

# Making Payments, Saving, Investing, Welfare



The right product for all your needs –  
a summary of our range of accounts and cards.



fair banking  
**bank coop**

Making Payments, Saving,  
Investing, Welfare.  
Bank Coop offers you the  
right solution for your  
needs – and on attractive  
terms. You will be served  
personally by friendly staff.  
Enjoy life. We will take  
care of your money. Would  
you like further information  
or advice? Please call us on:  
0800 88 99 66. Our client  
advisors will be pleased  
to help you from Monday  
to Friday, 8:00 a.m. to  
8:00 p.m. You can also call  
at one of our branches.  
You can find the addresses  
at [www.bankcoop.ch](http://www.bankcoop.ch).  
We look forward to  
meeting you.

For current interest rates,  
check our website  
[www.bankcoop.ch](http://www.bankcoop.ch)



## MAKING PAYMENTS

### Private Account



### Private Account 60+



Suitability	Private persons from 20 years of age	Private persons from 60 years of age
Withholding tax	35% of gross interest received, insofar as interest exceeds CHF 200.00 and statement annually	35% of gross interest received, insofar as interest exceeds CHF 200.00 and statement annually
Opening account	Free of charge	Free of charge
Maintenance of account	Free of charge <sup>1</sup>	Free of charge <sup>3</sup>
Account balancing	CHF 10.00	CHF 10.00
Withdrawals	No restriction on withdrawals, the total credit balance is available at any time	No restriction on withdrawals, the total credit balance is available at any time
Periodical balancing	Free of charge, annually at 31.12	Free of charge, annually at 31.12
Statements of account	Monthly, free of charge; additional, CHF 1.00	Monthly, free of charge; additional, CHF 1.00
Postage	According to the postal rates	According to the postal rates
Services		
Bank Coop account card	■	■
Maestro Card	□	□
MasterCard / Visa	□	□
Pay-in slips	■	■
Payment orders*	■	■
Standing orders**	■	■
OnlineBanking	●	●

Notes	 <b>1,000 Super Points</b> as a welcome gift when you open a new account <sup>2</sup>	 <b>1,000 Super Points</b> as a welcome gift when you open a new account <sup>4</sup>
-------	--	--

- Free of charge
- Attracts a fee
- Available
- Not available

\* Payment transactions within Switzerland with Bank Coop easy  
 \*\* Payment transactions within Switzerland in CHF

Conditions applicable at the time of printing, subject to amendment. The current rates of interest and conditions may be seen at any branch of Bank Coop or at [www.bankcoop.ch](http://www.bankcoop.ch).

<sup>1</sup> On fulfilling one of the following conditions:

- up to 25<sup>th</sup> birthday
- per customer base: account balance and portfolio at Bank Coop more than CHF 10,000.00 at all times
- with a Bank Coop mortgage or building loan

The account maintenance fee is CHF 4.00 per month on non-fulfilment of conditions.



<sup>2</sup> Super Points are credited when the first Private Account is opened. Does not apply to opening additional private accounts.

<sup>2</sup> On fulfilling one of the following conditions:

- per customer base: account balance and portfolio at Bank Coop more than CHF 10,000.00 at all times
- with a Bank Coop mortgage or building loan


The account maintenance fee is CHF 4.00 per month on non-fulfilment of conditions.

<sup>4</sup> Super Points are credited when the first Private Account 60+ is opened. Does not apply to opening additional private accounts.

