

## BCGE Business partner

Programme reserved for active members of the ITU Staff Union

The Banque Cantonale de Genève, in partnership with your employer, offers you banking solutions at preferential terms\*.

### BCGE Set (pages 3-4)

Free

- ▲ Business partner salary account
- ▲ Maestro card, Credit card
- ▲ Epargne account, Garantie loyer account, Epargne Jeunesse account (CHF 50 offered)
- ▲ Netbanking, Mobile Banking

### Mortgages (page 7)

- 0.25%

- ▲ 0.25% discount on fixed rates
- ▲ Advice from a specialist
- ▲ No application fee
- ▲ Financing for your property plans in Switzerland and France

### Pension planning (page 5)

- 30%

- ▲ A free Check-up interview
- ▲ 30% discount on an analysis
- ▲ Security for your loved ones
- ▲ Preparation for retirement
- ▲ Wealth and estate planning

### Leasing (page 7)

- 0.25%

- ▲ 0.25% discount on leasing rates
- ▲ Free choice of vehicle and brand
- ▲ Preferential rates for clean vehicles
- ▲ No application fee, no deposit

### Private Banking (page 6)

Free planning

- ▲ Free financial planning with a securities contribution of CHF 200'000 or more
- ▲ Investment mandate from CHF 50'000
- ▲ Advisory, Online Trading 1816

### Personal project loans (page 7)

- 1.5%

- ▲ 1.5% bonus on the loan
- ▲ Preferential interest rates and very favourable terms
- ▲ Interest is tax-deductible

### Expatriates – Xpatbking.ch (page 8)

- ▲ Banking solutions for expatriates
- ▲ Range of tailor-made services if you plan to work abroad or are already an expatriate

### BCGE Avantage service (page 4)

- ▲ Up to 2% additional interest on your savings thanks to our loyalty programme
- ▲ It is possible to sponsor your friends and earn up to 20% more bonus



\*Please refer to the terms of your BCGE Business partner programme outlined on pages 3 and following pages

### Your BCGE contacts for an appointment at a branch

#### Servette-Wendt Branch

**David Gerosa**  
Head of investment advisors  
Avenue Wendt 54, 1203 Genève  
Phone: 022 809 74 51  
Email: david.gerosa@bcge.ch

#### Private Banking

**Nathalie De Luca**  
Wealth manager  
Quai de l'Île 17, 1204 Genève  
Phone: 022 809 21 09  
Email: nathalie.de.luca@bcge.ch

#### Servette-Wendt Branch

**Gabriel Sanchis**  
Responsible Mortgage loan  
Avenue Wendt 54, 1203 Genève  
Phone: 022 809 74 78  
Email: gabriel.sanchis@bcge.ch

#### Personal finance - Legitimation card B, C

**Julien Pillot**  
Responsible Personal finance  
Quai de l'Île 17, 1204 Genève  
Phone: 022 809 21 60  
Email: julien.pillot@bcge.ch

### To open your BCGE Business partner account online<sup>1</sup>:

[www.bcge.ch/ouvrir-un-compte/en/home](http://www.bcge.ch/ouvrir-un-compte/en/home). Promo code: BP-117019

**Employer's authorisation****BCGE Business partner**

Application for active members of the ITU Staff Union

Signature : 

Pensioners can also benefit from the advantages of this programme

**For an appointment at a branch**

I would like to arrange a meeting with my BCGE Business partner adviser and/or open an account. In order for my adviser to open the bank account, I enclose a copy of my passport\* or other identity document\*. For a joint account, I enclose the documents for the two joint account holders.

<input type="checkbox"/> Mrs	<input type="checkbox"/> Mr
Surname*: _____	First name*: _____
Civil status*: _____	Maiden name*: _____
Date of birth*: _____	Nationality*: _____
Street / N°*: _____	Postcode / City*: _____
Country*: _____	Telephone*: _____
Mobile*: _____	E-mail*: _____

Complete for a joint account (spouse or registered partner):

<input type="checkbox"/> Mrs	<input type="checkbox"/> Mr
Surname*: _____	First name*: _____
Civil status*: _____	Maiden name*: _____
Date of birth*: _____	Nationality*: _____
Street / N°*: _____	Postcode / City*: _____
Country*: _____	Telephone*: _____
Mobile*: _____	E-mail*: _____

*\*Information required to process the application*

For my personal meeting with my BCGE Business partner adviser, I am interested in discussing the following services:

