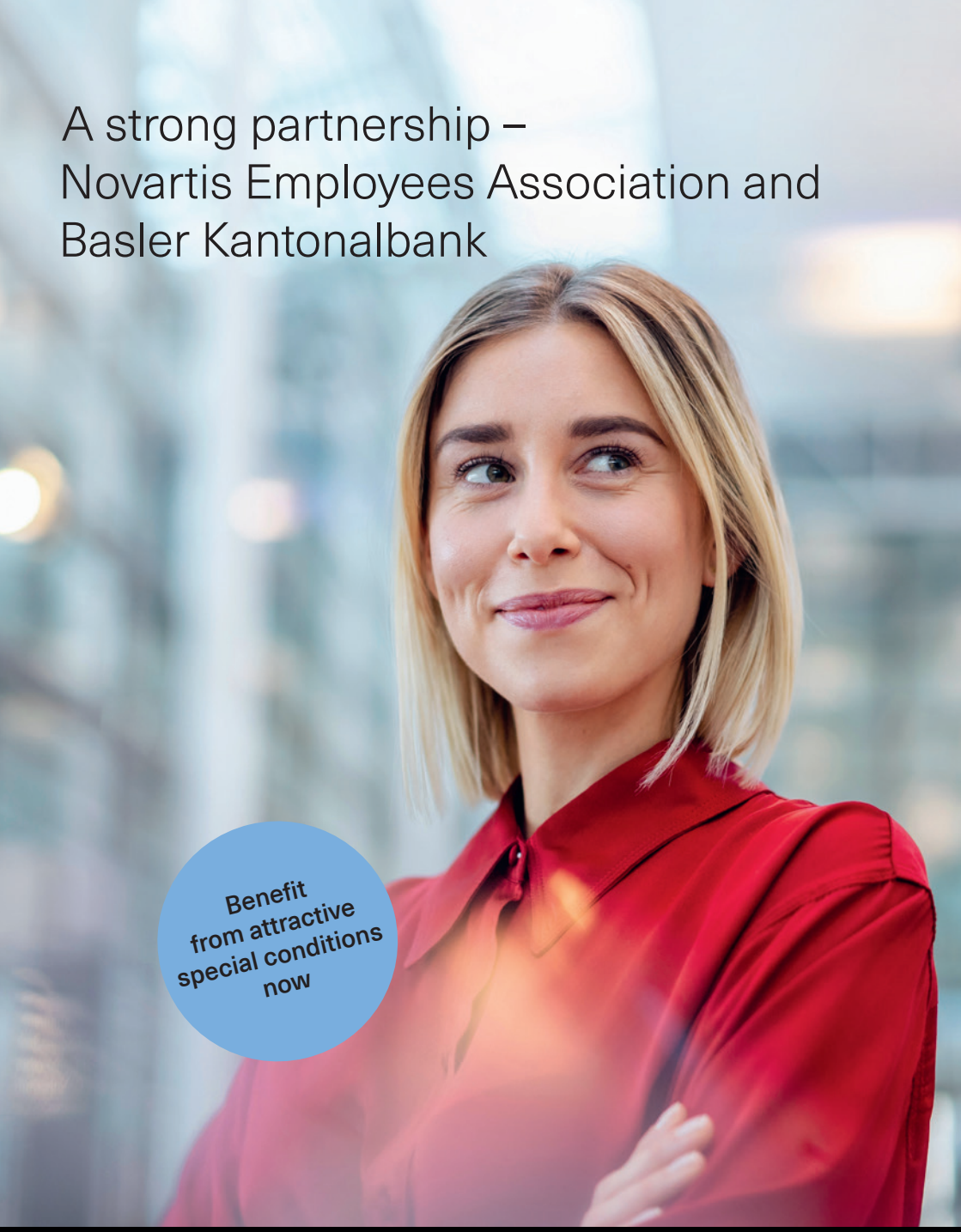
A strong partnership – Novartis Employees Association and Basler Kantonalbank



bkb.ch/nav

Basler
Kantonalbank

Your bank for Basel and the region

For over 125 years, we have been pursuing a clear goal: to support the people in our region in all financial aspects – and promote their quality of life. We are thus committed to sport, culture and society. As a universal bank with 11 branches in Basel, we are committed to a sustainable economy. In everything we do, we think not only about today but also about tomorrow.

Creditworthiness

AAA and AA+

First-class credit ratings from Fitch and S&P Global Ratings.

