

# BALANCE FEES

Reduction of negative interests with respect to SNB

## SNB IMPLEMENTS NEGATIVE INTEREST

The SNB's negative interest rates are presenting more banks with major problems, which means they must pass some of these on to customers. A pure negative interest rate implementation on the customer's account is not very flexible and provides no incentive to invest assets. A withdrawal of the funds to a more attractive bank is usually the immediate customer response.



Avaloq parameterization is our core competence. Our specialists offer on site technical consulting in the various areas of the Avaloq Banking Suite.



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## SOLUTION OVERVIEW

With balance fees, we offer the customer the opportunity to increase their exemption limit on investments in assets and thus pay no or little negative interest. This comprehensive approach at customer level offers a variety of advantages. The customer and the bank both pay less fees and benefit from a flexible model.

## SOLUTION ELEMENTS



Reduction of negative interest rates with respect to the SNB



Additional income due to reallocation of assets to



Lower customer fluctuation



Validated solution already used by customers

## OUR SERVICE

- Integrated holistic solution
- Specification with specialist representatives
- Fast and efficient implementation by our experienced experts
- Support after implementation



Did we spark your interest?

Contact **Avensic AG** for a non-binding consultation.