**BCGE Business partner offer**

- |   |  |
|---|--|
| <input type="checkbox"/> BCGE Set             | <input type="checkbox"/> Property loan         |
| <input type="checkbox"/> Financial planning   | <input type="checkbox"/> Leasing               |
| <input type="checkbox"/> BCGE Private Banking | <input type="checkbox"/> Personal project loan |
| <input type="checkbox"/> Expatriates          | <input type="checkbox"/> Avantage Service      |

**Other BCGE services**

- |  |  |
|--|--|
| <input type="checkbox"/> Epargne 3 / Pension fund savings plan | <input type="checkbox"/> Check-up, tailor-made financial advisory services |
| <input type="checkbox"/> Gifts, estate planning                | <input type="checkbox"/> Other service:                                    |
| <input type="checkbox"/> Online Trading 1816                   |  |

NB: I will come to the meeting with an original and valid identity document. If opening a joint account, both holders must be present.

I am sending my application, as well as a copy of my identity document (for a new account only), to my BCGE contact by post, fax or e-mail.

I have taken note that this document does not constitute an offer; the Bank remains free to decide whether to open a business relationship with me or not.

**Use this promo code to open an account online: BP-117019**

**Newsletter:** Applying to the Business partner programme entitles me to an electronic newsletter that will be sent to me by e-mail maximum 4 times a year. I can unsubscribe with a simple click at any time.

## BCGE Business partner

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### Range of products in detail



**Set BCGE : simplify your day-to-day banking**

#### An individual or a joint account (CHF or EUR or USD)

This is the ideal and safe account for your transactions: receive your salary and/or regular income and make payments.

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**Business partner benefit:**

- ▲ **No account maintenance fees<sup>2</sup>**

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#### BCGE Maestro Card

The BCGE Maestro card – linked to the BCGE Business partner account – allows you to make purchases in shops and make withdrawals in CHF and EUR at preferential rates from BCGE ATMs. Withdrawals from Swiss Cantonal Banks ATMs in Switzerland are free of charge.

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**Business partner benefit:**

- ▲ **No annual fees**

(also valid for the additional Maestro card of your spouse or registered partner on a joint account)

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#### BCGE credit card (Mastercard or Visa)

This BCGE credit card – linked to the BCGE Business partner account – gives you numerous benefits for purchases and travelling.

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**Business partner benefit:**

- ▲ **No annual fees<sup>3</sup>**

(also valid for the additional credit card of your spouse or registered partner on a joint account)

You will have many advantages when making purchases with your credit card:

- ▲ your electronic devices are covered for an extra 1 or 2 years under extended warranty
- ▲ you will always get the best offer thanks to the best price guarantee
- ▲ your new purchases are covered against damage and theft for 30 days from the date of purchase under shopping protection insurance

Your credit card protects you before and during your travels, including:

- ▲ travel cancellation and interruption cover will reimburse you for any costs incurred
- ▲ medical travel assistance offers good coverage in the event of an emergency
- ▲ damage waiver insurance is automatically included on your car rentals
- ▲ baggage insurance covers your luggage against theft, loss or damage during your trip

You can register on the One<sup>4</sup> application in order to monitor in real time the expenses incurred with your BCGE credit card and thus avoid paper statements at the end of the month.

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#### BCGE Netbanking

BCGE Netbanking allows you to easily consult your account balance, make payments at a lower cost<sup>5</sup> and trade your securities directly online on various stock exchanges. Discover these new features on the BCGE Mobile Netbanking app.

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### BCGE Epargne account (CHF)

The ideal and safe account for building up savings in Swiss francs for your medium and long-term projects.

**You can accumulate up to an additional 2% interest bonus per year on your BCGE Epargne account with our Avantage service loyalty programme.**

For further information, please refer to the section below.



### Epargne Classic account (EUR, USD, CNY, GBP)

The Epargne Classic account is ideal for building up your foreign currency savings at very favourable conditions.

#### Family offer

With the **Epargne Jeunesse account (CHF, EUR, USD)**, you build up savings for your child at a preferential rate until he or she reaches the age of majority.

#### Business partner benefit:

- ▲ **CHF 50 offered when opening a new Epargne Jeunesse account for your child** with an initial deposit of at least CHF 200 (one payment of CHF 50 per child)

### BCGE Garantie loyer Account

The BCGE Garantie loyer account is used to constitute the bank guarantee required by your estate agent when renting a flat, a house or commercial premises.

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#### Business partner benefit:

- ▲ **No opening costs**
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**Avantage service: the winning move for your assets**

Our Avantage service programme\* rewards your loyalty. The more products you hold with the Banque Cantonale de Genève, the higher interest bonus you will receive on your BCGE Epargne account.

