

Deposit Rate Chart

DOMESTIC / NRO TERM DEPOSITS

Tenor	Deposits below Rs.2 Crore		Deposits Rs.2 Crore & below Rs.100 Crore		Deposits Rs.100 Crore & above		Applicable from
	Simple Interest (paid out quarterly)	Indicative Effective Yield (paid on maturity)*	Simple Interest (paid out quarterly)	Indicative Effective Yield (paid on maturity)*	Simple Interest (paid out quarterly)	Indicative Effective Yield (paid on maturity)*	
7 to 14 days	3.75	3.75	3.75	3.75	3.75	3.75	30/Sep/22
15 to 29 days	4.00	4.00	4.00	4.00	3.75	3.75	30/Sep/22
30 to 59 days	4.25	4.25	4.25	4.25	3.75	3.75	30/Sep/22
60 to 89 days	4.50	4.50	4.50	4.50	3.75	3.75	30/Sep/22
90 days to 180 days	4.75	4.75	4.75	4.75	3.75	3.75	30/Sep/22
181 days to 270 days	5.00	5.03	5.00	5.03	3.75	3.77	30/Sep/22
271 days to 364 days	5.25	5.32	5.25	5.32	3.75	3.79	30/Sep/22
365 days to 390 days	5.50	5.63	5.50	5.63	3.75	3.81	30/Sep/22
391 days to 729 days	5.75	5.90	5.75	5.90	3.75	3.82	30/Sep/22

Note: The Indicative Effective Yield is the indicative effective rate for the lower end of the selected tenor should payout at maturity be opted for

For Term deposits placed with Credit Suisse AG, the interest will be calculated at Actual/365 day count convention for all tenors.

The payment of interest at quarterly intervals apply for deposits placed for tenors of 181 days and higher

Tax at source will be deducted as per the Income Tax Regulations prevalent from time to time.

All interest rates mentioned above are subject to change from time to time. Applicable deposit rates will be given as on the date/time of receipt of the funds by the bank.

Minimum amount for term deposits will be Rs.100,000/- and in multiples of Rs.10,000/- thereof.

The interest rate applicable for premature closure of deposit of any amount will be (N-1)% p.a. where N is annual interest rate as on the start date of the original deposit, applicable to the period for which the deposit remained with the bank, and not the contracted rate.

For Senior Citizens, an additional interest rate of 0.25% per annum will be applicable for INR term deposits. Only Senior Citizens (60 years and above) who are Resident Indians are eligible for the additional interest rate.

For INR deposits where premature withdrawal is not allowed, the interest rate applicable will be 0.10% higher than the above rates. This will be applicable for tenors >45days

Note: The penal rate applicable for premature closure of deposits, will be waived off, in case client chooses to break an existing deposit to opt for above.

No interest shall be payable, where the premature withdrawal of deposit takes place before completion of the minimum period of 7 days as prescribed by the Reserve Bank of India.

DOMESTIC / NRO SAVINGS ACCOUNT DEPOSITS

The standard rate of 3% per annum will be applied on a daily product basis for deposit amounts held in the Savings Bank account of the Depositor, as per the guidelines prescribed by the Reserve Bank of India.

Minimum balance for all Savings accounts will be Rs.25,000/- at any point in time.

CURRENT ACCOUNT DEPOSITS

No interest is payable on deposit amounts in Current account of the Depositor, as per the guidelines prescribed by the Reserve Bank of India

Minimum balance for all Current accounts will be Rs.1,00,000/- at any point in time.

Credit Suisse AG

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Deposit Rate Chart

NRE TERM DEPOSITS

Tenor	Deposits below Rs.2 Crore		Deposits Rs.2 Crore & below Rs.100 Crore		Deposits Rs.100 Crore & above		Applicable from
	Simple Interest (paid quarterly)	Effective Interest (paid annually)*	Simple Interest (paid quarterly)	Effective Interest (paid annually)*	Simple Interest (paid quarterly)	Effective Interest (paid annually)*	
365 days to 390 days	5.50	5.63	5.50	5.63	3.75	3.81	30/Sep/22
391 days to 729 days	5.75	5.89	5.75	5.89	3.75	3.82	30/Sep/22

FCNR (B) TERM DEPOSITS

USD							
	Simple Interest (paid semi-annually)		Effective Interest (paid on maturity)*		Effective Interest (paid on maturity)*		Applicable from
	365 to 390 days	0.01		0.01		0.01	
391 to 729 days	0.01		0.01		0.01		30/Sep/22
SGD							
	Simple Interest (paid semi-annually)		Effective Interest (paid on maturity)*		Effective Interest (paid on maturity)*		Applicable from
	365 to 390 days	0.00		0.00		0.00	

Note: The Effective Interest is the indicative effective rate for the lower end of the selected tenor.

For NRE Term Deposits, Effective Interest rates are rates reflecting the benefit of equivalent quarterly compounded rates

For FCNR (B) Term Deposits, the effective interest rate at maturity reflects the benefit of equivalent semi-annual compounded rates

For Term deposits placed with Credit Suisse AG, the interest will be calculated at Actual/365 day count convention for all tenors.

For USD Term deposits, the interest will be calculated at Actual/360 day count convention for all tenors.

Tax at source will be deducted as per the Income Tax Regulations prevalent from time to time. Interest on FCNR (B) Term Deposits is currently tax-free

No interest shall be payable, where the premature withdrawal of NRE Term Deposit takes place before completion of the minimum period of 365 days as prescribed by the Reserve Bank of India.

All interest rates mentioned above are subject to change from time to time. Applicable deposit rates will be given as on the date/time of receipt of the funds by the bank.

Minimum amount for NRE Term Deposits will be Rs.100,000/- and in multiples of Rs.10,000/- thereof. For FCNR (B) Term Deposits, minimum amount is USD / SGD 10,000 and multiples of USD / SGD 1,000/- thereof.

The interest rate applicable for premature closure of deposit of any amount will be (N-1)% p.a. where N is annual interest rate as on the start date of the original deposit, applicable to the period for which the deposit remained with the bank, and not the contracted rate.

For INR deposits where premature withdrawal is not allowed, the interest rate applicable will be 0.10% higher than the above rates.

Note: The penal rate applicable for premature closure of deposits, will be waived off, in case client chooses to break an existing deposit to opt for above.

Where premature withdrawal of FCNR(B) Term Deposits take place before completion of the minimum stipulated period of 365 days, in which case no interest is payable, CS Mumbai may at its discretion levy penalty to cover the FX swap cost undertaken by it as well as recover any interest that may have been paid half-yearly which will result in reduction of principal

Upon premature withdrawal of FCNR (B) Term Deposits after the period of 365 days, a lower interest rate of 0.00% per annum will be paid on USD / SGD deposit. On premature withdrawal, the reduced interest rate together with the FX swap unwinding costs will lower the return on the FCNR (B) Term Deposit and may also result in reduction of principal.

NRE SAVINGS ACCOUNT DEPOSITS

The standard rate of 3% per annum will be applied on a daily product basis for deposit amounts held in the Savings Bank account of the Depositor, as per the guidelines prescribed by the Reserve Bank of India.

Minimum balance for all Savings accounts will be Rs.25,000/- at any point in time.