

DEPOSIT CHARGES AND INTEREST RATES

LEGAL ENTITIES – RETAIL BANKING

APPLICABLE FROM 17 JULY 2023

Exceptional circumstances are currently affecting certain currencies and the applicable reference rates, primarily as a result of the monetary policy decisions made by central banks (which include charging negative interest on commercial bank deposits with these central banks).

In this context, fees are to be charged on current accounts, OptiFlex accounts and savings accounts denominated in the following currencies:

Accounts in CHF, SEK, DKK and JPY:

- Fees are calculated daily
- Fees are calculated on all account assets
- Fees are debited monthly

The rates indicated above are provided for information purposes. They are standard rates that may be increased or decreased depending on the client.

Current accounts and OptiFlex accounts

EUR	0.00 %	CHF	0.00 %
USD	0.00 %	SEK	0.00 %
CAD	0.00 %	DKK	0.00 %
GBP	0.00 %	JPY	-0.50 %
AUD	0.00 %	NOK	0.00 %
NZD	0.00 %		

Business savings account

EUR	2.00 %	CAD	0.25 %
USD	1.50 %	CHF	0.00 %
GBP	0.05 %	AUD	0.00 %

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Large corporates savings account

EUR	2.00 %	CAD	0.25 %
USD	1.50 %	CHF	0.00 %
GBP	0.05 %	AUD	0.00 %

Charity savings account

EUR	2.00 %	CAD	0.25 %
USD	1.50 %	CHF	0.00 %
GBP	0.05 %	AUD	0.00 %