These products include:

<b>Best of investment mandate</b>	<b>+ 0.5%</b>
<b>Mortgage</b>	<b>+ 0.5%</b>
<b>BCGE shares</b>	<b>+ 0.5%</b>
<b>Savings</b>	<b>+ 0.5%</b>



#### Your benefits:

- ▲ An interest bonus of up to 2%
- ▲ Bonus paid automatically
- ▲ Receive the bonus in cash
- ▲ Earn up to 20% more Avantage service bonus by recommending this programme to your friends and/or colleagues

\*BCGE Avantage service is subject to the rules and conditions made available by your adviser or on [www.bcge.ch](http://www.bcge.ch).

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**Check-up: personalised financial advice**

The purpose of a Check-up interview is to analyse your financial situation in depth in order to build your asset pyramid. You define your economic profile, identify possible imbalances and obtain personalised recommendations. The objective is to structure, protect and make your assets profitable in order to support you in the major financial decisions of your life.

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### Business partner benefit:

▲ **Free Check-up meeting**



**Pension: financial security for your future life**

### Epargne 3 account

The Epargne 3 account helps you to make up any shortfalls in 1st and 2nd pillar pension contributions. What's more, by linking this service to our pension fund savings plan, you can take advantage of additional opportunities for returns.

The Epargne 3 account is also the most effective way to indirectly repay your mortgage.

### Pension fund savings plan

The pension fund savings plan – linked to an Epargne 3 (3rd pillar) account – gives you the opportunity to make strategic investments, to boost your retirement capital. Ideally, you'll plan for your retirement by investing monthly in Synchrony LPP Funds units. In addition, you can take advantage of the substantial and immediate tax benefits granted to a 3rd pillar.

### Pensions Advisory and Financial Planning Unit

BCGE helps you to evaluate your financial situation. Our experts offer you different types of analyses, resulting in tailor-made solutions, and long-term support:

- Type 1: **“Specific analysis”**, an analysis that focuses on specific aspects that have a direct or indirect impact on your assets (real cost of mortgage debt, pension fund buybacks, financial consequences of a divorce, etc.).
- Type 2: **“Comprehensive pension analysis”**, an analysis of all types of insurance and pension benefits (3-pillar system) in case of temporary incapacity to work, disability, death and retirement. This analysis is all the more important in the case of home ownership. We will then propose solutions to fill any gaps while at the same time optimising your tax situation.
- Type 3: **“Estate planning analysis”**, an estate planning process that addresses the key issues and examines the legal options in order to ensure that your assets are passed on in accordance with your wishes.
- Type 4: **“Comprehensive financial planning”**, a clear plan for the evolution of your overall wealth at every stage of life, taking into account pension planning, investments, real estate, taxes, succession and including various possible scenarios.

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### Business partner benefit:

▲ **BCGE will contribute up to 30% of the analysis costs**

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**Private Banking: a performance-oriented style and method**

Depending on your needs, BCGE offers free management or discretionary management of your assets based on the guiding principles of our investment philosophy, such as the primacy of equities over other asset classes, diversification, rejection of opaque financial products and open architecture.

### Best of investment mandates **Best of**<sup>®</sup>

For management under mandate, priority is given to actions that reflect the productivity of the real economy, strong geographical and sectoral diversification and selecting the best talents and values in full independence. The objective is to capture the performance of the best companies in the world through a specific and focused investment strategy.

These mandates are available from CHF 50'000, in four reference currencies (CHF, EUR, USD, GBP) and four risk profiles (Defensive, Balanced, Dynamic or World Equity), with an international approach or a focus in Switzerland.

### Synchrony investment funds SYNCHRONY|Funds<sup>®</sup>

BCGE has developed its own range of funds in line with its investment philosophy. The investment solutions are divided into 6 major categories of funds: equity, bond, asset allocation, pension, real estate and sustainable (currencies available: CHF, EUR and USD). Sales or repurchases of Synchrony investment fund units are executed without commission for BCGE clients.

### BCGE Plan épargne fonds

The BCGE Plan épargne fonds allows you to build capital with a methodical approach so that you can achieve your projects by regularly purchasing Synchrony investment fund units. This monthly investment scheme smooths out fluctuations in the financial markets and optimises performance over time.

### Online Trading 1816 1816

Our Online Trading 1816 platform allows you to manage your portfolio independently. Integrated in BCGE Netbanking and in the Mobile application, it is a simple, practical and advantageous platform.

