

# From A as in «advisory services» to Z as in «zero-interest mortgages».

As a forward-looking bank, we would like to offer you more in the long term, whether by providing you with excellent advice or extremely attractive offers. Moreover, thanks to the government guarantee, your savings will be more secure than with any other bank. As a Novartis employee or retiree, take advantage of our exclusive terms and conditions and our comprehensive range of investment, banking, financing and pension services.

Please contact us at **061 925 90 50** or via the QR Code – We're happy to be here for you.



## Investing with persuasive foresight

### Cost-free employee shares in your custody account

No fees on employee shares that you hold in your custody account.

### Cost-free transfer of your custody account

Make the right choice and transfer your custody account to BLKB. We'll cover all the transfer fees as a token of appreciation for your trust.

## Unconditionally advantageous banking

### No deposit fee for up to CHF 500'000.-\*

We charge no deposit fee for account balances of up to CHF 500'000.-, with no ifs, ands or buts. You can even benefit from a higher exemption level for additional transactions.

### Advantageous exchange rates for cross-border employees

Benefit from extremely favorable exchange rates. You can easily exchange Swiss francs for euros at advantageous exchange rates, so you make more out of your paycheck

## All-round care free financing

### Interest-free mortgages

Our next-generation mortgage is the ideal solution for everyone who is buying a self-occupied property for the first time in their life. You'll even be able to live there interest free for the first six months.

## Mortgages with the right to extraordinary termination

We offer you the option of extraordinary termination. If you sell your real estate, you will be able to terminate the mortgage without early termination penalties or other unpleasant surprises.

## Easy to sell your real estate

If you decide to sell your property, it is best to rely on the expertise of our specialists. We'll appraise your property free of charge and stand by you throughout the selling process.

## Carefree housing in retirement

An annuity mortgage lets you supplement your pension benefits or obtain funds to remodel or renovate your property. The benefit: your income from the mortgage is tax-free.

## Pension benefits – for trouble-free retirement

### Free tax review

You will get a free tax review once in the first three years. Our experts will review your tax returns and show you potential savings. You will also receive a tax statement free of charge. This offer is only valid for Swiss residents.

## Pension review - to avoid shortages in retirement

We will check whether you have sufficient assets to retire and advise you how you can fill any gaps in your pension plan. The pension review is free of charge for you.

\* Version of 01.03.2022.  
Subject to change.

