





Banking  
charges  
2024



**THE BANK  
THAT'S ALWAYS  
THERE FOR YOU**



# Crédit Agricole next bank (Suisse) SA

We are committed to simplifying your everyday life by presenting you with transparent fees and clear information about our products.

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# Everyday banking

## Packs

	CA Simply*	CA Start	CA Extra	CA First
<b>Fees</b>				
Individual or joint <sup>1</sup>	Free*	CHF 5/month	CHF 12/month	CHF 15/month
<b>Basic services</b>				
Personal account in CHF	Included	Included	Included	Included
Savings account in CHF (CA Libre Epargne)		Included	Included	Included
E-banking access	Included (read only)	Included	Included	Included
Residence abroad	Free	CHF 30/month	Free	Free
Transfers in Switzerland (e-banking) <sup>2</sup>	–	Free and unlimited	Free and unlimited	Free and unlimited
SEPA credit transfers (e-banking) <sup>3</sup>	Automatic and daily	Free and unlimited	Free and unlimited	Free and unlimited
SWIFT credit transfers (e-banking) <sup>4</sup>	–	CHF 10/transfer	CHF 10/transfer	Free and unlimited
<b>Means of payment</b>				
Mastercard debit card in CHF	–	–	Included <sup>5</sup>	Included <sup>5</sup>
TWINT	–	Included	Included	Included
Cash withdrawals in Switzerland in CHF (Bancomat CANB)	–	–	Free and unlimited	Free and unlimited
Cash withdrawals in Switzerland in CHF (Bancomat excluding CANB)	–	–	CHF 2/withdrawal	6 free/year <sup>6</sup>
Cash withdrawals abroad	–	–	CHF 5/withdrawal	CHF 4/withdrawal
Foreign payments (FR, DE, IT, AT)	–	–	CHF 2/payment	Free and unlimited
Foreign payments (excl. FR, DE, IT, AT)	–	–	CHF 2/payment	CHF 2/payment
<b>Credit cards in CHF</b>				
Silver Mastercard <sup>7</sup>	–	–	Free for the first year	Free for the first year
Gold Mastercard <sup>7</sup>	–	–	50% reduction for the first year	50% reduction for the first year
<b>Manage my money</b>				
Authorised overdraft (individual account) <sup>8</sup>	–	–	–	CHF 1,000
Authorised overdraft (joint account) <sup>8</sup>	–	–	–	CHF 2,000

Price advantage valid for all CA Start, CA Extra, CA First packs.



### WELCOME OFFER

Pack free of charge for the first 6 months

### DUO OFFER

50% off all your accounts\*\*



\* The CA Simply pack does not come with other additional products and services available from Crédit Agricole next bank. Pack exclusively available for individual accounts. Offer reserved for holders of a FR and/or DE IBAN.

\*\* If you have at least 1 joint account + 1 individual account.