<b>Young Person's Account</b> 	<b>Business Account</b>	<b>Euro Account</b>
Young people up to 20 years of age	Businesses	Private persons and businesses
35% of gross interest received, insofar as interest exceeds CHF 200.00 and statement annually	35% of gross interest received, insofar as interest exceeds CHF 200.00 and statement annually	35% of gross interest received, insofar as interest exceeds CHF 200.00 and statement annually
Free of charge	Free of charge	Free of charge
Free of charge	Posting fees: CHF 0.50 per item	Posting fees: CHF 0.50 per item
CHF 10.00	CHF 10.00	CHF 10.00
No restriction on withdrawals, the total credit balance is available at any time	No restriction on withdrawals, the total credit balance is available at any time	No restriction on withdrawals, the total credit balance is available at any time
Free of charge, annually at 31.12	CHF 10.00 per closing balance	CHF 10.00 per closing balance
Monthly, free of charge; additional, CHF 1.00	CHF 1.00 per statement	CHF 1.00 per statement
According to the postal rates	According to the postal rates	According to the postal rates
■	■	-
■	□	-
□	□	-
■	■	-
■	□	□
■	■	□
●	●	●
 <b>1,000 Super Points</b> as a welcome gift when you open a new account <sup>5</sup>		Premium / discount on payments in / out of 1% of the cash sum (CHF 20.00 min.)

<sup>5</sup> Super Points are credited when the first Young Person's Account is opened. Does not apply to opening additional private accounts.

## WELFARE

Foreign Currency Account	Welfare Account 3 (Pillar 3a)	Vested Benefits Account (Pillar 2)
Private persons and businesses	Employees and the self-employed with earned income subject to compulsory retirement pension payments	Employees from the age of 25 years until pensionable age
No withholding tax	No withholding tax	No withholding tax
Free of charge	Free of charge	Free of charge
Posting fees: CHF 0.50 per item	Free of charge	Free of charge
CHF 10.00	CHF 3.00	Free of charge <sup>6</sup>
No restriction on withdrawals, the total credit balance is available at any time	According to the statutory conditions	According to the statutory conditions
CHF 10.00 per closing balance	Free of charge, annually at 31.12	Free of charge, annually at 31.12
CHF 1.00 per statement	Free of charge, annually at 31.12	Free of charge, annually at 31.12
According to the postal rates	None	None
–	–	–
–	–	–
–	–	–
–	■	–
<input type="checkbox"/>	–	–
<input type="checkbox"/>	–	–
●	●	–
Premium / discount on payments in / out of 1% of the cash sum (CHF 20.00 min.)	<p>Possibility to optimize the opportunity for a return with securities saving</p> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>Finance your welfare with Super Points. Further information at <a href="http://www.supercard.ch">www.supercard.ch</a> or <a href="http://www.bankcoop.ch">www.bankcoop.ch</a></p> </div> </div>	<p>Possibility to optimize the opportunity for a return with securities saving</p>

<sup>3</sup> If no other accounts are held with Bank Coop, a fee of CHF 20.00 will be charged.

## SAVING / INVESTING

### Savings Account

### Savings Account 60+

Suitability	Private persons from 20 years of age	Private persons from 60 years of age
Withholding tax	35% of gross interest received, insofar as interest exceeds CHF 200.00	35% of gross interest received, insofar as interest exceeds CHF 200.00
Opening account	Free of charge	Free of charge
Maintenance of account	Free of charge	Free of charge
Account balancing	CHF 3.00	CHF 3.00
Withdrawals	CHF 10,000.00 per month; 3 months' notice required for larger sums <sup>7</sup>	CHF 10,000.00 per month; 3 months' notice required for larger sums <sup>7</sup>
Periodical balancing	Free of charge, annually at 31.12	Free of charge, annually at 31.12
Statements of account	Free of charge, annually at 31.12; additional, CHF 1.00	Free of charge, annually at 31.12; additional, CHF 1.00
Postage	None	None
Services		
Bank Coop account card	■	■
Maestro Card	-	-
MasterCard / Visa	-	-
Pay-in slips	■	■
Payment orders*	□	□
Standing orders**	-	-
OnlineBanking	●	●

### Notes

- Free of charge
- Attracts a fee
- Available
- Not available


\* Payment transactions within Switzerland with Bank Coop easy

\*\* Payment transactions within Switzerland in CHF

Conditions applicable at the time of printing, subject to amendment. The current rates of interest and conditions may be seen at any branch of Bank Coop or at [www.bankcoop.ch](http://www.bankcoop.ch).