Amount

558 CHF per Basel resident

Profit transfer 2025 to the Canton of Basel-Stadt.

Climate

100 % climate neutral

Company emissions offset by forest climate protection project in the region.



Exclusive benefits for our partners

You do your best in your day-to-day work to ensure everything runs smoothly. We make sure that your finances are also ideally tailored to your needs.



Free basic services

You receive basic products for payments and savings – including a personal account and Visa Debit – from a single source. And permanently free of charge.



For a good start

Young people up to 26 years old receive an account and card free of charge – with many extras and discounts. And even the little ones can get started free of charge: with a children's account.



Exclusive events

From pensions and financial planning to inheritance, advance care directives and estate planning: find out what you need to know – directly from our experts.



Goal-based advice

We support you in all your financial questions – in every phase of life, whenever and wherever you wish: at your premises, in one of our branches or conveniently by video conference.

nav novartis angestellten verband
novartis employees association

Your preferential conditions at a glance

The more services you use, the greater your partnership advantage.

Accounts	✓ 1 personal account in CHF	free of charge
	✓ 1 personal account in EUR	free of charge
Cards	✓ 1 Visa Debit in CHF (without annual fees)	free of charge
	✓ Additional debit cards	50 % discount
	✓ Credit cards	50 % discount
Cash	✓ Cash withdrawals at home and abroad with your debit cards	free of charge
	✓ EUR exchange rate if your place of residence is in Germany, France or Switzerland	discounted
Investments	✓ All-in fee asset management mandates, investment advisory package fee, Easy-Trading custody fee (self-managed custody account: 0.19 % custody fee p.a.)	25 % discount[1]
Financing	✓ Mortgages (if your place of residence is in Switzerland)	0.2 % preferential interest rate[2]
Cross-border	✓ Fee for clients with a foreign domicile	none
Paper-free	✓ Account documents via Digital Banking	free of charge

[1] For details, see the Terms and Conditions for investment services.
[2] 0.2 % basic discount on the BKB benchmark rates for the "fixed-rate mortgage" model on conclusion of a new mortgage or extension of an existing mortgage. Only applies to owner-occupied homes.

Requirement – how to benefit from preferential conditions

- Monthly receipt of your salary/your pension fund benefit into your BKB account.
- Regular payment of your membership fees via the BKB account.
- You remain employed by your employer or you enter retirement from them.

Secure your exclusive benefits

Scan the QR code and order your offer online, visit a branch or call us on 061 266 33 33.

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Changing bank – easier than ever

Our client advisors are by your side and take care of the entire process so that your change of bank runs smoothly without any complications.

We make sure that no steps are forgotten

- We write the termination letter and take care of any fees.*
- We inform the people and companies who regularly transfer money to you.
- We transfer your mortgages and custody accounts.

Rely on our support – we are here for you and will make the switch as easy as possible.

* The offer refers to balancing and transfer fees from your previous bank. Early repayment fees in the mortgage business, withdrawal fees for savings accounts, etc., are excluded.

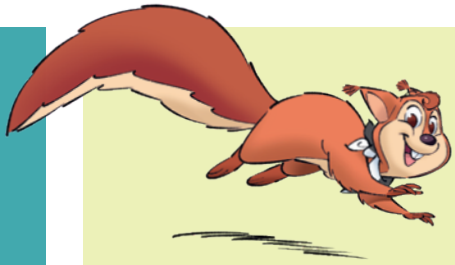


Offer for young people aged 12–26 years

Free account and card – plus extras such as discounts, cashback and competitions with **Stu** and **colourkey.** In addition, all preferential conditions within the framework of this partnership apply. Ideal for apprentices, career starters and students.

Find out more:
bkb.ch/jugend





Children's account with Flip 0–12 years

The free account for the children of all employees – ideal for saving, learning and growing. Alongside the account, there are also simple Investment Solutions available so that assets can grow in the long term.

Find out more:
bkb.ch/kinder

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Basler Kantonalbank

In order to take advantage of the cooperation offer, the employee or pension recipient must receive salary or pension payments from the employer or corresponding pension fund into an account managed at preferential conditions at Basler Kantonalbank (BKB) and be a member of the cooperation partner. BKB initially checks the existence of a membership via a membership card and periodically checks the receipt of salary or pension payments and the payment of a membership fee. Advisory services are not offered for clients with "US Person" status. This information is provided for advertising purposes. Subject to change.

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