

Viva.

The free banking package for young people and students.

Finances under control

The free Viva Banking Package includes all the essential banking services, so you can keep your finances under control at all times, wherever you are. And with access to Viva Movie Days, lots of fun is guaranteed.

Your needs

- You require accounts and cards for all your financial needs
- You want to benefit from discounts, such as movie tickets

Our service

- All banking package elements are free of charge
- Accounts with preferential interest rates
- Debit card with free cash withdrawals throughout Switzerland
- Discounted movie tickets at our partner cinemas and attractive leisure offerings

Viva banking services

- Private account and savings account with preferential interest rates
- Debit card with free cash withdrawals in CHF and EUR at all ATMs in Switzerland
- Easy and secure payments with Google Pay, Apple Pay, and Samsung Pay
- Credit card (for ages 18 and above)¹ or prepaid card
- Online and mobile banking access
- Cardless cash – cash withdrawals using your smartphone



Viva Movie Days*

The Viva Banking Package makes every day a Viva Movie Day. Viva clients benefit daily from new films for just CHF 13 including a small popcorn and 5dl bottled soft drink (3D movies for CHF 15²; 3D glasses not included). And because going to the movies is more fun with a friend, your guest benefits from the same great offer.

*The Viva Movie Days offer will be adjusted and is expected to be available from the end of October.

Contact us

Your advisor will be happy to arrange a personal consultation. Call us at 0848 880 844*;
Monday–Friday, 8:00 a.m.–8:00 p.m.
For more information, visit our website at:
credit-suisse.com/viva

* Please note that consultations with an advisor may be recorded and saved without prior notice for quality assurance, compliance with legal or regulatory requirements, and verification purposes. By calling us, you accept this business practice.

¹ Credit cards issued by Swisscard AECS GmbH.

² 3D glasses not included. One bag of popcorn (small size) and one soft drink (5 dl PET bottle). Seats with additional benefits not included. Please note the rules regarding age restrictions.

Terms and conditions

Package price	Free of charge
Requirements	<ul style="list-style-type: none">▪ Viva Young – for young people aged 12 to 23▪ Viva Student – for students aged 18 to 30 pursuing studies at a university or higher vocational school lasting at least two years▪ Domicile in Switzerland

Viva banking services

	Viva Young and Viva Student private account	Viva savings account
Currency	CHF	CHF
Interest rate p.a.	0.25%	0.5%
Interest limit	CHF 50,000 – for higher amounts consult interest rate flyer ¹	CHF 25,000 – for higher amounts consult interest rate flyer ¹
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 p.a. For higher amounts: three months' notice period	CHF 50,000 p.a. For higher amounts: three months' notice period
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 (through Credit Suisse) or for interest payments and principal repayments at Credit Suisse.	
Account management per month	Included	Included
Account overdraft	Only by agreement with the bank	Not possible
Closing statement	Free of charge, annually with statement of interest	Free of charge, annually with statement of interest
Itemized statement creation	Free of charge, monthly between 10th and 20th	Free of charge at the end of the year
Dispatch of bank documents	E-documents: included Paper documents: subject to charge ⁴	E-documents: included Paper documents: subject to charge ⁴
Postage costs	Included	Included
Debit card	Annual fee: included Replacement card: CHF 20; card blocking: free Free cash withdrawals at all ATMs in Switzerland	Not possible
Credit card^{2, 3} (for ages 18 and above)	Mastercard Standard (annual fee: included) Replacement card: CHF 25; card blocking: free	Not possible
Prepaid card³ (Credit Suisse Prepaid Cards app included)	Mastercard (annual fee: included) Card loading: 1% load fee each time you load your card Replacement card: CHF 20; card blocking: free	Not possible
Payment transaction fees	Included ⁵	Savings account not suitable for payment transactions. Where payment transactions are made via the savings account, the current terms and conditions apply.
Online and mobile banking	Included	Included
Cardless cash	Included	Included
Mobile payments	Google Pay, Apple Pay, Samsung Pay, SwatchPAY!, and Credit Suisse TWINT included	Not possible

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

1 For details on interest rates and other limits go to credit-suisse.com/interestrates.

2 Credit cards issued by Swisscard AECS GmbH. An additional check is required before a credit card can be issued. The latest General Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH apply. You can find the exact terms and conditions at swisscard.ch or request them from Swisscard AECS GmbH.

3 The Viva Banking Package includes either a credit card (for ages 18 and above) or a prepaid card. If both cards are requested, a fee will be charged for one of the cards.

4 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 cost CHF 0.50 per individual advice (max. CHF 100 per year).

5 This excludes third-party charges. Credit Suisse assumes normal usage of up to a maximum of CHF 10,000 per year; usage in excess of that amount is subject to the conditions of the current price lists of Credit Suisse (Switzerland) Ltd.



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