

# Anlagekonto 31/270 plus CHF/EUR/USD

Invest liquidity in Swiss francs, euros or US dollars for at least 31 or 270 days

For clients wishing to invest excess liquidity for at least 31 or 270 days.

## Who this is for

Customers not needing excess liquidity in Swiss francs, euros or US dollars in the short to medium term.

## How you can benefit

With Anlagekonto 31 / 270 plus you can invest unneeded liquidity at any time.

## What we offer

- E-Banking for balance query
- Electronic issuance of bank receipts:
  - Monthly account statement
  - semi-annual account balancing and interest statement (as at 30 June and 31 December)
- Bank receipts also available on paper

## Terms

- Account management: free of charge
- Interest rate Anlagekonto 31 plus CHF
  - 0.650 % up to CHF 3'000'000.00
  - 0.750 % as of CHF 3'000'000.00
  - 1.000 % as of CHF 15'000'000.00
- Interest rate Anlagekonto 270 plus CHF
  - 0.850 % up to CHF 3'000'000.00
  - 0.900 % as of CHF 3'000'000.00
  - 1.000 % as of CHF 15'000'000.00
- Interest rate Anlagekonto 31 plus EUR
  - 2.800 % up to EUR 1'000'000.00
  - 3.100 % as of EUR 1'000'000.00
  - 3.300 % as of EUR 10'000'000.00
- Interest rate Anlagekonto 270 plus EUR
  - 3.150 % up to EUR 1'000'000.00
  - 3.300 % as of EUR 1'000'000.00
  - 3.500 % as of EUR 10'000'000.00
- Interest rate Anlagekonto 31 plus USD
  - 4.500 % up to USD 1'000'000.00
  - 4.750 % as of USD 1'000'000.00
  - 5.000 % as of USD 10'000'000.00
- Interest rate Anlagekonto 270 plus USD
  - 4.800 % up to USD 1'000'000.00
  - 4.950 % as of USD 1'000'000.00
  - 5.100 % as of USD 10'000'000.00

- Overdraft interest rate: 9.750 % (EUR/USD on request)  
Interest rates may be adjusted by LUKB at any time. In particular, LUKB also takes into account the decisions of the central banks and lasting changes on the money and capital markets. Current interest rates and terms can be found at [lukb.ch/anlagekonto](https://lukb.ch/anlagekonto).

## Risks

Anlagekontos are tied to the exchange rate for the account currency, and may therefore be subject to exchange rate fluctuations.

## Availability

- The notice period is 31 or 270 days on the total withdrawal amount.
- In the event of non-compliance with the notice period, a withdrawal fee of 2% will be charged on the amount drawn.
- Amounts for which notice has been given will be automatically transferred to the parallel account after the notice period has expired.

## Restriction

- One Anlagekonto per customer per notice period and currency is permitted.
- Private persons must deposit an amount of at least CHF/EUR/USD 100'000.00.
- A parallel account in the same currency and on the same partner is required for the Anlagekonto.
- Interest is always credited/debited directly to the parallel account.
- Notice of withdrawal can be entered in E-Banking or requested via your client advisor.
- Balances on the Anlagekonto may only be transferred to the parallel account.

## Complementary product

- for legal persons: Geschäftskonto
- for private persons: Privatkonto

## How to get this solution

Please contact your client advisor.

Client centre: tel. +41 (0) 844 822 811, [info@lukb.ch](mailto:info@lukb.ch), [lukb.ch](https://lukb.ch), Luzerner Kantonalbank AG, Pilatusstrasse 12, 6003 Lucerne

This document is provided solely for information purposes and for the recipient's exclusive use. It does not constitute an offer, invitation or recommendation to buy or sell financial instruments or banking services, neither does it relieve the recipient of the responsibility of exercising their own judgement. The terms and interest rates listed herein are correct at the time this product description was published. They are subject to change at any time.