
More flexibility in your liquidity planning

A Business Easy Overdraft gives you the option to withdraw a maximum of CHF 10,000 on your Startup Easy or Business Easy Corporate account. This allows you to cover temporary liquidity bottlenecks, giving you greater flexibility.

Your needs
- Coverage of short-term liquidity bottlenecks
- Financial flexibility

Your benefits
- Interest and credit commission is paid only on the amount of overdraft used
- Can be activated online in Credit Suisse Direct 24/7
- No fixed term
- Can be flexibly used for commercial purposes up to the maximum overdraft limit

Requirements
- Business Easy Overdraft is available only in conjunction with a Startup Easy or Business Easy Corporate account in Swiss Francs
- Minimum account turnover: CHF 75,000/year
- Low seasonal fluctuations in turnover
- Business Easy Overdraft will be granted only if the banking relationship with Credit Suisse has existed for at least six months
- No existing financing with Credit Suisse
- Sufficient creditworthiness

Conditions
- Interest: 9.5% annual rate
- Credit commission: 0.25% quarterly on highest sum borrowed; max. 50% of debit interest amount
- The overdraft limit is calculated automatically on a monthly basis, and can therefore vary from month to month between CHF 0, CHF 3,000, CHF 5,000, and CHF 10,000. The calculation depends on the account turnover and assets held with Credit Suisse
- A one-time processing fee of CHF 30 will be charged when you apply via online banking with Credit Suisse Direct; the fee is CHF 150 for manual processing by the Relationship Manager

Sign up online today
Have we sparked your interest?
Then take out the Business Easy Overdraft directly through Credit Suisse Direct in your online banking.
For more information, please visit our platform:
credit-suisse.com/startupeasy
credit-suisse.com/businesseasy

1 Availability of overdraft: If the requirements are met, the Business Easy Overdraft will be available immediately. In exceptional cases, the amount will not be available until the next business day. It may take more than 24 hours if additional manual processing is required.
2 Subject to a positive credit decision by Credit Suisse (Switzerland) Ltd.
3 If other taxes are levied locally, the Bank may charge the Corporate Client for these (e.g. cantonal stamp tax).

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