

# Account interest rates

## Savings and investments

Accounts	Currency	Levels	Interest rate	Remuneration limits	Withdrawals / Penalties
CA Libre Epargne	CHF	From CHF 1 to CHF 200,000	0.85%	Unlimited	<u>Withdrawal &lt; CHF 20,000 per month</u> : No penalty <u>Withdrawal &gt; CHF 20,000 per month</u> • Notice > 3 months: No penalty • Notice < 3 months: Penalty of 2% <sup>1</sup>
		CHF 200,001 and more	0.20%		
	EUR	From EUR 1 to EUR 1,000,000	0.95%	EUR 1,000,000	
		EUR 1,000,001 and more	0.00%		
CA Energy	CHF	From CHF 1 to CHF 50,000	1.25%	Unlimited	<u>Withdrawal before the end of the first 12 months</u> Penalty: 2% <sup>2</sup>  <u>Withdrawal after the first 12 months</u> Withdrawal < CHF 100,000 per year: No penalty Withdrawal > CHF 100,000 per year • Notice > 6 months: No penalty • Notice < 6 months: Penalty of 2% <sup>3</sup>
		From CHF 50,001 to CHF 100,000	1.00%		
		From CHF 100,001 to CHF 200,000	0.75%		
		CHF 200,001 and more	0.25%		
CA Junior	CHF	From CHF 1 to CHF 30,000	1.25%	CHF 30,000	No penalty <sup>4</sup>
		CHF 30,001 and more	0.85%		
	EUR	From EUR 1 to EUR 30,000	1.50%	EUR 30,000	
		EUR 30,001 and more	0.95%		

## Savings and investments

Accounts	Currency	Levels	Interest rate	Remuneration limits	Withdrawals / Penalties
Fixed term deposit	CHF	From CHF 50,000	See rates on <a href="http://www.ca-nextbank.ch">www.ca-nextbank.ch</a>	CHF 1,000,000	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% <sup>5,6</sup>
CA Unlimited	CHF	From CHF 1	0.00%	–	None
CA Evolution	CHF	0 to 9,999	0.10%	CHF 100,000	<u>Withdrawal &lt; CHF 100,000 per year:</u> No penalty
		From CHF 10,000	0.15%		
		From CHF 50,000	0.20%		<u>Withdrawal &gt; CHF 100,000 per year</u> • Notice > 6 months: No penalty • Notice < 6 months: Penalty of 0.5% <sup>5</sup>
		From CHF 100,000	0.00%		

## Retirement savings

Accounts	Interest rate
Liberty 3A Bancaire	1.50%
Liberty Libre Passage	1.00%

## Personal loan

	Interest rate
Owner of a primary residence	5.25%
Non-owner of a primary residence	6.75%

## 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% <sup>7</sup>	CHF 1,000
Authorised overdraft – Joint account	CHF/EUR	8% <sup>7</sup>	CHF 2,000
Unauthorised overdraft	CHF/EUR	11.5% <sup>8</sup>	–
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 six 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.