Account interest rates

(Valid from May 7, 2025)

Savings and investments

Accounts	Currency	Levels	Interest rate	Remuneration limits	Withdrawals / Penalties
CA Libre Epargne	CHF	From CHF 1 to CHF 100,000	0.20%	Unlimited	Withdrawal < CHF 20,000 per month: No penalty Withdrawal > CHF 20,000 per month • Notice > 3 months: No penalty • Notice < 3 months: Penalty of 2%[1]
		CHF 100,001 and more	0.10%		
	EUR	From EUR 1 to EUR 1,000,000	0.50%	EUR 1,000,000	Withdrawal < EUR 20,000 per month: No penalty Withdrawal > EUR 20,000 per month • Notice > 3 months: No penalty • Notice < 3 months: Penalty of 2%[1]
		EUR 1,000,001 and more	0.00%		
CA Energy	CHF	From CHF 1 to CHF 50,000	0.40%	Unlimited	Withdrawal before the end of the first 6 months Penalty: 2%[2] Withdrawal after the first 6 months Withdrawal < CHF 50,000 per year: No penalty Withdrawal > CHF 50,000 per year • Notice > 3 months: No penalty • Notice < 3 months: Penalty of 2%[3]
		From CHF 50,001 to CHF 100,000	0.25%		
		From CHF 100,001 to CHF 200,000	0.15%		
		CHF 200,001 and more	0.05%		
CA Boost	CHF	From CHF 1 to CHF 500,000	1.10%[4]	CHF 500,000	Until 31.01.2026 : Penalty of 2%[2] After 31.01.2026 : CA Libre Epargne terms and conditions
		CHF 500,001 and more	0.20%[5]	Unlimited	
	EUR	From EUR 1 to EUR 1,000,000.–	2.10%[6]	EUR 1,000,000.–	Until 31.01.2026 : Penalty of 2%[2] After 31.01.2026 : CA Libre Epargne EUR terms and conditions
		EUR 1,000,001.– and more	0.50%[7]	Unlimited	

Savings and investments

Accounts	Currency	Levels	Interest rate	Remuneration limits	Withdrawals / Penalties
CA Junior	CHF	From CHF 1 to CHF 30,000	0.65%	Unlimited	No penalty[8]
		CHF 30,001 and more	0.25%		
	EUR	From EUR 1 to EUR 30,000	1.15%	Unlimited	No penalty[8]
		EUR 30,001 and more	0.60%		
Fixed term deposit	CHF EUR USD	From CHF/EUR/USD 50,000	See rates on www.ca-nextbank.ch	Unlimited	See conditions in branch

Discontinued savings accounts

Accounts	Currency	Levels	Interest rate	Remuneration limits	Withdrawals / Penalties
CA MyHome	CHF	From CHF 1	0.01%	Unlimited	Penalty : 0.75%[9,10]
CA Unlimited	CHF	From CHF 1	0.00%	–	None
CA Evolution	CHF	0 to 9,999	0.10%	CHF 100,000	Withdrawal < CHF 100,000 per year: No penalty Withdrawal > CHF 100,000 per year • Notice > 6 months: No penalty • Notice < 6 months: Penalty of 0.5%[10]
		From CHF 10,000	0.15%		
		From CHF 50,000	0.20%		
		From CHF 100,000	0.00%		

Retirement savings

Accounts	Interest rate
Liberty 3A Bancaire	0.80%
Liberty Libre Passage	0.50%

Personal loan

	Interest rate
Owner **of a primary residence**	4.49%
Non-owner **of a primary residence**	7.75%

Everyday banking

Accounts	Currency	Interest rate	Upper limits
Personal account	CHF	0.00%	–
	EUR	0.00%	–
	USD	0.00%	–
Authorised overdraft – Individual account	CHF/EUR	8%[11]	CHF 1,000
Authorised overdraft – Joint account	CHF/EUR	8%[11]	CHF 2,000
Unauthorised overdraft	CHF/EUR	11.5%[12]	–
Rental deposit	CHF	0.01%	–
Credit card guarantee	CHF	0.00%	–

Variable rates at the bank's discretion.

1. The penalty is due on the amount exceeding the limit. It is reduced proportionally if less than three months' notice is given.
2. The penalty is due on the amount withdrawn. It is levied automatically on any withdrawal.
3. The penalty is due on the amount exceeding the limit. It is reduced proportionally if less than three months' notice is given.
4. CA Libre Epargne interest rate + boost of 0.90%, up to CHF 500,000.
5. CA Libre Epargne interest rate (1st level).
6. CA Libre Epargne EUR interest rate + boost of 1.60%, up to EUR 1,000,000.–.
7. CA Libre Epargne EUR interest rate (1st level).
8. Crédit Agricole next bank reserves the right to require proof of withdrawal.
9. Exceptions: Three years of consecutive savings or mortgage with Crédit Agricole next bank or fixed-term deposit account.
10. The penalty is due on the amount withdrawn.
11. Quarterly withdrawal.
12. Lending rate. List of accounts affected: Personal account, CA Libre Epargne, CA Energy, CA Junior, CA Evolution, CA MyHome, CA Unlimited.