

**What is covered
by the term
«banking»?**

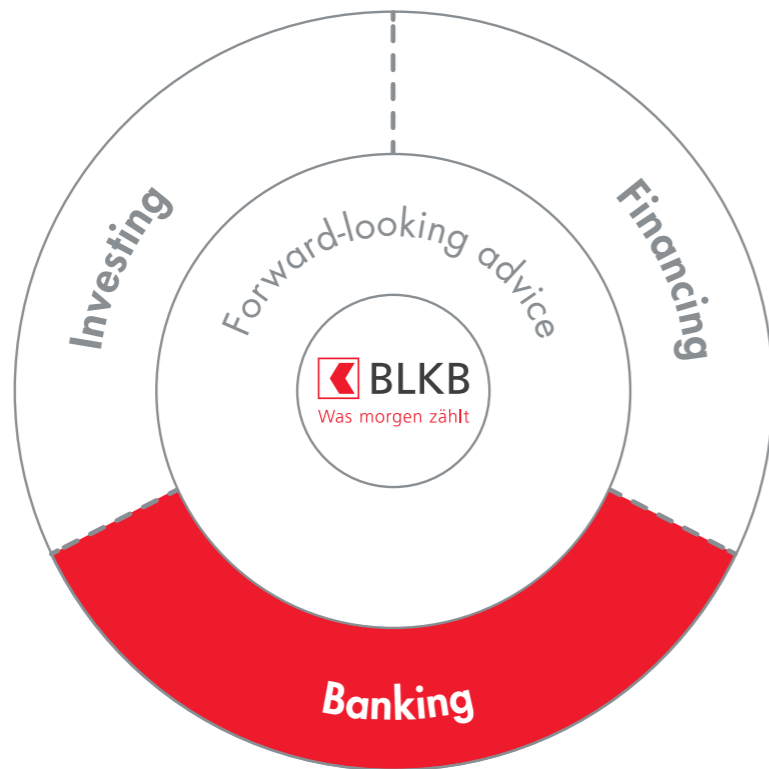
**What is covered
by the term
«banking»?**

To enable you to do
anything, not just when
but where you want to.
At least when it comes
to your money.

Banking

Today, everybody needs a bank account, a card and a way of paying bills.

We want you to be able to conduct general banking transactions as easily as possible and tailored to your needs. For this reason, we offer an extensive range of banking services.



Our promise

We find surprisingly easy solutions for your financial affairs. We will offer you guidance and a plan to realise your goals and dreams. With forward-looking advice on all aspects of investment, financing and general banking services, we are your competent partner. Our honest opinion constitutes a safe foundation on which you can rely. We are convinced that only clear answers will help find solutions that are tailored to your needs.

The easy way to more independence

Whether in Swiss francs or foreign currencies – we have the right account for you. From our range of Visa debit and credit cards you can choose the ones that give you most flexibility. Use our E-banking service to make payments wherever and whenever you want and, thanks to our smartphone app “BLKB Mobile Banking”, you can easily keep track of your money.

Matching accounts and cards

We place your needs at the centre of what we do. With a clear account plan and the correct standing orders, you can easily control your budget and do not have to worry about your account balance. We also have the right offers for our business customers. In addition to the classic Visa debit card, we also offer various credit cards (one of which offers the PrePaid function).

Save yourself time and hassle

Paying recurring invoices directly? Easily done by direct debit and eBill. Automating regular payments? Simply use standing orders. You can withdraw cash from the cash machine or have them delivered to your home as Swiss francs or foreign currencies; you can check your current account balance online at any time. This will give you more time for the essentials.

Money transfers

Our E-banking service covers most of the payments you will need to make in your day-to-day life. Companies are able to automate their processes thanks to our comprehensive reporting service. Our experts know simple solutions for the complex requirements regarding payment transactions.

Comprehensive support

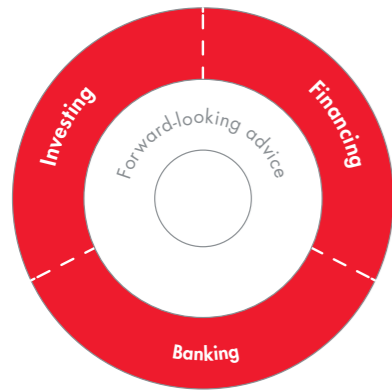
To help you achieve what matters to you tomorrow, we advise you on matters of investment, financing and banking. Our comprehensive advice supports you in realising your wishes and goals.



Forward-looking advice

In our day-to-day work we assist you with what matters to you tomorrow. With many years' experience and our expertise, we are well positioned to provide you with comprehensive advice. Whether financing, investing or general banking services – we are on top of things. Life keeps throwing up new challenges. We offer you individual solutions to suit your situation.

More information is available at blkb.ch/beraten



Investing

You are the best judge today of what will matter most to you tomorrow. We can show you what you will need to reach your goals. With our wealth of experience in providing investment advice, we will support you competently and to the degree that is right for you. You are at the centre of what we do; as partners, we home in on the issues that are relevant to you.

More information is available at blkb.ch/anlegen

Financing

You dream of your own home? Or you have future plans for your business? We will show you what you will need on the financial side. As the number 1 in the region in terms of mortgage loans, we finance about three new properties a day. This means that we have a wealth of expertise that you can tap into as part of the comprehensive advice we provide. We keep an eye on the risks and support you all the way. Because that is what matters tomorrow.

More information is available at blkb.ch/finanzieren

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