accounts in the same name	3 months' notice required for larger amounts	* CHF 5 for each additional withdrawal	* waived from the 2 <sup>nd</sup> year if assets of CHF 50,000 or more are held in the same name at BCV		* CHF 3 for each additional withdrawal		* CHF 25 up to 25 years of age		* CHF 2 for each additional order execution	* CHF 0.50 for each additional order execution			* excluding postage fees (free of charge via BCV-net)	* excluding postage fees (free of charge via BCV-net)	
Youth accounts	Who it's for	Flat fee	Fee waiver requirement	Monthly withdrawal limit	Conditions													
					Over the counter	Debit and credit cards					Payment orders					Account statements		
					Withdrawals	Annual fee for bank card	CHF/EUR withdrawals at ATMs operated by BCV or other cantonal banks, using BCV Maestro card	CHF withdrawals at other ATMs in Switzerland using BCV Maestro card	EUR withdrawals at other ATMs in Switzerland, using BCV Maestro card	BCV Silver MasterCard or Visa or PrePaid card	BCV-net transactions within Switzerland (in CHF)	Paper standing orders within Switzerland (in CHF)	BCV-top payment orders within Switzerland (in CHF)	LSV+ direct debit	e-bills	Monthly statement	Annual statement	
<b>Kids Account</b>	For 11 to 13 year olds who want to learn how to manage a bank account (parental consent required to open account)	Waived	-	CHF 200 (written parental consent required for larger amounts)	Included	BCV Kids Card included	-	-	-	-	-	-	-	-	-	Included	Included	
<b>Teen Account</b>	For 14 to 19 year olds who want to manage their income or pocket money themselves*	Waived	-	CHF 10,000	None included*	BCV Maestro card included	Included	CHF 3 / withdrawal	CHF 5 / withdrawal	Included*	Included	None included*	None included*	Included	Included	Included	Included	
<b>Campus Account</b>	For students between the ages of 18 and 25 who want to manage their student budget and any income they may have*	Waived	-	CHF 25,000	None included*	BCV Maestro card included	Included	CHF 3 / withdrawal	CHF 5 / withdrawal	Included	Included	None included*	None included*	Included	Included	Included (in pdf format via BCV-net)*	Included (in pdf format via BCV-net)*	
<b>Young Savers Account</b>	For young people between the ages of 11 and 19 and students up to the age of 26 who are looking to build up their savings at an attractive interest rate.	Waived	-	CHF 200 up to age 13 CHF 10,000 from age 14													-	Included
<b>Custodial Savings Account</b>	Anyone under the age of 17 (account must be opened and managed by an adult)**	Waived	-	CHF 10,000 (in accordance with the beneficiary's rights)*	Included												-	Included
Conditions		Additional advantages * Membership to BCV's young person's club from 14 years of age up to 25 years of age ** If opened at birth: a gift and a voucher for CHF 40, which is credited to the account when opened, upon presentation of the voucher (by a parent only)		3 months' notice required for larger amounts * See the brochure entitled "Prestations Epargne cadeau BCV" for more information (available in French only)	* CHF 5 / withdrawal					* credit card if 18 or over. PrePaid card if 14 or over; signature of legal representative required.		* CHF 2 / paper order execution	* CHF 0.50 / payment slip			* postage fee charged if sent by mail	* postage fee charged if sent by mail	