<sup>7</sup> Capital in the amount of 1% of the sum withdrawn above the limit will be debited on exceeding the withdrawal limits.

<sup>7</sup> Capital in the amount of 1% of the sum withdrawn above the limit will be debited on exceeding the withdrawal limits.

Young Person's Savings Account	Savings Account Plus	Supercard Savings Account 
Young people up to 20 years of age	Private persons	Private persons
35% of gross interest received, insofar as interest exceeds CHF 200.00	35% of gross interest received, insofar as interest exceeds CHF 200.00	35% of gross interest received, insofar as interest exceeds CHF 200.00
Free of charge	Free of charge	Free of charge
Free of charge	Free of charge	Free of charge
CHF 3.00	CHF 3.00	CHF 3.00
CHF 10,000.00 per month; 3 months' notice required for larger sums <sup>7</sup>	CHF 20,000.00 per year; 6 months' notice required for larger sums <sup>7</sup>	CHF 20,000.00 per year; 6 months' notice required for larger sums <sup>7</sup>
Free of charge, annually at 31.12	Free of charge, annually at 31.12	Free of charge, annually at 31.12
Free of charge, annually at 31.12; additional, CHF 1.00	Free of charge, annually at 31.12; additional, CHF 1.00	Free of charge, annually at 31.12; additional, CHF 1.00
None	None	None
■	■	■
-	-	-
-	-	-
■	■	■
□	□	□
-	-	-
●	●	●
	<p><b>Opportunity for bonus</b></p> <ul style="list-style-type: none"> <li>• Interest bonus of 1% for one year from the date of opening an account.</li> <li>• You will receive the interest bonus for new deposits made after expiry of the first year until the end of the then current calendar year.</li> <li>• Transfers from other Bank Coop savings accounts as well as monies that are withdrawn in the last month preceding the year-end and replaced in the first three months of the following year do not attract a bonus.</li> <li>• The interest bonus will not apply for the whole of the period otherwise entitling a bonus, on withdrawals above CHF 20,000.00.</li> <li>• New deposits up to max. CHF 250,000.00 will attract the bonus.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Savings bonus:</b> You will receive 1 Super Point per CHF 2.00 of account growth. Account growth is where the account balance at the end of a quarter is higher than a previous peak at the end of any quarter since opening the account, points will be credited for the difference.</li> <li>• <b>Opening bonus:</b> You will additionally receive 1,000 Super Points for the first CHF 1,000.00 saved.</li> <li>• <b>Points settlement:</b> The savings amount is checked at the end of every quarter.</li> <li>• <b>Awarding of points:</b> All account increases up to max. CHF 250,000.00 will be awarded points. Transfers from other Bank Coop savings accounts are not entitled to the award of points.</li> </ul>
<p><sup>7</sup> Capital in the amount of 1% of the sum withdrawn above the limit will be debited on exceeding the withdrawal limits.</p>	<p><sup>7</sup> Capital in the amount of 1% of the sum withdrawn above the limit will be debited on exceeding the withdrawal limits.</p>	<p><sup>7</sup> Capital in the amount of 1% of the sum withdrawn above the limit will be debited on exceeding the withdrawal limits.</p>

## CARDS

### Investment Fund Account



### Savings Account Euro

### Credit Cards

Private persons

Private persons

35% of gross amount of distribution received from the investment fund

35% of gross interest received, insofar as interest exceeds CHF 200.00

Free of charge

Free of charge

Free of charge

Free of charge

Free of charge

CHF 3.00

Withdrawals possible only on sale of the units

EUR 10,000.00 per month; 3 months' notice required for larger sums<sup>7</sup>

No balance

Free of charge, annually at 31.12

Free of charge, annually at 31.12.; notification free of charge at purchase and sale of units

Free of charge, annually at 31.12; additional, CHF 1.00

None

According to the postal rates

–

–

–

–

–

–

■

–

–

–

–

●

The credit balance is automatically invested as soon as the account balance reaches the issue price of a unit in the desired investment fund.

