

Account interest rates

(Valid from january 1, 2026)

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	<u>Withdrawal < CHF 20,000 per month</u> : No penalty
		CHF 100,001 and more	0.00%		<u>Withdrawal > CHF 20,000 per month</u> • Notice > 3 months: No penalty • Notice < 3 months: Penalty of 2% ¹
	EUR	From EUR 1 to EUR 200,000	0.50%	EUR 1,000,000	<u>Withdrawal < EUR 20,000 per month</u> : No penalty
		EUR 200,001 and more	0.00%		<u>Withdrawal > EUR 20,000 per month</u> • Notice > 3 months: No penalty • Notice < 3 months: Penalty of 2% ¹
CA Energy	CHF	From CHF 1 to CHF 50,000	0.40%	Unlimited	<u>Withdrawal before the end of the first 6 months</u> Penalty: 2% ²
		From CHF 50,001 to CHF 100,000	0.20%		<u>Withdrawal after the first 6 months</u>
		From CHF 100,001 to CHF 200,000	0.05%		Withdrawal < CHF 50,000 per year: No penalty
		CHF 200,001 and more	0.00%		Withdrawal > CHF 50,000 per year • Notice > 3 months: No penalty • Notice < 3 months: Penalty of 2% ³

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 ⁴
		CHF 30,001 and more	0.25%		
	EUR	From EUR 1 to EUR 30,000	1.15%	Unlimited	No penalty ⁴
		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% ^{5,6}
CA Unlimited	CHF	From CHF 1	0.00%	–	None
CA Evolution	CHF	0 to 9,999	0.10%	CHF 100,000	<u>Withdrawal < CHF 100,000 per year:</u> No penalty <u>Withdrawal > CHF 100,000 per year</u> • Notice > 6 months: No penalty • Notice < 6 months: Penalty of 0.5% ⁶
		From CHF 10,000	0.15%		
		From CHF 50,000	0.20%		
		From CHF 100,000	0.00%		

Retirement savings

Accounts	Interest rate
Liberty Banking Pillar 3A	0.65%
Liberty Vested benefits	0.35%

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% ⁷	CHF 1,000
Authorised overdraft – Joint account	CHF/EUR	8% ⁷	CHF 2,000
Unauthorised overdraft	CHF/EUR	11.5% ⁸	–
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. Crédit Agricole next bank reserves the right to require proof of withdrawal.
5. Exceptions: Three years of consecutive savings or mortgage with Crédit Agricole next bank or fixed-term deposit account.
6. The penalty is due on the amount withdrawn.
7. Quarterly withdrawal.
8. Lending rate. List of accounts affected: Personal account, CA Libre Epargne, CA Energy, CA Junior, CA Evolution, CA MyHome, CA Unlimited.