

A photograph of a young couple and a dog. The woman has long blonde hair and is wearing a yellow knit hat, smiling broadly. The man has a beard and is wearing a blue knit hat and a red jacket, looking down at the dog. A golden retriever is in the foreground, looking up at the man with its tongue out. They are inside a car, with the window and interior visible in the background.

Overview of accounts for private clients

Even more pleasure at having the right account –
and about life being as it should be.

Wir begleiten Sie im Leben.

Private accounts

	Private account CHF	Private account EUR
Suitability	<ul style="list-style-type: none"> ■ individuals from age 26 ■ account for all banking transactions 	<ul style="list-style-type: none"> ■ individuals ■ account for all banking transactions in EUR
Account statement	monthly	monthly
Account balancing	annually, as at 31.12.	annually, as at 31.12.
Withdrawals	Balance available at all times	Balance available at all times

Additional services

Cards	<ul style="list-style-type: none"> ■ Debit cards ■ Mastercard or Visa credit cards ■ Swiss Bankers Travel cards 	<ul style="list-style-type: none"> ■ Debit cards ■ Mastercard or Visa credit cards ■ Swiss Bankers Travel cards
Payment transactions	<ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking ■ payment with scanning order ■ standing orders 	<ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking ■ standing orders
Extras	<ul style="list-style-type: none"> ■ attractive and individual account sets Basic/Comfort/Premium¹ ■ comprehensive insurance benefits, attractive "surprise" bonus programme thanks to credit card¹ ■ TWINT app 	<ul style="list-style-type: none"> ■ attractive and individual account sets Basic/Comfort/Premium¹ ■ comprehensive insurance benefits thanks to credit card¹

¹ For more information, please consult the applicable product brochure or factsheet.

Youth Plus private account

- teenagers and young adults between the ages of 13 and 26
- account for all banking transactions

monthly

annually, as at 31.12.

Balance available at all times

Mister Money private account

- children from birth to the age of 13
- first bank account of their own

monthly

annually, as at 31.12.

Withdrawals can only be made on a limited basis within the scope of management of the child's assets.

- Stu card
- Mastercard or Visa credit cards (from the age of 18)
- Swiss Bankers Travel cards

- e-banking
- Mobile Banking
- payment with scanning order
- standing orders

- free account management
- free Young People account set or Start account set¹
- automatic cashback, competitions and deals thanks to Stu
- comprehensive insurance benefits, attractive "surprise" bonus programme thanks to credit card¹
- TWINT app

Mister Money account card
(for deposits at our ATMs)

- e-banking
- Mobile Banking

- preferential interest rate and free account management
- gift deposit of CHF 20 for accounts opened before the recipient's first birthday
- free participation in Mister Money World, with exclusive gifts and invitations to cool Mister Money events¹
- Withdrawals can only be made on a limited basis with the consent of the child's guardian and within the scope of management of the child's assets.

Savings accounts

	Savings account	Savings account plus ¹
Suitability	<ul style="list-style-type: none"> ■ natural persons from the age of 22 ■ wealth formation ■ supplement to account set 	<ul style="list-style-type: none"> ■ natural persons ■ long-term wealth formation ■ supplement to account set or savings account
Account statement	annually, as at 31.12.	annually, as at 31.12.
Account balancing	annually, as at 31.12.	annually, as at 31.12.
Withdrawals ²	Balance temporarily available at all times ³	<ul style="list-style-type: none"> ■ without notice at any time, up to CHF 20 000 per month ■ for amounts exceeding this three months' notice

Additional services⁴

Cards	account card	account card
Payment transactions ⁵	<ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking 	<ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking
Extras		<ul style="list-style-type: none"> ■ preferential interest rate ■ Managed with strict withdrawal limits in line with the applicable liquidity provisions of the Swiss Financial Market Supervisory Authority FINMA; observance of these limits is mandatory

¹ For more information, please consult the applicable factsheet.

² If the withdrawal limit is exceeded without giving the required notice, a penalty fee based on the amount exceeding the withdrawal limit is charged.

³ Until further notice, the entire balance is available with no period of notice required. No early withdrawal commission is applied during the temporary lifting of the withdrawal limit. The following conditions will apply if the withdrawal limit is reactivated: CHF 20 000 freely available per calendar month, 3 months' notice for amounts exceeding this.

⁴ Savings accounts cannot be used as linked accounts (e.g. for securities transactions, financing, safe deposit box).

⁵ Savings accounts are not suited for making regular payments.

Youth savings account¹

- natural persons from birth to the age of 22
- wealth formation
- supplement to account set

annually, as at 31.12.

annually, as at 31.12.

Balance temporarily available
at all times³

Gift savings account¹

gifts for children, grandchildren and
godchildren from birth to the age of 18

annually, as at 31.12.

annually, as at 31.12.

Balance temporarily available
at all times³

account card

- e-banking
- Mobile Banking

- preferential interest rate
- If the account is opened by the child's guardian, withdrawals can only be made on a limited basis with the consent of the guardian and in the context of managing the child's assets until the child reaches the age of majority.

none

deposits and account queries:

- e-banking
- Mobile Banking

- preferential interest rate
- gift voucher for new account and first deposit on request
- personal gift certificate on beneficiary's 18th birthday
- The account is maintained in the name of the person who opened it (the donor). The beneficiary may have access to the donor's assets only with his or her consent.

Retirement accounts

	Savings 3 ¹	Vested benefits account
Suitability	voluntary retirement savings plan for anyone earning an income subject to AHV contributions	for people who temporarily or permanently leave their former pension fund or wish to invest the excess pension fund assets in an account
Account statement	<ul style="list-style-type: none"> ■ annually, as at 31.12. ■ with tax certificate ■ with asset statement for investments in securities 	<ul style="list-style-type: none"> ■ annually, as at 31.12. ■ with asset statement for investments in securities
Account balancing	annually, as at 31.12.	annually, as at 31.12.
Withdrawals	according to the regulations of the Savings 3 Pension Foundation of Zuger Kantonalbank available at www.zugerkb.ch/savings-3	according to the regulations of the Vested Benefits Foundation of Zuger Kantonalbank available at www.zugerkb.ch/vested-benefits-account

Additional services

Payment transactions	deposits and account queries: <ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking 	account queries: <ul style="list-style-type: none"> ■ e-banking ■ Mobile Banking
Extras	<ul style="list-style-type: none"> ■ preferential interest rate ■ higher returns with an investment savings plan ■ savings plan insurance including death benefits and/or disability pension ■ no payment obligation ■ tax benefits 	<ul style="list-style-type: none"> ■ preferential interest rate ■ higher returns with an investment savings plan

¹ For more information, please consult the applicable product brochure.

We accompany you through all phases of your life

Private and savings accounts serve as the basis for all banking transactions and stay with you throughout your life. As your personal circumstances – as well as your needs and goals – are subject to constant change, your banking needs also change.

Zuger Kantonalbank offers you customised solutions for all the phases of your life that perfectly complement your daily needs and allow you to plan your finances appropriately and pursue long-term goals. Whatever your plans, we support you with commitment, expertise and comprehensive services.

ZugerKB account sets

Take advantage of our attractive account sets. They make it even easier for you to access our services and products for private accounts and payment transactions. You can find information on our account sets at www.zugerkb.ch/account-sets.

We're here to support you. Please don't hesitate to call us if you have any questions. You can reach us from Monday to Friday from 8:00 to 18:00 on 041 709 11 11. You can also simply make an appointment at www.zugerkb.ch/appointment or chat with us on our website.

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Wir begleiten Sie im Leben.

 **Zuger Kantonalbank**