

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

CHF Rates Current Account for individuals 0.000% 0.050% 0.050% 0.050% 0.050% 0.050% 0.050% 0.050% 0.050% 0.050% 0.000% 0.			
Current Account for businesses 0.000% 0.000% 0.000% 0.000% Salary account / Personal account 0.000% Personal account students (15-30 years old) *1 Deposit account *2 0.100% Deposit account PLUS *3 Deposit account youth (until 25 years old) *4 Deposit account +60 *5 Rental deposit guarantee account Life Benefit, 3a pension account - STANDARD rate - PREMIUM rate *6 Investment account *7 up CHF/EUR 100'001 to CHF/EUR 300'000 Fixed-term account Condominium account 0.000% 0.000% 0.000% 0.000%	Accounts	•	
Growing business Account O.000% Salary account / Personal account O.000% Personal account students (15-30 years old) *1 O.750% Deposit account *2 O.100% O.050% Deposit account PLUS *3 Deposit account youth (until 25 years old) *4 Deposit account +60 *5 Rental deposit guarantee account Life Benefit, 3a pension account - STANDARD rate - PREMIUM rate *6 Investment account *7 up CHF/EUR 100'001 to CHF/EUR 300'000 Fixed-term account O.000% O.000% O.100% Fixed-term account O.000%	Current Account for individuals	0.000%	0.000%
Salary account / Personal account Personal account students (15-30 years old) *1 Deposit account *2 Deposit account PLUS *3 Deposit account youth (until 25 years old) *4 Deposit account +60 *5 Rental deposit guarantee account Life Benefit, 3a pension account - STANDARD rate - PREMIUM rate *6 Investment account *7 up CHF/EUR 100'001 to CHF/EUR 300'000 Condominium account O.000% O.000% O.000% O.000%	Current Account for businesses	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 0.000% Condominium account 0.000%	Growing business Account	0.000%	0.000%
Deposit account *2	Salary account / Personal account	0.000%	0.000%
Deposit account PLUS *3 Deposit account youth (until 25 years old) *4 Deposit account +60 *5 Rental deposit guarantee account Life Benefit, 3a pension account - STANDARD rate - PREMIUM rate *6 Investment account *7 up CHF/EUR 100'001 to CHF/EUR 300'000 Fixed-term account Condominium account O.250% 0.000% 0.000%	Personal account students (15-30 years old) *1	0.750%	
Deposit account youth (until 25 years old) *4 Deposit account +60 *5 Rental deposit guarantee account Life Benefit, 3a pension account - STANDARD rate - PREMIUM rate *6 Investment account *7 up CHF/EUR 100'001 to CHF/EUR 300'000 Fixed-term account Condominium account 1.000% 0.000% 0.100% 0.100% On request Condominium account 0.000%	Deposit account *2	0.100%	0.050%
Deposit account +60 *5 Rental deposit guarantee account Life Benefit, 3a pension account - STANDARD rate - PREMIUM rate *6 Investment account *7 up CHF/EUR 100'001 to CHF/EUR 300'000 Fixed-term account Condominium account 0.100% On request Condominium account 0.000%	Deposit account PLUS *3	0.250%	
Rental deposit guarantee account Life Benefit, 3a pension account - STANDARD rate - PREMIUM rate *6 Investment account *7 up CHF/EUR 100'001 to CHF/EUR 300'000 Fixed-term account Condominium account 0.000%	Deposit account youth (until 25 years old) *4	1.000%	
Life Benefit, 3a pension account - STANDARD rate - PREMIUM rate *6 Investment account *7 up CHF/EUR 100'001 to CHF/EUR 300'000 Fixed-term account Condominium account 0.000%	Deposit account +60 *5	0.100%	
- STANDARD rate - PREMIUM rate *6 Investment account *7 up CHF/EUR 100'001 to CHF/EUR 300'000 Fixed-term account Condominium account 0.200% 0.500% 0.100% 0.100% 0.100%	Rental deposit guarantee account	0.001%	
up CHF/EUR 100'001 to CHF/EUR 300'000 Fixed-term account Condominium account 0.100% 0.100% 0.000%	- STANDARD rate		
Fixed-term account Condominium account 0.000%	Investment account *7		
Condominium account 0.000%	up CHF/EUR 100'001 to CHF/EUR 300'000	0.100%	0.100%
	Fixed-term account	On request	
Association account 0.000%	Condominium account	0.000%	
	Association account	0.000%	

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

Changes to the terms and conditions

^{*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.