

DAY-TO-DAY BANKING

Essential banking solutions



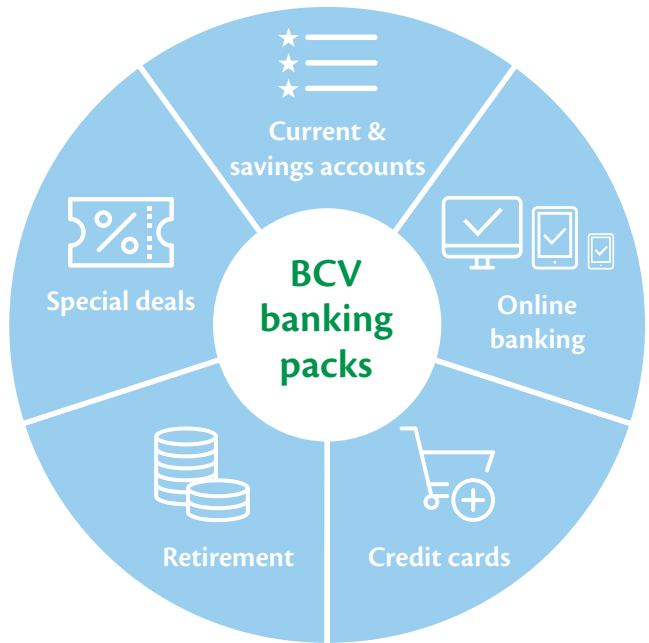
For information on any other accounts or services, please refer to our "BCV account terms and conditions" brochure



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

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.



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 Maestro® card.

Pick the one that's best for you.

First
6 months
free

First
6 months
free

Monthly fee

Direct banking pack

→ **convenience**

Bank exclusively
online

CHF 3.50

or

No fee

if you hold at least
CHF 10,000 in assets at BCV

Classic banking pack

→ **flexibility**

Switch easily between
online and traditional
services

CHF 7.50

or

No fee

if you hold at least
CHF 10,000 in assets at BCV

Premium banking pack

→ **freedom**

Get unlimited access to
all our day-to-day banking
services

CHF 18

or

No fee

if you hold at least
CHF 50,000 in assets at BCV



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 Maestro® card, and a [credit card](#).

Choose the right pack for your needs.

Monthly fee

First 6 months free if you're new to BCV

First 6 months free if you're new to BCV

Family Direct banking pack

→ **convenience**

Bank exclusively online

CHF 15

or

No fee

if as a family* you hold at least CHF 15,000 in assets at BCV or have a BCV mortgage loan

Family Classic banking pack

→ **flexibility**

Switch easily between online and traditional services

CHF 25

or

CHF 10

if as a family* you hold at least CHF 15,000 in assets at BCV or have a BCV mortgage loan

*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



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!

First
6 months
free

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 Maestro® card

To make cashless purchases and withdraw and deposit money at BCV and other cantonal bank ATMs free of charge (over 1,700 ATMs across 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 Maestro® card

You can also get:

A Silver or Gold Visa/Mastercard® credit card

For online and in-store purchases around the world
+ half off the annual fee for the first year

A BCV Epargne 3 account

A retirement account that can help lower your taxes and finance your home purchase



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

**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 Maestro® card

To make cashless purchases and withdraw and deposit money at BCV and other cantonal bank ATMs free of charge (over 1,700 ATMs across Switzerland)

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



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Digital solutions for your everyday banking needs

BCV EXTRA

For discounts on a range of activities by simply showing your Maestro® card

You can also get:

A Silver or Gold Visa/Mastercard® credit card

For online and in-store purchases around the world

- + half off the annual fee for the first year

A BCV Epargne 3 account

A retirement account that can help lower your taxes and finance your home purchase



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
- + unlimited BCV-Top payment orders
- + unlimited paper standing orders

A Savings account

Build up your savings while benefiting from our full range of services

A Maestro® card

To make cashless purchases and withdraw and deposit money at BCV and other cantonal bank ATMs free of charge (over 1,700 ATMs across Switzerland)



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

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Digital solutions for your everyday banking needs

BCV EXTRA

For discounts on a range of activities by simply showing your Maestro® card

You can also get:

A Silver or Gold Visa/Mastercard® credit card

For online and in-store purchases around the world

- + half off the annual fee for the first year

A BCV Epargne 3 account

A retirement account that can help lower your taxes and finance your home purchase



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.



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

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 Maestro® card

To make cashless purchases and withdraw and deposit money at BCV and other cantonal bank ATMs free of charge (over 1,700 ATMs across Switzerland)

A Silver Visa/Mastercard^{®2} or PrePaid credit card

For online and in-store purchases around the world or a Gold Visa/Mastercard^{®2} 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 Maestro® card

You can also get:

A BCV Epargne 3 account

A retirement account that can help lower your taxes and finance your home purchase

¹ See page 5 for how to calculate family assets.

² Subject to certain conditions. Limits will be set according to your income.



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.



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

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 Maestro® card

To make cashless purchases and withdraw and deposit money at BCV and other cantonal bank ATMs free of charge (over 1,700 ATMs across Switzerland)



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

A Silver Visa/Mastercard^{®2} or PrePaid credit card

For online and in-store purchases around the world or a Gold Visa/Mastercard^{®2} credit card for an additional CHF 6/month



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Digital solutions for your everyday banking needs

BCV EXTRA

For discounts on a range of activities by simply showing your Maestro® card

You can also get:

A BCV Epargne 3 account

A retirement account that can help lower your taxes and finance your home purchase

1 See page 5 for how to calculate family assets.
2 Subject to certain conditions. Limits will be set according to your income.

Want to find out more or speak with an advisor?

Call us

Monday – Friday
0844 228 228
7:30am – 7:30pm

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)



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www.bcv.ch

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