

Payment transactions. Overview of prices and conditions for companies and institutional clients.



Payment transactions

The choice of account and payment type, as well as the amount of assets held, will influence the level of any account fees and prices that apply. For further information, please refer to the relevant product descriptions. The following prices are charged in addition to the account fees, and are levied on a per payment/payment slip/payment part basis.

Outgoing payments

	CHF/EUR payments in Switzerland	EUR payments in EU/EEA as per SEPA standard ¹	Other international and foreign currency payments ²
Online Banking Credit Suisse electronic banking via the internet for: one-off payments, standing orders, payment lists, file transfer	Free of charge	Free of charge	CHF 5
Direct Link Payment orders by file transfer from your standard finance software	Free of charge	Free of charge	CHF 5
Direct Exchange Payments via file transfer from your ERP system (e.g. SAP)	Free of charge	Free of charge	CHF 5
Multibank Services Request for transfer (SWIFT MT101)/Single Customer Credit Transfer (MT103)	Free of charge	– ³	CHF 5
Express execution/priority execution	CHF 3	–	CHF 5
LSV* Direct debit payments	Free of charge	–	–
SEPA Direct Debit SEPA direct debit payment	Free of charge	Free of charge	Not possible
Multi-payment order Standardized order enclosing payment slips/payment part Payment with a non-pre-printed payment slip/payment part	CHF 1 CHF 5	CHF 5 –	CHF 10 CHF 15
Setting up standing orders Set-up and changes in Online Banking Set-up and changes with coded form	Free of charge CHF 10	Free of charge CHF 10	Free of charge CHF 10
Payment order form/Standing order form ▪ One-off payment (coded form A4) ▪ Standing order	CHF 5 Free of charge	CHF 5 Free of charge	CHF 10 CHF 5
Payment order by letter, telephone, or fax	Minimum of CHF 35	Minimum of CHF 60	Minimum of CHF 60
Payment order for “exotic” (non-tradable) currencies	–	–	CHF 80 flat rate
Account transfer (within same account relationship)	Free of charge	–	Free of charge
Surcharge for payments from range of savings accounts	CHF 5	CHF 5	CHF 5
Surcharge for non-SEPA-standard payments (EUR payments in EU/EEA without IBAN or with payment-routing specifications or instructions to the bank)	Not possible	Not possible	CHF 8

1 Payments based on the SEPA standard contain the IBAN of the beneficiary and the BIC of the beneficiary's bank, and are issued using the “shared charges” (SHA) option. In addition, these payment orders must not include any payment-routing specifications or instructions to the beneficiary's bank. Please note that payments of large amounts are not processed and billed via SEPA, but automatically using a real-time clearing channel (SWIFT/TARGET2). More information on SEPA can be found on the internet at www.credit-suisse.com/sepa.

2 Prices for payments with charging option “No charges to the beneficiary” (OUR) or “Shared charges” (SHA). For details of other possible surcharges, see page 11 “Additional charges.”

3 Prices as agreed individually.

Incoming payments

Credit (not including BESR/QR-IBAN) to an account at Credit Suisse

from accounts of domestic and foreign origin

- | | |
|-------------------------------------|--------------------|
| ▪ Up to 5,000 transactions per year | Free of charge |
| ▪ From 5,000 transactions per year | Price by agreement |

Incoming BESR payments (orange payment slip)/ QR-IBAN (QR-bill)	Minimum of CHF 0.10 per incoming payment
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Collections via direct debit (LSV ⁺)	Free of charge
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Collections via SEPA direct debit	Free of charge
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Surcharge for notification by telephone or fax

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|--|-------------------------|
| ▪ Single commissions | CHF 15 |
| ▪ Permanent order (min. CHF 250 per quarter) | According to time spent |

Multibank solutions

Multibank Services	Execution of Credit Suisse payment transactions and receipt of Credit Suisse account information by a third-party bank or a service provider
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SWIFT MACUG and SCORE	Direct data exchange with Credit Suisse via standardized notifications in the SWIFT network, with SWIFT MACUG (Member Administrated Closed User Group), or SCORE (Standardized Corporate Environment)
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Your client advisor and our Electronic Banking specialists will be happy to provide details of prices for multibank solutions (separate price sheet).

Investigation charges

Client requires written confirmation

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|---|--------|
| ▪ Written confirmation of payments made (letter, fax, SWIFT copy) | CHF 50 |
|---|--------|

Extensive investigations/clarifications

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|--|------------------|
| ▪ Client recalls more than five payments | CHF 120 per hour |
| ▪ Client requests more than 24 advice copies | CHF 120 per hour |
| ▪ Investigation fee for specific case types ⁴ | CHF 30 |

Other investigations/clarifications/corrections

Other investigations/clarifications/corrections	Free of charge
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⁴ The following case types are affected: cancellation of payment, payment cannot be allocated, return of payment, amendment of payment instructions.

Additional charges

Third-party charges

All third-party charges (e.g. post office cash payments and third-party bank charges) are generally passed on to the client.

