

Interest rates valid from 1 July 2025

For individuals

Children and young adults

	Currencies		Amount	Interest rates
youli	CHF		unlimited	0.000 %
you save / youth savings account	CHF	up to	50'000	0.200 %
		over	50'000	0.100 %
Personal account	CHF / EUR / USD		unlimited	0.000 %

Adults, young adults in education, and associations

	Currencies		Amount	Interest rates
Personal account	CHF / EUR / USD		unlimited	0.000 %
Current account	other currencies		unlimited	0.000 %
Gift savings account	CHF	up to	20'000	0.200 %
		over	20'000	0.100 %
Rental security deposit account	CHF		unlimited	0.000 %
Mandate account	all currencies		unlimited	0.000 %

Savings accounts

	Currencies	Amount	LLB Pro ¹	LLB Flex	LLB Light	Other savings accounts
Savings accounts	CHF	up to 25'000	0.200 %	0.100 %	0.000 %	0.000 %
		up to 50'000	0.100 %	0.050 %	0.000 %	0.000 %
		up to 100'000	0.000 %	0.000 %	0.000 %	0.000 %
		up to 250'000	0.000 %	0.000 %	0.000 %	0.000 %
		over 250'000	0.000 %	0.000 %	0.000 %	0.000 %

¹ Interest rates also apply to the fund savings plan investment account and LLB Xpert Pro

Retirement accounts

	Currencies	Amount	Interest rates
Blocked retirement savings account	CHF / EUR	unlimited	0.100 %

For companies and institutions

Companies and institutional clients

	Currencies	Amount	Interest rates
Current account	other currencies	unlimited	0.000 %
Rental account	CHF	unlimited	0.000 %
Mandate account	other currencies	unlimited	0.000 %
Rental security deposit account	CHF	unlimited	0.000 %
Founding blocked account	CHF	unlimited	0.000 %

Business investment account

	Currencies	Amount	LLB Xpert Institutional	SME Box	Other Business Investment accounts
Business investment account	CHF	up to 25'000	0.200 %	0.100 %	0.000 %
		up to 50'000	0.100 %	0.050 %	0.000 %
		up to 100'000	0.000 %	0.000 %	0.000 %
		up to 250'000	0.000 %	0.000 %	0.000 %
		over 250'000	0.000 %	0.000 %	0.000 %

Public law corporations («Oerk») and associations

	Currencies	Amount	Interest rates
Oerk account	other currencies	unlimited	0.000 %

The debit interest rate for account overdrafts is liable to change in accordance with the interest rate adjustment mechanism described below. The debit interest rate is updated on the first day of each calendar quarter (hence on 1 January, 1 April, 1 July and 1 October of each year). It is adjusted automatically in the event of a change in the reference interest rate with effect from the respective day on which the change occurred. The interest rates are based on the most recent reference rates for the previous calendar quarter: for Swiss francs, the SARON Compound 3M; for euros, the Euribor 3 months; for US dollars, the 90-Day Average SOFR. The debit interest rate consists of the reference interest rate plus a margin of 8.50 %.

The bank reserves the right to apply different conditions for higher amounts. Interest rates are subject to change at any time. The current conditions can be found on our website llb.li under the corresponding product or may be provided to you by your relationship manager.