

## Sarasin account products

### Interest rates, terms and conditions from 1 February 2010

#### For private investors – basic accounts

	<b>CHF current account</b>	<b>CHF private account</b>	<b>CHF investment account</b>	<b>Foreign currency current account</b>
<b>Purpose</b>	All banking transactions. Unlimited payment transactions for commercial purposes	Cash and payment transactions for private individuals. Dividend and interest credit items, standing orders, salary credit items	Longer term investment at a higher rate of interest. Deposits and withdrawals in cash at our counters, by post or by bank transfer. For private individuals	Basis for regular payment and securities transactions in foreign currencies
<b>Maximum interest-bearing credit balance</b>	CHF 3,000,000	CHF 1,000,000	CHF 1,000,000	–
<b>Availability</b>	Immediate access to the entire credit balance	Up to CHF 50,000 per month without notice. Larger sums require 3 months' notice	Up to CHF 50,000 per month without notice. Larger sums require 6 months' notice	Immediate access to the entire credit balance
<b>Account statements</b>	Monthly	Monthly	Semi-annually	Monthly
<b>Balancing</b>	Semi-annually	Semi-annually	Once a year on 31 December	Semi-annually
<b>Maestro card</b>	Available	Available	Not available	Available
<b>Withholding tax</b>	35%	35%	35%	–
<b>Interest rate</b>	0%	0%	¼%	0%

### For private investors – pension accounts

	<b>Vested benefits foundation (SaraFlip)</b>	<b>Pillar 3a foundation (SaraVor)</b>
<b>Purpose</b>	For people who leave their job before they have a pension entitlement and are not entering another pension scheme, or people who, on entering a new pension scheme, have excess benefits which they wish to actively invest	Tax-privileged retirement savings for people with an income on which AHV pension deductions are payable
<b>Maximum interest-bearing credit balance</b>	Subject to special provisions	Subject to special provisions
<b>Access</b>	In accordance with the regulations	In accordance with the regulations
<b>Account statements</b>	Once a year on 31 December	Once a year on 31 December
<b>Balancing</b>	Once a year on 31 December	Once a year on 31 December
<b>Maestro card</b>	Not Available	Not Available
<b>Withholding tax</b>	–	–
<b>Interest rate</b>	1¼%	1¾%