## Everyday banking

### Cards

Mastercard debit card in CHF	Without pack	CA Start	CA Extra	CA First
Primary card fee <sup>9</sup>	CHF 3.50/month	CHF 3.50/month	Free	Free
Additional card fee <sup>10</sup>	CHF 3.50/month	CHF 3.50/month	Free	Free
Request for proof of payment	CHF 40	CHF 40	CHF 40	CHF 40
Blocking of card	CHF 40	CHF 40	CHF 40	CHF 40
Card replacement	CHF 30	CHF 30	CHF 30	CHF 30
Reissuing of PIN code	CHF 20	CHF 20	CHF 20	CHF 20
<b>Payments</b>				
Payment in CHF (in Switzerland)	Free	Free	Free	Free
Foreign payments (FR, DE, IT, AT) <sup>11</sup>	CHF 2/payment	CHF 2/payment	CHF 2/payment	Free
Foreign payments (excl. FR, DE, IT, AT) <sup>11</sup>	CHF 2/payment	CHF 2/payment	CHF 2/payment	CHF 2/payment
<b>Cash withdrawals</b>				
<b>Crédit Agricole next bank ATMs</b>				
CHF from a CHF account	Free	Free	Free	Free
Currency of an account in another currency	Exchange rate cash transactions	Exchange rate cash transactions	Exchange rate cash transactions	Exchange rate cash transactions
<b>Other banks' ATMs</b>				
CHF in Switzerland	CHF 2/withdrawal	CHF 2/withdrawal	CHF 2/withdrawal	6 free/year <sup>6</sup>
EUR in Switzerland	CHF 5/withdrawal	CHF 5/withdrawal	CHF 5/withdrawal	CHF 4/withdrawal
Abroad <sup>11</sup>	CHF 5/withdrawal	CHF 5/withdrawal	CHF 5/withdrawal	CHF 4/withdrawal
<b>Credit cards in CHF</b>				
Primary card <sup>12</sup>	Without pack	CA Start	CA Extra	CA First
Silver Mastercard	CHF 100/year (free for the first year)	CHF 100/year (free for the first year)	CHF 100/year (free for the first year)	CHF 100/year (free for the first year)
Gold Mastercard	CHF 200/year (50% off for the first year)	CHF 200/year (50% off for the first year)	CHF 200/year (50% off for the first year)	CHF 200/year (50% off for the first year)
<b>Additional card<sup>12</sup></b>				
Silver Mastercard	CHF 25/year	CHF 25/year	CHF 25/year	CHF 25/year
Gold Mastercard	CHF 50/year	CHF 50/year	CHF 50/year	CHF 50/year
<b>Payments</b>				
The fees for payment transactions are set by our partner Visa.				

## Everyday banking

### Personal account transactions

Online banking payments	Without pack	CA Start	CA Extra	CA First
<b>In Switzerland</b>				
In CHF	Free	Free	Free	Free
Other currencies	CHF 10*	CHF 10*	CHF 10*	Free*
Setting up a standing order	Free	Free	Free	Free
<b>Abroad</b>				
In EUR (meeting SEPA criteria) <sup>11, 13</sup>	Free	Free	Free	Free
In EUR (not meeting SEPA criteria) and other currencies <sup>11, 13</sup>	CHF 10*	CHF 10*	CHF 10*	Free*
Setting up a standing order	Free	Free	Free	Free

Over-the-counter payments	Without pack	CA Start	CA Extra	CA First
<b>In Switzerland</b>				
In CHF	CHF 5	CHF 5	CHF 5	CHF 5
Other currencies	CHF 10*	CHF 10*	CHF 10*	CHF 10*
Setting up a standing order <sup>14</sup>	CHF 5	CHF 5	CHF 5	CHF 5
LSV direct debit / Direct debit	Free	Free	Free	Free
<b>Abroad</b>				
In EUR (meeting SEPA criteria) <sup>11, 13</sup>	CHF 5	CHF 5	CHF 5	CHF 5
In EUR (not meeting SEPA criteria) and other currencies <sup>11, 13</sup>	CHF 10*	CHF 10*	CHF 10*	CHF 10*
Setting up a standing order	CHF 5	CHF 5	CHF 5	CHF 5

Cash withdrawals at branches <sup>15</sup>	Without pack	CA Start	CA Extra	CA First
CHF from a CHF account	1.20% of the amount	1.20% of the amount	1.20% of the amount	1.20% of the amount

Overdraft <sup>16</sup>	Without pack	CA Start	CA Extra	CA First
Debit interest rate on authorised overdraft	Not authorised	Not authorised	Not authorised	8%/year
Debit interest rate on unauthorised overdraft	Not authorised	Not authorised	Not authorised	11.5%/year

