

Basic Banking Package. Accounts and card at a fixed price.

Straightforward, low-cost banking

Our Basic Banking package offers you the most important banking services at a fixed price: a private account and a savings account, a Maestro card allowing you to make cash withdrawals free of charge at all ATMs in Switzerland, plus Online & Mobile Banking. If you do not need to perform extensive payment transactions and have no need for credit cards or extra services, then the Basic Banking Package is the right choice for you.

Your needs

- You need a private account and a savings account.
- You want to make daily payments using a debit card instead of a credit card.

Your benefits

- Straightforward banking – all from a single source.
- Lower fees for bundle with accounts and payment transactions.



Basic Banking Package services

- 1 private account in CHF
- 1 savings account in CHF
- 1 Maestro card
- Free cash withdrawals at all ATMs in Switzerland
- Payment transaction fees up to CHF 25 per year from private account included
- Online & Mobile Banking

Contact us

Your advisor will be happy to arrange a personal consultation.

Call us at 0848 880 844*;

Monday to Friday: 8:00 a.m.–8:00 p.m.

Visit our website for additional information about our banking packages:

www.credit-suisse.com/bonviva

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

Terms and conditions

Package price per month ¹	CHF 10
Package price per month with partner option ^{1,2}	CHF 15
Requirements	Individuals must be 18 years of age and over and residing in Switzerland
Postage	Included

Basic Banking accounts

	Private account	Savings account
Currency	CHF	CHF
Interest rate p.a.	0.00%	0.01%
Interest limit	CHF 100,000 (no interest on excess amounts)	CHF 250,000 (no interest on excess amounts)
Withholding tax	35% of the credit interest subject to withholding tax. For accounts with year-end closure, up to CHF 200 of such credit interest is exempt from withholding tax.	
Availability	CHF 500,000 per year 3 months' notice required on larger sums.	CHF 50,000 per year 3 months' notice required on larger sums. 12 free withdrawals per year from the savings account. An administration fee of CHF 10 per withdrawal will be charged starting with the 13th withdrawal in one year.
Withdrawal limit exceeded	If the withdrawal limit is exceeded in breach of the notice period, 1.0% of the excess amount is automatically debited as a charge. No restrictions on the purchase of securities and precious metals, or for interest and principal repayments to Credit Suisse.	
Monthly account management fee	Included	Included
Account overdraft	Only by agreement with the bank	Not possible
End-of-year statement	Free of charge, annually with statement of interest (quarterly if overdraft interest exceeds CHF 30)	Free of charge, annually with statement of interest
Itemized statements	Free of charge, between the 10th and 20th of each month	Free of charge, annually as of December 31
Mailing of itemized and end-of-year statements	Free of charge	Free of charge
Maestro card	<ul style="list-style-type: none">Annual fee: includedReplacement card: CHF 20 per cardBlocking fee: CHF 55 per card	Not possible
Payment transaction fees	Included up to a maximum amount of CHF 25 per year ³	Savings account not suitable for payment transactions. If payment transactions are made via the savings account, the current terms and conditions apply.
Online & Mobile Banking	Included	Included

1 The package price will be debited quarterly. If the client terminates the banking package early in the first year, the fee for the full year will be charged. This rule does not apply in subsequent years.

2 The partner option is based on a joint relationship, in which you and your partner use the accounts together, with each of you receiving a Maestro card.

3 This excludes third-party charges. Once the maximum has been exceeded, the conditions stated in the current Credit Suisse (Switzerland) Ltd. price lists apply.

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

CREDIT SUISSE (Switzerland) Ltd.

CH-8070 Zurich

[credit-suisse.com](https://www.credit-suisse.com)

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