- Super Points on all deposits made

#### Alternative to Investment Fund account

Swisscanto Flex Invest investment fund savings plan.

Advantages:

- Wide choice of investment funds
- Investments also made in fractions of fund units
- Super Points on all deposits made
- Purchase of fund units with Super Points

Premium / discount on payments in / out of 1% of the cash sum (CHF 20.00 min.)

<sup>7</sup> Capital in the amount of 1% of the sum withdrawn above the limit will be debited on exceeding the withdrawal limits.

With the MasterCard and Visa, Bank Coop is welcome throughout the world. At the same time you can collect Super Points with every purchase and can profit from a volume bonus. You can find further information on the internet at [www.bankcoop.ch/mastercard](http://www.bankcoop.ch/mastercard)



### Maestro Card

With the Maestro Card you are still flexible. Around the clock and around the world, you and your employees can withdraw cash at over one million ATMs or make cashless payments for purchases.



# Supercard



You receive valuable Super Points on banking transactions only with Bank Coop.

## Full Super Points awarded for these banking transactions!

### Private Account / Young Person's Account / Senior Citizen's Private Account

- 1,000 points as a welcome gift<sup>8</sup>

### Supercard Savings Account

- 1 point per CHF 2.00 account growth<sup>9</sup>
- 1,000 points as a welcome gift<sup>8</sup>

### MasterCard / Visa

- 100 points per CHF 200.00 of turnover

### Medium-term notes<sup>10</sup>

- 20 points per CHF 1,000.00

### Purchase of shares / bonds

- 2 points per CHF 1.00 net brokerage fee / issue commission

### Investment Fund Swisssanto Flex Invest Savings Plan

- 50 points per CHF 1,000.00

### Purchase of investment fund units / Investment Fund Account

- 20 points per CHF 1,000.00

## Make more for your money with Super Points!

### Supercard mortgage

- 25,000 points  
Save on mortgage interest with Super Points! You will reduce your mortgage interest payments for 5 years by 0.25% with 25,000 Super Points (maximum amount CHF 1,000,000.00)

### Welfare Account 3

- per 10,000 Super Points = CHF 100.00 welfare premium

### Investment Fund Swisssanto Flex Invest Savings Plan

- 25,000 points<sup>11</sup>  
You will receive a credit of CHF 250.00 to your Investment Fund Savings Plan with Bank Coop for 25,000 Super Points. The premium may be withdrawn once per year and per Investment Fund Savings Plan. You may even withdraw the premium twice a year with a sustainable Investment Fund Savings Plan, thereby receiving CHF 500.00.

Bank Coop Supercard – apply now free of charge: 0800 88 99 66

### Additional chances of winning

Visit us at [www.bankcoop.ch](http://www.bankcoop.ch) and win many more Super Points every day in the Super Quiz.

<sup>8</sup> Applies only to a Private Account (new opening) or Supercard Savings Account (for the first CHF 1,000.00 saved). Super Points are credited when the first Private Account is opened. Does not apply to opening additional private accounts.

<sup>9</sup> Account growth is where the account balance at the end of a quarter is higher than a previous peak at the end of any quarter since opening the account, points will be credited for the difference. All account increases up to CHF 250,000.00 will be awarded points. Transfers from other Bank Coop savings accounts are not entitled to the award of points.

<sup>10</sup> Applies only to Bank Coop medium-term notes deposited with Bank Coop.

<sup>11</sup> Applies to Investment Fund Savings Plans with Bank Coop with a minimum plan value of CHF 5,000.00.

0800 88 99 66  
info@bankcoop.ch  
www.bankcoop.ch