### Cheques

Cheques	Without pack	CA Start	CA Extra	CA First
Issuing of cheque (CHF, EUR)	CHF 50	CHF 50	CHF 50	CHF 50
Remittance of cheque to be cashed (CHF, EUR) <sup>17</sup>	CHF 75	CHF 75	CHF 75	CHF 75
Collection fee or unpaid cheque	Third-party fee	Third-party fee	Third-party fee	Third-party fee

\* (+ third-party fee)

## Everyday banking

### E-banking and e-banking app

<b>E-banking and e-banking app<sup>18</sup></b>	<b>Without pack</b>	<b>CA Start</b>	<b>CA Extra</b>	<b>CA First</b>
E-banking and e-banking app access	CHF 3/month	Free	Free	Free
SecureAccess app	Free	Free	Free	Free
SecureAccess authentication device	CHF 60	CHF 60	CHF 60	CHF 60

### Banking relationship<sup>19</sup>

	<b>Without pack</b>	<b>CA Start</b>	<b>CA Extra</b>	<b>CA First</b>
Account maintenance <sup>20</sup>	CHF 12/month	Free	Free	Free
Additional private account CHF	CHF 1/month	CHF 1/month	CHF 1/month	Free
Private account EUR	CHF 1/month	CHF 1/month	CHF 1/month	Free
Private account USD	CHF 1/month	CHF 1/month	CHF 1/month	Free
Private account GBP	CHF 1/month	CHF 1/month	CHF 1/month	Free
Account opening	Free	Free	Free	Free
Account closure	Free	Free	Free	Free
Residence abroad	CHF 30/month	CHF 30/month	Free	Free
Research fees <sup>21</sup>	CHF 120/hour	CHF 120/hour	CHF 120/hour	CHF 120/hour
Return post	CHF 20/month (+VAT)	CHF 20/month (+VAT)	CHF 20/month (+VAT)	CHF 20/month (+VAT)
Relationship termination	Free	Free	Free	Free

<b>Account statements</b>	<b>Without pack</b>	<b>CA Start</b>	<b>CA Extra</b>	<b>CA First</b>
Via e-banking <sup>22</sup>	Free	Free	Free	Free
By mail	CHF 6/month (+VAT)	CHF 6/month (+VAT)	CHF 6/month (+VAT)	CHF 6/month (+VAT)

<b>Estate distribution</b>	<b>Without pack</b>	<b>CA Start</b>	<b>CA Extra</b>	<b>CA First</b>
Open file (without mortgage)	CHF 250	CHF 250	CHF 250	CHF 250
Open file (with mortgage)	CHF 500	CHF 500	CHF 500	CHF 500
Annual management fees <sup>23</sup>	CHF 120	CHF 120	CHF 120	CHF 120
Search fees for special requests	CHF 120/hour	CHF 120/hour	CHF 120/hour	CHF 120/hour

<b>Year-end documents</b>	<b>Without pack</b>	<b>CA Start</b>	<b>CA Extra</b>	<b>CA First</b>
Certificate of interest and expenses <sup>24</sup>	Free	Free	Free	Free
Portfolio statement <sup>24</sup>	Free	Free	Free	Free
Tax statement Switzerland <sup>25</sup>	CHF 250	CHF 250	CHF 250	CHF 250

# Mortgages and loans

## Residential mortgages

Administration fees	
Switzerland	0.1% of loan amount, min. CHF 250
France and Germany	0.8% of loan amount <sup>26</sup>
Early repayment	
Total or partial, on the maturity date of the rate <sup>28</sup>	CHF 200/request (without penalty, based on contract)
Total or partial, not on the maturity date of the rate	CHF 200/request (+ penalty, based on contract)
When leaving to join a competitor bank <sup>29</sup>	CHF 600/request
Release of mortgage (France and Germany)	CHF 200
Modifications	
Rate <sup>28</sup>	Free
Simple amendment <sup>30</sup>	CHF 350
Complex amendment <sup>31</sup>	From CHF 500 to CHF 1,200

