

What are fiduciary investments?

A fiduciary investment is a fixed-term deposit or call deposit of at least EUR 200,000 (or equivalent) held with a bank abroad. It is exempt from withholding tax.

Requirements

- You would like to invest your funds advantageously for a short period
- To this end, Zuger Kantonalbank invests your funds with selected financial institutions abroad at advantageous conditions in the form of a call deposit or fixed-term deposit, depending on your preference

Benefits

- Investment available either as a call deposit or as a fixed-term deposit
- Freely selectable amount subject to a minimum of EUR 200,000 or equivalent
- For call deposits, increases and withdrawals are possible subject to a minimum amount of EUR 100,000 or equivalent
- Call deposits are subject to a notice period of 48 hours (2 value days)
- Fixed terms of up to twelve months available
- Investment exempt from withholding tax
- Fiduciary investments can be pledged as collateral for lending purposes at the bank's discretion

Conditions

- The applicable conditions are essentially the same as those that apply to call deposits and fixed-term deposits
- The minimum investment is EUR 200,000 or equivalent
- The minimum modification amount (for increases or withdrawals in the case of call deposits) amounts to EUR 100,000 or equivalent
- The interest payable on fiduciary investments is based on the prevailing euro money market conditions
- The investment is made in the name of Zuger Kantonalbank, but at your risk, with a foreign financial institution. The security of your invested capital depends on the counterparty selected as the fiduciary.

Neither Zuger Kantonalbank's state guarantee nor Switzerland's deposit insurance system applies to fiduciary investments

Further information

Please contact your client advisor for a personalised offer tailored to your objectives.

This product overview is designed solely for marketing and information purposes.

Further information: "Money market" asset class fact sheet at www.zugerkb.ch/en/brochures

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