

INTEREST RATES

as of 1 January 2026



General Management

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Head Office

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Direct Banking

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Call Center

00800 800 767 76

SWIFT: POSOCH22

Clearing: 8252

Accounts	CHF Rates	EUR Rates
Current Account for individuals	0.000%	0.000%
Current Account for businesses	0.000%	0.000%
Growing business Account	0.000%	0.000%
Salary account / Personal account	0.000%	0.000%
Personal account students (15-30 years old) *1	0.750%	
Deposit account *2	0.100%	0.050%
Deposit account PLUS *3	0.250%	
Deposit account youth (until 25 years old) *4	1.000%	
Deposit account +60 *5	0.100%	
Rental deposit guarantee account	0.001%	
Life Benefit, 3a pension account		
- STANDARD rate	0.200%	
- PREMIUM rate *6	0.500%	
Investment account *7		
up CHF/EUR 100'001.-- to CHF/EUR 300'000.--	0.100%	0.100%
Fixed-term account	On request	
Condominium account	0.000%	
Association account	0.000%	

*1 Exceeding CHF 150'000.-- there is no remuneration.

*2 Exceeding CHF 300'000.-- the remuneration is 0.050%.

Exceeding EUR 300'000.-- there is no remuneration.

*3 The conditions only apply to new money transferred from another financial institution directly to the deposit account PLUS.

*4 Exceeding CHF 150'000.-- the remuneration is 0.250%.
Only for resident in Switzerland.

*5 Exceeding CHF 300'000.-- the remuneration is 0.040%.

*6 Any Clients who own one or more of the following banking products
PassparTu package, Mortgage, Investment Advisory Service and Asset Management.

*7 Exceeding CHF/EUR 300'000.-- there is no remuneration.

Changes to the terms and conditions

The Bank reserves the right to make changes to the interest rates set out in this document at any time.

**Your Bank
over time**