## Construction loans

Administration fees	
Switzerland	0.1% of loan amount, min. CHF 250
France and Germany	0.8% of loan amount <sup>26</sup>
Other fees	
Consolidation <sup>32</sup>	Free
Commitment fee (quarterly)	0.125%
Full early repayment, at the lender's initiative	0.75%
Assessment and administration fees for second home in France	CHF 1,500 <sup>27</sup>

## Repayments<sup>33</sup>

Reminder letter 1	CHF 10
Reminder letter 2	CHF 50
Reminder letter 3	CHF 80
Debit interest on unpaid instalments	11.5% per year <sup>34</sup>

## Securities-based loans

Administration fees	
Free	
Early repayment	
Total or partial, on the maturity date of the rate	Without penalties as per contract
Total or partial, not on the maturity date of the rate	Penalty in accordance with contract



## Pensions and insurance

To take out a pension plan or insurance policy, you must open or hold a CA Start, CA Extra or CA First pack.

### Vested benefits

Service offered by our partner *Liberty Vested Benefits Foundation and Lealta Vested Benefits Foundation*. Extract from the foundation's fee schedule.

Deposit account opening and maintenance	Free
Fixed fees – Savings account	Free
Fixed fees – Portfolio deposit (deducted monthly from your retirement assets)	Foundations: 0.40%/year Bank: 0.60%/year
Account statement/annual deposit	Free
Pledge/collateral	Free
Deposits in event of commencing retirement in Switzerland	Free
Transfers from/to a retirement savings institution	Free (only applies to the Savings account)
Maximum number of vested benefits accounts per customer and per foundation	1 account (includes 1 Savings account and 1 Portfolio deposit account)
Other fees	Based on the foundation's fee schedule

### Pillar 3 policy

Service offered by our partner *Liberty 3a Retirement Savings Foundation*. Extract from the foundation's fee schedule.

Account opening and maintenance	Free
Fixed fees – Savings account	Free
Fixed fees – Portfolio deposit (deducted monthly from your retirement assets)	Foundations: 0.40%/year Bank: 0.60%/year
Account statement/annual deposit	Free
Tax certificate	Free
Pledge/collateral	Free
Deposits in event of entering retirement in Switzerland	Free
Transfers from/to a retirement savings institution	Free (only applies to the Savings account)
Maximum number of 3a retirement savings accounts per customer	5 accounts (includes 1 Savings account and 1 Portfolio deposit account)
Other fees	Based on the foundation's fee schedule

### Insurance Pillar 3a, Pillar 3b

A product from our partner *Swiss Life SA*

Linked (pillar 3a) or free (pillar 3b) pension solution – Single and periodic premiums.	Costs related to the insurance policy taken out
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### Health insurance

A product from our partner *Helsana Insurance SA*

Basic insurance	Insurance models within the compulsory basic health insurance
Supplementary insurance	Optional supplementary insurance

# Savings

## Savings accounts<sup>35</sup>

Opening a savings account (with the exception of a CA Junior account) is subject to the purchase or holding of a CA Start, CA Extra or CA First pack.

<b>Fees and conditions</b>	<b>CA Libre Epargne</b>	<b>CA Junior<sup>36</sup></b>
Currency	CHF or EUR	CHF or EUR
Account maintenance	Free	Free <sup>37</sup>
Account opening and closure	Free	Free
Withdrawal limit	<ul style="list-style-type: none"><li>• CHF 20,000 per month</li><li>• EUR 20,000 per month</li></ul>	None <sup>38</sup>
Payment limit	<ul style="list-style-type: none"><li>• Unlimited</li><li>• EUR 1,000,000</li></ul>	<ul style="list-style-type: none"><li>• CHF 30,000</li><li>• EUR 30,000</li></ul>
Notice for a withdrawal exceeding the limit	3 months <sup>39</sup>	None
Number of accounts per customer	1 account per currency	1 account per currency