Payment channels/payment requirements

Credit Suisse selects the most suitable payment channel for the processing of payment transactions. Where possible, clients' payment requirements are observed. Any additional costs that arise are charged to the client separately.

Charge options for international and foreign currency payments

- Shared charges (SHA)
- All costs debited to the beneficiary (BEN)
- All costs debited to the client (OUR)

The client pays the charges of Credit Suisse; the charges of the foreign bank are paid by the beneficiary.

All charges (Credit Suisse and third-party banks) are debited to the beneficiary. Credit Suisse applies amount-related tariffs for BEN payments.

In addition to the Credit Suisse prices, a flat-rate charge for third-party expenses is made:

- Payments in EUR to the EU/EEA: CHF 18
- All other payments: CHF 24

The one-time charge covers all third-party costs; no additional charges are made.

Charge options for incoming payments from BESR/QR-IBAN

- Advice via file transfer (BESR/QR-IBAN)
- Intraday provision of incoming payment data files (hourly from 06:00 to 16:00) (BESR/QR-IBAN)
- Data delivery via an additional electronic channel (BESR/QR-IBAN)
- Provision of cancellation files (BESR)
- Provision of BESR credit data in the form of a paper list
- Creating personalized BESR slips (e.g. numbering, payer, etc.) for slips printed by Credit Suisse
- Testing BESR slips printed by clients

Free of charge

CHF 100 per quarter and participant number

CHF 100 one-off on set-up

CHF 250 per request

CHF 2 per paper list

First 30 minutes without surcharge on slip costs, thereafter an additional CHF 120 per hour⁵

First 30 minutes free of charge; thereafter CHF 120 per hour⁵

⁵ Plus value added tax, currently 7.7% for clients domiciled in Switzerland and the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

Forms

Multi-payment order	Free of charge
Payment order/standing order	Free of charge
BESR Bank (orange payment slip)	CHF 0.10 per payment slip ⁶
BESR Easy (billing form with orange payment slip)	CHF 0.05 per payment slip ⁶
Red payment slip	CHF 0.20 per payment slip ⁶
QR-bill	No form submission

Issuing checks

Bank checks (issued by Credit Suisse)	
▪ Issue up to a check amount of CHF 5 million (higher amounts only upon request)	CHF 50 ⁷ per check
▪ Return	CHF 30 per check
▪ Blocking	CHF 50 per check
Correspondence checks	
▪ Issuing fee, payable on debiting of the cashed check	CHF 20
▪ Blocking of personal checks	CHF 30

Check remittance

Immediate crediting under usual reserve⁸	
▪ Bank checks (drawn on banks of Credit Suisse Group)	Free of charge
▪ Checks payable within Switzerland and abroad	CHF 20 per check ⁹
▪ Additional third-party charges for CHF checks payable in Germany, Belgium, and United Kingdom	CHF 12 per check
▪ Travelers Cheques – Swiss Bankers and American Express	CHF 10 per check
▪ Other travelers checks	CHF 10 per check
Crediting after final payment⁸	
▪ Bank checks (drawn on banks of Credit Suisse Group)	Free of charge
▪ Checks payable within Switzerland and abroad	CHF 40 per check
Returned checks	
▪ Due to insufficient funds	CHF 40 per check
▪ Due to formal errors	CHF 20 per check

Check forms

Correspondence check	CHF 1
Remittance	Free of charge

General note

- We reserve the right to make changes both to our prices and to the services we provide.
- Payments, commissions, discounts, etc. are already taken into account in these calculations.
- Contact with bank clients is sometimes lost and the assets held at the bank are declared dormant as a result. The fees and costs that would usually be charged by the

bank continue to apply in this case. Furthermore, the bank charges the client an appropriate amount for investigation costs incurred and for the special treatment and monitoring required by dormant assets.

- The bank's "General conditions" and "Conditions for payment transactions" also apply.

⁶ Plus value added tax, currently 7.7% for clients domiciled in Switzerland and the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

⁷ Plus any applicable postage, express and insurance charges.

⁸ The final decision on the type of processing is made by the bank.

⁹ Checks payable abroad that are issued neither in the corresponding national currency nor in CHF may be subject to third-party charges, which will be passed on to the client.

Source: Credit Suisse (Switzerland) Ltd., otherwise specified.

Take advantage of further services

Supporting your daily business

The Credit Suisse Business Center is there to support you in your daily banking transactions.

Please contact us via the contact form on our website:

credit-suisse.com/businesseasy

Online Banking

Online Banking allows you to carry out your payment transactions conveniently, and at any time of day, from your PC. You can call up the latest details of your account balance or view your investment portfolio quickly, securely, and at any time. Further information is available at:

credit-suisse.com/corporateclients.

Our Electronic Banking specialists are available from Monday to Friday from 07:30 to 17:30:

- Toll-free number 0800 88 11 88¹
- From abroad +41 31 358 65 75

Deposits

You can make deposits of banknotes free of charge at any Cash Automat Plus at over 85 different Credit Suisse locations in Switzerland – even after the bank has closed.

¹ Your telephone conversations with the Business Center and the Electronic Banking Desk are recorded for quality assurance purposes.



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