

CA Junior

Start planning right now for your children's future

Your benefits

We invite you to discover our advantageous rates on our website www.ca-nextbank.ch

Account free of charge exclusive to minors

Whether you are a parent or a family member, you can put money aside for the future of a child dear to you by opening a savings account in its name. Although the CA Junior account is in the name of an underage child, it is subject to parental authority.

In this respect, it is necessary that the representative of the parental authority be present when the account is opened and that they be a client of Crédit Agricole next bank (Suisse) SA.

Key features

- **Beneficiary:** the minor in whose name the account has been opened
- **Currency:** CHF and EUR
- **Account opening and closing:** free of charge
- **Account maintenance:** free of charge
- **Annual statement:** free of charge
- **Transfer of funds:** free of charge via BVR payment slip, LSV direct debit facility or standing order
- **Number of annual withdrawals:** unlimited
- **Withdrawal limit:** none¹
- **Withholding tax:** 35% on interest earned on amounts of CHF 200 or more
- **Period:** the CA Junior account is automatically converted into a CA Libre Epargne account on the account holder's 18th birthday²

Interest rate :

CHF currencies :

- One account per customer
- From CHF 1 to CHF 30,000: 0.65%
- From CHF 30,001: 0.25%
- Remuneration limit: unlimited

EUR currencies :

- One account per customer
- From EUR 1 to EUR 30,000: 0.65%
- From EUR 30,001: 0.25%
- Remuneration limit: unlimited

Additional information

Your **Crédit Agricole next bank (Suisse) SA** adviser is available to answer your questions and offer you personalised advice to suit your requirements.

CA Junior rates

Full rate
CHF 0.–

1. The CA Junior account is in the name of the child. Crédit Agricole next bank (Suisse) SA reserves the right to request proof of documents when withdrawals are made.

2. CA Libre Epargne rates and conditions apply.

Crédit Agricole next bank (Suisse) SA reserves the right to make changes to the fees and services indicated in this document at any time, and without prior notice.