<b>Fees and conditions</b>	<b>CA Energy</b>
Currency	CHF
Account maintenance	Free
Account opening and closure	Free
Interest rates and upper limits <sup>40</sup>	Progressive rates in 4 tiers
Payment limit	Unlimited
<b>Withdrawals within the first 12 months</b>	
Number of withdrawals per year	Unlimited with penalties <sup>41</sup>
<b>Withdrawals after the first 12 months</b>	
Number of withdrawals per year	Unlimited
Withdrawal limit	CHF 100,000 per year
Notice for a withdrawal exceeding the limit	6 months <sup>39</sup>
Number of accounts per customer	1 account

Interest rates, remuneration limits and withdrawal conditions can be found in the document «Account Interest Rates» available on our website [www.ca-nextbank.ch](http://www.ca-nextbank.ch).

## Investments

### Securities (via e-banking)<sup>42</sup>

Transfer fees	
Transfer of securities to an account of CA next bank	Free
Transfer of securities to a third-party bank account	CHF 120 per line
Commissions	
Commission fees when buying/selling a position <sup>43</sup> :	
• in Switzerland, France, Germany and Italy	1.1% (min. commission of CHF 75)
• in the United Kingdom	1.7% (min. commission of CHF 125)
Custody fees <sup>44</sup>	0.20% per year, minimum CHF 120 per year

### Investment funds (via client advisor)

Opening a deposit account is subject to the purchase or holding of a CA Start, CA Extra or CA First pack.

Fees	
Opening a deposit account	Free
Closing a deposit account	CHF 100
Transfer of investment funds	
• To a third-party bank account	CHF 120 per line
• To an account of CA next bank	Not authorised
Commissions	
Fixed costs	CHF 50 per transaction
Commission fees <sup>43</sup>	0.50% per amount of transaction
Custody fees <sup>44</sup>	0.20% per year, minimum CHF 120 per year

### Fund savings plans (via client advisor)

Opening a deposit account is subject to the purchase or holding of a CA Start, CA Extra or CA First pack. By signing up to a fund savings plan you benefit from automatic investment in one or more investment funds offered by the bank. The minimum monthly investment is CHF 100.

Fees	
Opening a deposit account	Free
Closure of the fund savings plan	CHF 100
Transfer of investment funds	
• Transfer to a third-party bank deposit account	CHF 120 per line
• Transfer to a CA next bank deposit account	Not authorised
Suspension of saving fund plan	Free, any time
Change selection of funds	Free, any time
Change monthly deposit value	Free, any time
Commissions	
Commission fees <sup>43</sup>	0.50% per amount of transaction
Custody fees <sup>44</sup>	0.10% per year (no minimum fees)

## Discontinued products

### Credit account

Fees	
Service	CHF 20 per month <sup>45</sup>

### Savings accounts<sup>35</sup>

Fees and conditions		CA Unlimited
Currency		CHF
Account maintenance		Free
Account opening and closure		Free
Withdrawal limit		None
Payment limit		-

Fees and conditions		CA Evolution
Currency		CHF
Account maintenance		Free
Account opening and closure		Free
Interest bonus upon reaching each tier <sup>46</sup> (according to the applicable interest bonus)		First tier: from CHF 1 to CHF 9,999 Second tier: from CHF 10,000 Third tier: from CHF 50,000 Fourth tier: from CHF 100,000
Payment limit		CHF 100,000
<b>Withdrawals within the first 24 months</b>		
Number of withdrawals per year		Unlimited with penalties
<b>Withdrawals after the first 24 months</b>		
Number of withdrawals per year		Unlimited
Withdrawal limit		CHF 100,000 per year
Notice for a withdrawal exceeding the limit		6 months <sup>47</sup>

Fees and conditions		CA myHome
Currency		CHF
Account maintenance		Free
Account opening and closure		Free
Freeze		Entire period
Payment limit		Unlimited
Withdrawal limit		Account closure if partial or total withdrawal
Withdrawal notice		None, but penalties incurred <sup>48</sup>
Additional interest		Double interest <sup>49</sup>

Interest rates, remuneration limits and withdrawal conditions can be found in the document "Account Interest Rates" available on our website [www.ca-nextbank.ch](http://www.ca-nextbank.ch).