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**Business partner benefit** (once assets of CHF 200'000 have been deposited on a BCGE custody account):  
▲ **Your first tailor-made financial planning is offered free of charge**

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## BCGE Business partner

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**Property plans: simple and competitive mortgages**

### Mortgage loans

BCGE offers simple, favourable and flexible mortgage solutions tailored to your needs. Our specialists give you the advice you need throughout the whole process of becoming a property-owner, giving you the benefit of their expertise.

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#### Business partner benefits:

- ▲ **No mortgage application fees**
- ▲ **0.25% reduction on fixed rates<sup>6</sup> for loan periods between 2 to 15 years**  
(Discount valid when financing your main residence in Switzerland and France. Preferential rates for the fixed rate loans).



**Leasing: less CHF, more km**

### BCGE Leasing<sup>7</sup>

BCGE Leasing allows you to acquire the vehicle of your dreams while keeping your savings for other unexpected purchases or expenses.

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#### Business partner benefit (excluding special offers, only for applications sent directly to your BCGE adviser):

- ▲ **0.25% reduction on leasing rates**



**Personal project loan: your projects come to life**

### BCGE Crédit projet personnel<sup>7</sup>

BCGE offers personal loans at competitive rates<sup>2</sup>.

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#### Business partner benefit:

- ▲ **1.5% cash bonus when the amount borrowed matures** (this amount is paid on request and under certain conditions)

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**XPATBKING: banking solutions for expatriates**

If you are an employee planning to move abroad while retaining financial and/or family ties with Switzerland, you may continue benefiting from the same pension planning and other BCGE banking services that you already enjoy, all at the same conditions provided that such services are suitable with your new situation and are compatible with your new status.

If you have already settled abroad while retaining financial and/or family ties with Switzerland, you may benefit from services adapted to your situation at the same conditions as those reserved to Business partner company employees based in Switzerland if they are compatible with your status.

For further information, please refer to our website: [www.xpatbking.ch](http://www.xpatbking.ch).

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### **Business partner benefit:**

- ▲ **Same conditions for expatriates as for employees of the Business partner working in Switzerland**  
(provided that such services are suitable with your status)
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Our preferential conditions<sup>8</sup> apply to all active members of the ITU Staff Union as long as the Business partner partnership is still in force. The Bank expressly reserves the right to check the employee's status with the employer on a regular basis, as well as to modify the preferential conditions applied to products included in the BCGE Business partner offer at any time. Pensioners may also benefit from the advantages of this programme.

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<sup>1</sup> It is possible to open an account online for clients residing in Switzerland and France. French residents are required to go to a branch for the identification and signature of the contract.

<sup>2</sup> The salary and/or regular income must be paid into this account in order to qualify for the Business partner conditions. The free service covers account management charges. Excluding charges for money transfers, clients residing outside Switzerland, the use of means of payment, paper statements and miscellaneous costs.

<sup>3</sup> When opening of a BCGE service package (BCGE Business partner, BCGE Netbanking or BCGE Epargne account), subject to the application being accepted. Please also refer to the bank's General Conditions. The annual fee is not free for the BCGE Visa Platinum and MasterCard Prepaid cards. Insurance benefits vary depending on the Silver or Gold credit card you have. In all cases, the General Conditions of Insurance specific to each insurer are decisive. Detailed information is available at [www.viseca.ch/insurance](http://www.viseca.ch/insurance). If your credit card is not used for more than 12 consecutive months, BCGE will charge the annual fee for your card.

<sup>4</sup> We draw your attention to the fact that if you pay by direct debit (LSV), a fee is charged for sending paper invoices. In order to avoid these charges, we would suggest that you register at the One application and ask for the invoice to be sent electronically.

<sup>5</sup> Refer to the brochure Banking Services; fees and conditions available on our website [www.bcgge.ch](http://www.bcgge.ch).

<sup>6</sup> Subject to evaluation and acceptance of your application. Discount valid for the financing of your main residence in Switzerland and France. Preferential rates on other fixed-rate loans. Conditions cannot be combined with any other mortgage offer. In the event of exceptional economic conditions, BCGE reserves the right to set minimum rates and apply minimum margins.

<sup>7</sup> Credit approval cannot be granted if it causes the consumer to become over-indebted.

<sup>8</sup> These conditions cease to apply when the Business Partner partnership with BCGE is terminated or when the employee leaves the company. This service is intended for (non-temporary) employees and pensioners of the Business Partner, including their spouses or partners registered in the joint account. Conditions cannot be combined with other promotional offers.