

Preferential conditions for HelvetiCA members

The full terms and conditions for the offer can be found at cler.ch/helvetica



Payments and savings

Free banking package (Classic, paperless) for the first two years after having been registered by us as a member.*

The package remains free at the end of the first two years if you have at any given time securities worth more than CHF 50,000 or a mortgage on owner-occupied residential property held with us.

The practical banking package includes, but is not limited to, a personal account, a credit card and a Maestro card.

Do you want more?

Subject to the same conditions as above, we offer the Comfort banking package with a discount of CHF 11 and the Premium banking package with a discount of CHF 22 each month.

Free model with Zak

Zak is a clear and simple app that gives you complete control over your banking transactions, account and cards included. Get the welcome bonus of CHF 25 with this code: HELZAK



Investments

- 25 % discount on brokerage fees in the unit price tariff (excluding ticket fee and transaction fees in Bank Cler Easy-Trading)**
- 25 % discount on the custody account or investment advisory package fees in the unit price tariff**
- 10 % bonus* on deposits made in our investment solutions**

* Bonuses are paid on investment amounts of CHF 10,000 and above. The maximum bonus in the first year is CHF 500. In the second year, deposits of between CHF 0 and CHF 5,000 are rewarded with a bonus of 10% if an amount of at least CHF 10,000 was deposited beforehand. This is equivalent to a maximum bonus of CHF 1,000 over two years. No bonus payments will be made from the third year onwards.



Mortgages

- 0,2% discount on our mortgage rate (fixed-rate or variable-rate)**
- 0,1% additional discount if you have securities worth at least CHF 50,000 in your custody account over the entire term.**

The discount on interest applies exclusively to owner-occupied residential property.



Financial planning

- One-time 25 % discount* either on tax advisory, estate planning or retirement planning services**

* The discount applies if you have securities of at least CHF 50,000 or a mortgage with us.

This information serves advertising purposes exclusively. For the strategy funds, we refer you to the prospectus and the Key Investor Information. You can obtain these documents free of charge from our website at cler.ch or in printed form from all branches of Bank Cler, from the fund management or from the custody bank. For investment solutions, please refer to cler.ch. The preferential conditions you are granted with your membership cannot be combined with other discounts.