## My online bank

Below are all the banking services that are accessible online.

	E-banking	E-banking app
<b>View and manage</b>		
Check your balance and the transactions on your private, savings and securities accounts	●	●
View the distribution of your assets	●	
Access the detail of your loans	●	●
Enter and monitor your payment requests		
<ul style="list-style-type: none"> <li>• Your internal transfers</li> <li>• Your bank transfers in Switzerland and abroad (including SEPA)</li> <li>• Your QR-bills</li> </ul>	● ● ●	● ● ●
Manage automatic payment rules between your current and savings accounts	●	
Scan your QR-bills	●	●
Pay your bills via e-bill	●	●
Create and manage standing orders	●	●
Enter your stock exchange orders	●	●
Receive notifications on the life of the accounts	●	●
View and manage the limits of your debit cards	●	●
Manage the contactless payment of your debit cards	●	●
Manage the geo-blocking of your debit cards	●	●
View your bank account details (IBAN)	●	●
View and download your statements and tax documents	●	●
Open a new current or savings account instantly	●	●
<b>Contact your adviser</b>		
View and send secure messages to your adviser	●	●
Update your address	●	●



## Contact us



### In branch

You are welcome to visit one of our branches in Basel, Bern, Fribourg, Geneva, Lausanne, La Chaux-de-Fonds, Yverdon-les-Bains or Zürich to meet your advisor.



### On the road

Book an appointment with one of our mobile advisors in Vallorbe, Les Verrières, Boncourt, Le Sentier or Saignelégier, at [www.ca-nextbank.ch/rdv](http://www.ca-nextbank.ch/rdv).



### Online

Do you need any information?

To contact us, use the contact form on our website, at [www.ca-nextbank.ch](http://www.ca-nextbank.ch), or send us a direct message through the secure mailbox in your e-banking.

To manage your accounts and make payments, log into our e-banking platform or download our e-banking app for Android or iOS.

