

# Gift savings account



## Give your child a piece of the future

### What you should know about Gift savings accounts

With a Gift savings account, you can provide a financial basis for your child or for a child who is dear to you. You decide when and how much to contribute. On the child's 18th birthday, you will receive a gift certificate that enables the recipient to access the savings account.

### Your needs

You want to save for your child, grandchild or godchild.

### How you benefit

- Free account management
- Preferential interest rate up to recipient's 18th birthday
- Gift certificate with space for your personal congratulations and messages

### Tip

Greater potential for return with a gift investment fund savings plan: You can increase the potential for return from a gift savings account with the gift investment fund savings plan. This allows you to enjoy the benefits of securities-based saving, and accumulate assets simply and conveniently with corresponding market performance. (Please note: Investment funds are subject to fluctuations in value and exchange rate risks.)

<b>Conditions</b>	
<b>Gift savings account</b>	
Currency	CHF
Age limit <sup>1</sup>	Until the young person reaches the age of 18, parents, godparents, relatives or acquaintances may open an account
Residency restriction <sup>2</sup>	None
Interest rate p.a.	1.00% up to CHF 50,000, after that 0.30%
Withholding tax	35% of the credit interest that is 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 50,000 p.a., three months' notice for larger sums <sup>3</sup>
Monthly account administration	Free of charge
Itemized statement creation	Free of charge at the end of the year
Statement	Free, annually with interest statement
Dispatch of itemized statement and closing statement	E-documents: Free of charge Postal dispatch: Free of charge
Sending bank documents <sup>4</sup>	E-documents: included, Paper documents: subject to fee
Cash Service card <sup>5</sup>	Annual fee: Free of charge, Replacement card: CHF 20 per card
Payment transactions	Not suitable for payment transactions, Surcharge of CHF 5 for payments
Third-party charges	Passed on to the client
Account overdrafts	Not permitted

**Source:** Credit Suisse, otherwise specified.

The tax treatment depends on the individual circumstances of each client and may therefore vary. Credit Suisse does not provide tax advice and tax implications have not been taken into consideration when calculating the returns.

1 After reaching the specified age limit, the Gift savings account will be automatically converted into a regular savings account on January 1 of the following year. From then on, the terms and conditions for Savings accounts will apply.

2 Additional fees may be charged for clients domiciled outside of Switzerland (see the Overview of Conditions).

3 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.

4 The bank charges an annual fee for bank documents in paper form in the amount of CHF 24 per client relationship number and recipient, which is calculated on a pro rata basis each month.. 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 8.1 % for clients domiciled in Switzerland or the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

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

**Contact us**  
Your advisor will be happy to arrange a personal consultation.  
Call us at 0848 880 844\*  
For more information visit our website at:  
**credit-suisse.com/savings**

\* Telephone calls may be recorded.

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