

The Savings account

Achieve your savings goals easily and conveniently.



What you should know about Credit Suisse Savings accounts

With our Savings accounts, you can save the money you do not need right away and invest it securely. Our Savings accounts feature free account management and differ from Private accounts in particular with regard to interest limit and withdrawal conditions.

The Savings account

Your needs

- You are looking for a safe way to invest your savings
- You want easy access to the capital you have saved

Your benefits

- A way to save that is easy and convenient
- Free account management
- Free Cash Service card for a range of services at all Credit Suisse ATMs
- Online account inquiries and transfers via Online & Mobile Banking
- Regular automatic transfers can be made from your Private account with the Cash Manager

Conditions

	Savings account
Currency	CHF
Suitability	An ideal account for flexible saving
Interest rate p.a.	0.01 % up to CHF 250,000, 0.00% up to CHF 2,000,000; above this –0.75%
Withholding tax	35% of the credit interest that is subject to withholding tax. For accounts with an annual closing statement, up to CHF 200 of such credit interest is exempt from withholding tax.
Availability	CHF 50,000 p.a., three months' notice for larger amounts ¹ Each year, 12 withdrawals are allowed free of charge from the Savings account. From the 13th withdrawal in a year, an administration fee of CHF 10 will be charged per withdrawal.
Account opening/closing	Free of charge
Account management fee per month	Free of charge
Account statements	Annually as of December 31
Closing statements	Free of charge
Postage	E-documents: sent free of charge By post: postal rates
Sending bank documents ²	E-documents: included Paper documents: subject to fee
Debit card	Not possible
Cash Service card ³	Annual fee: free of charge Replacement card: CHF 20 per card
Online & Mobile Banking	Only possible for transfers between accounts within the same client relationship, free of charge
Payment transactions	Not suitable for payment transactions
Third-party charges	Passed on to the client
Overdraft	Not possible
Safekeeping accounts	Not possible

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

¹ If the withdrawal limit is exceeded without observing the notice period, there is an automatic charge of 1.0% of the amount exceeding the withdrawal limit.

No restrictions on the purchase of securities and precious metals (through Credit Suisse) or for interest payments and principal repayments at Credit Suisse.

² For bank documents in paper form, a monthly fee of CHF 2 per client relationship no. and recipient will be charged. In addition, credit and debit advices in paper form will each cost CHF 0.50 per advice (max. CHF 100 per year). Plus value-added tax, currently 7.7% for clients domiciled in Switzerland or the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

³ Blocking of Cash Service card: CHF 55 per card.

General information:

Additional fees may be charged for clients domiciled outside of Switzerland/Liechtenstein (see the Overview of conditions).

This does not include clients with a Credit Suisse Banking package.

Contact us

Your advisor will be happy to arrange a personal consultation.

Call us at 0848 880 844*,

Monday-Friday, 8:00–20:00.

For more information, visit our website at:

credit-suisse.com/savings

* Please note that telephone calls to these numbers may be recorded.
We assume that, by calling us, you accept this business practice.



CREDIT SUISSE (Switzerland) Ltd.

P.O. Box 100

CH-8070 Zurich

credit-suisse.com

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, neither in part nor in full, without the written permission of CS. Your Personal Data will be processed in accordance with the Credit Suisse privacy statement accessible at your domicile through the official Credit Suisse website <https://www.credit-suisse.com>. In order to provide you with marketing materials concerning our products and services, Credit Suisse Group AG and its subsidiaries may process your basic Personal Data (i.e. contact details such as name, e-mail address) until you notify us that you no longer wish to receive them. You can opt-out from receiving these materials at any time by informing your Relationship Manager.

Copyright © 2021 Credit Suisse Group AG and/or its affiliates. All rights reserved.