#### Customer area Pont-Rouge

Esplanade de Pont-Rouge 2  
1212 Geneva

#### Geneva Rive branch

Rue du Rhône 67  
1207 Geneva

#### Geneva Cornavin branch

Rue de Chantepoulet 25  
1201 Geneva

#### Lausanne branch

Rue du Petit-Chêne 14  
1003 Lausanne

#### Basel branch

St. Alban-Anlage 70  
4052 Basel

#### Bern branch

Aarberggasse 5  
3011 Bern

#### Zürich Uraniastrasse branch

Uraniastrasse 28  
8001 Zürich

#### Zürich Limmatquai branch

Limmatquai 80  
8001 Zürich

#### Yverdon-les-Bains branch

Rue de la Plaine 14  
1400 Yverdon-les-Bains

#### Fribourg branch

Boulevard de Pérolles 7  
1700 Fribourg

#### La Chaux-de-Fonds branch

Avenue Léopold-Robert 58  
2300 La Chaux-de-Fonds

## Legal notice

1. The pack is invoiced on a pro rata basis depending to the number of days held at the monthly rate.
2. From the personal account included in the pack.
3. SEPA credit transfers via e-banking from your personal account are included in the pack.
4. SWIFT credit transfers via e-banking from your personal account are included in the pack. + third-party fee.
5. The annual subscription is included.
6. Above 6 withdrawals per calendar year, a fee of CHF 2 is applied per withdrawal.
7. The offer is valid subject to the conditions associated with the granting of a credit card, under the terms laid down by the bank (contact your branch for more information).
8. Authorised overdraft of CHF 1,000 or CHF 2,000 with a lending Rate.
9. With a CA Extra and CA First pack, the annual fee is included. Not in a pack or with a CA Start pack, the card fee is charged on a pro rata basis depending to the number of days held at the monthly rate.
10. An additional card is free if pack attached for CA Extra and CA First packs.
11. Excluding third-party charges
12. Annual cost. Any card ordered during the year will be invoiced on a pro-rata basis depending to the order date.
13. Conditions of a SEPA credit transfer: Transaction in euros/SEPA member destination bank/IBAN of beneficiary/BIC of the beneficiary's bank/"Shared fees" option. List of SEPA member countries: EU, EEA, CH.
14. Free internally.
15. Customers must hold a debit card. Withdrawals must remain within maximum daily and monthly withdrawal limits.
16. Variable rate at the bank's discretion. Quarterly direct debit.
17. Encashment method at the bank's discretion.
18. The e-banking option is invoiced on a pro rata basis depending to the number of days held at the monthly rate.
19. Banking relationship: all the customer's banking services.
20. For all the accounts in the banking relationship. Account maintenance is invoiced on a pro rata basis depending to the number of days held at the monthly rate.
21. Investigation at the customer's request, min. CHF 50.
22. Subject to valid e-banking access.
23. Fees charged for files opened more than 1 year ago that remain unpaid as at 30 November.
24. The "Certificate of interest and expenses" and the "Portfolio statement" documents offers an overview of your assets, investments and debts at the end of the year.
25. The "Tax statement Switzerland" document offers an overview of your assets, investments and debts as well as the related tax items.
26. Lower limit of CHF 600, upper limit of CHF 3,000.
27. Charges applicable to loans with a non-amortising part.
28. Subject to a contractual notice period, without any other modification of the loan.
29. Exemption from these costs in the event of takeover a Crédit Agricole Regional Bank.
30. By way of example and non-exhaustive: insurance policy.
31. By way of example and non-exhaustive: change to amortisation, change to guarantee, disassociation.
32. By Crédit Agricole next bank.
33. Repayments can be made by the methods set out in the general terms and conditions. Should sufficient funds be unavailable, payment reminders will be sent, incurring a charge in accordance with the pricing policy in force.
34. Variable rate at the bank's discretion.
35. Payments can be made into all our CHF savings accounts free of charge via the LSV direct debit system or standing order.
36. Account exclusive to minors. The account is automatically converted into a CA Libre Epargne account on the account holder's 18th birthday.
37. Free account maintenance until the customer's 19<sup>th</sup> birthday.
38. The parents retain the disposal right for the money in the account that belongs to the child. The money must be managed in the child's interest, and the bank reserves the right to demand documentary proof in the event of a withdrawal.
39. If the limit is exceeded without notice, a deduction of 2% is automatically applied to the amount exceeding the limit. The penalty is reduced proportionally, in the event of partial compliance with the notice period.
40. Current interest rates can be found at any of our branches or online: [www.ca-nextbank.ch](http://www.ca-nextbank.ch).
41. In the event of a withdrawal during the first 12 months, a deduction of 2% is automatically applied. Withdrawals can be made at the end of the 12 months after the first deposit.
42. Subscription by e-banking only.
43. Also includes commissions charged by third parties. Other fees and taxes are not included (VAT, withholding tax, stamp duties, etc.).
44. The costs are settled on a quarterly basis, based on the average account value.
45. The price is invoiced on a pro rata basis depending to the number of days held at the monthly rate. Costs for posting the account statement are included.
46. The bonus only applies to the part above the tier. Current interest rates can be found at any of our branches.
47. If the limit is exceeded without notice, a deduction of 0.5% per half-year is automatically Applied to the amount exceeding the limit.
48. In the event of a withdrawal, a deduction of 0.75% is automatically applied (exceptions: 3 years of consecutive saving or a mortgage with Crédit Agricole next bank or fixed term deposit account).
49. See conditions in branch.

[www.ca-nextbank.ch](http://www.ca-nextbank.ch)

