

For the future

With a **UBS Savings Account for Young People** youngsters can look forward to a promising future

Would you like to open a savings account for your son or daughter? Or would you like to show your godchild how great things can be achieved with small steps? If so, the UBS Savings Account for Young People is the perfect choice for you.

UBS Savings Account for Young People

The UBS Savings Account for Young People in Swiss francs is the ideal account for building up initial savings. It offers a preferential interest rate, free account maintenance and many additional benefits.

Suitability

The UBS Savings Account for Young People is suitable for children and young people under 20. It can be opened by parents, godparents, grandparents or other relatives on behalf of a child and is transferred to the young person when they reach the age of majority, at the latest. Young people can open the account themselves once they reach 12 years of age. Parental consent is required for children under the age of 15.

Extra benefits

With the UBS Savings Account for Young People, you receive the following extra benefits:

- A piggy bank upon account opening
- CHF 20 account credit for newborns
- Topsy's World with audio books, games etc. at ubs.com/topsy
- Topsy advent calendar for Christmas
- Gift card when the account is transferred

UBS Investment Fund Account

The UBS Investment Fund Account with its preferential conditions for children and young people up to 20 years of age is an attractive alternative to the UBS Savings Account for Young People. More information at: ubs.com/fundaccount

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8098 Zurich

Conditions




Currency	CHF
Interest rate	0.25% p. a.
Interest payment limit	CHF 20,000
Amounts exceeding this currently earn 0.00% interest	
Withholding tax	35%, if gross interest income exceeds CHF 200, or if the account is closed on multiple occasions during a calendar year
Account opening/closing	Free of charge
Account maintenance	Free of charge
Withdrawal options	CHF 50,000 per calendar year, three-month notice period for higher amounts
Account statements	Free of charge
Annually as of December 31	
Interest calculation	Free of charge
Annually as of December 31, with certificate	
Credit/debit advices	Free of charge
Monthly	
Mailing/third-party costs	No mailing costs, other third-party costs will be passed on
Payment transactions	A surcharge of CHF 5 applies on all payment transaction fees when paying from the UBS Savings Account for Young People, excluding account transfers within the same banking relationship

For more detailed information and other service fees, please refer to our brochure "Banking packages and individual products. Services and prices.", which you can pick up at our branches or download at ubs.com/accounts-prices

Key points

- Preferential interest rate
- Free account maintenance
- Attractive additional benefits
- Annual statement with certificate for tax purposes

For all your questions

-  ubs.com/savings-young
-  UBS Service Line for Private Clients at 0848 848 054
-  Find your nearest branch ubs.com/locations