

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 the Viva World of Experiences and Viva Movie Days, lots of fun is guaranteed.

Your needs

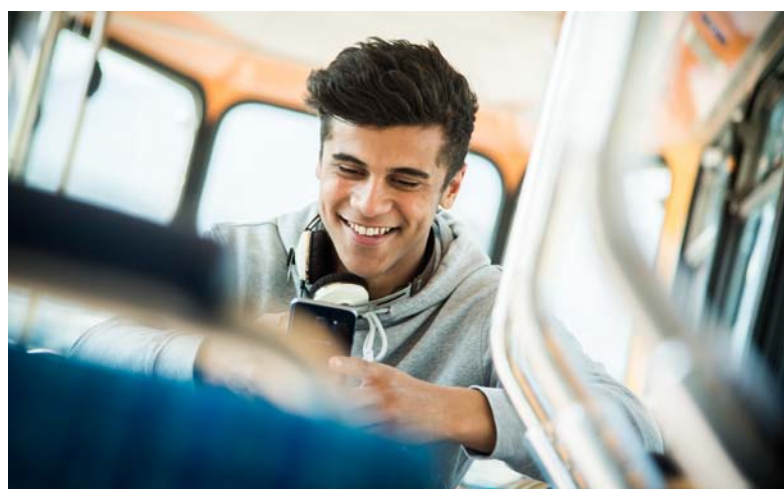
- You need accounts and cards for all your financial needs
- You want to benefit from great discounts, such as movie tickets

Your benefits

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

Viva banking services

- Private account and savings account with preferential interest rate
- Maestro card with free cash withdrawals in CHF and EUR at all ATMs in Switzerland
- Credit card (for ages 18 and above)¹ or prepaid card
- Online & Mobile Banking
- Cardless Cash – cash withdrawals using your smartphone



Viva World of Experiences

- Viva Movie Days: Enjoy the latest movies at our partner cinemas any day of the week for just CHF 13 (3D movies for CHF 15²), including popcorn and a soft drink. And your guest can enjoy the exact same conditions!
- Offers: Highly discounted or free tickets for exciting events as well as useful products in the Viva Online Shop
- Competitions: With a bit of luck, you could win exclusive contest prizes

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
Postage	Included

Viva banking services

	Viva Young and Viva Student private account	Viva savings account
Currency	CHF	CHF
Interest rate p.a.	0.50%	1.00%
Interest limit	CHF 100,000; higher limit on request	CHF 25,000; higher limit on request
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
Extract of account creation	Free of charge, monthly between 10th and 20th	Free of charge at the end of the year
Dispatch of extract of account and closing statement	Free of charge	Free of charge
Maestro card	Annual fee: Included Replacement card: CHF 20; card blocking: free Free cash withdrawals at all ATMs in Switzerland	Not possible
Credit card^{1, 2} (for ages 18 and above)	Standard Mastercard (annual fee: included) Replacement card: CHF 25; card blocking: free	Not possible
Prepaid card² (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 ³	Savings account not suitable for payment transactions. Where payment transactions are made via the Savings account, the current terms and conditions apply.
Online & Mobile Banking	Included	Included
Cardless Cash	Included	Included

1 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 www.swisscard.ch or request them from Swisscard AECS GmbH.

2 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.

3 This excludes third-party charges. Credit Suisse assumes normal usage of up to a maximum of CHF 10,000 per year and calculates usage in excess of that amount in accordance with Credit Suisse's current price lists.

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

CREDIT SUISSE (Switzerland) Ltd.

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