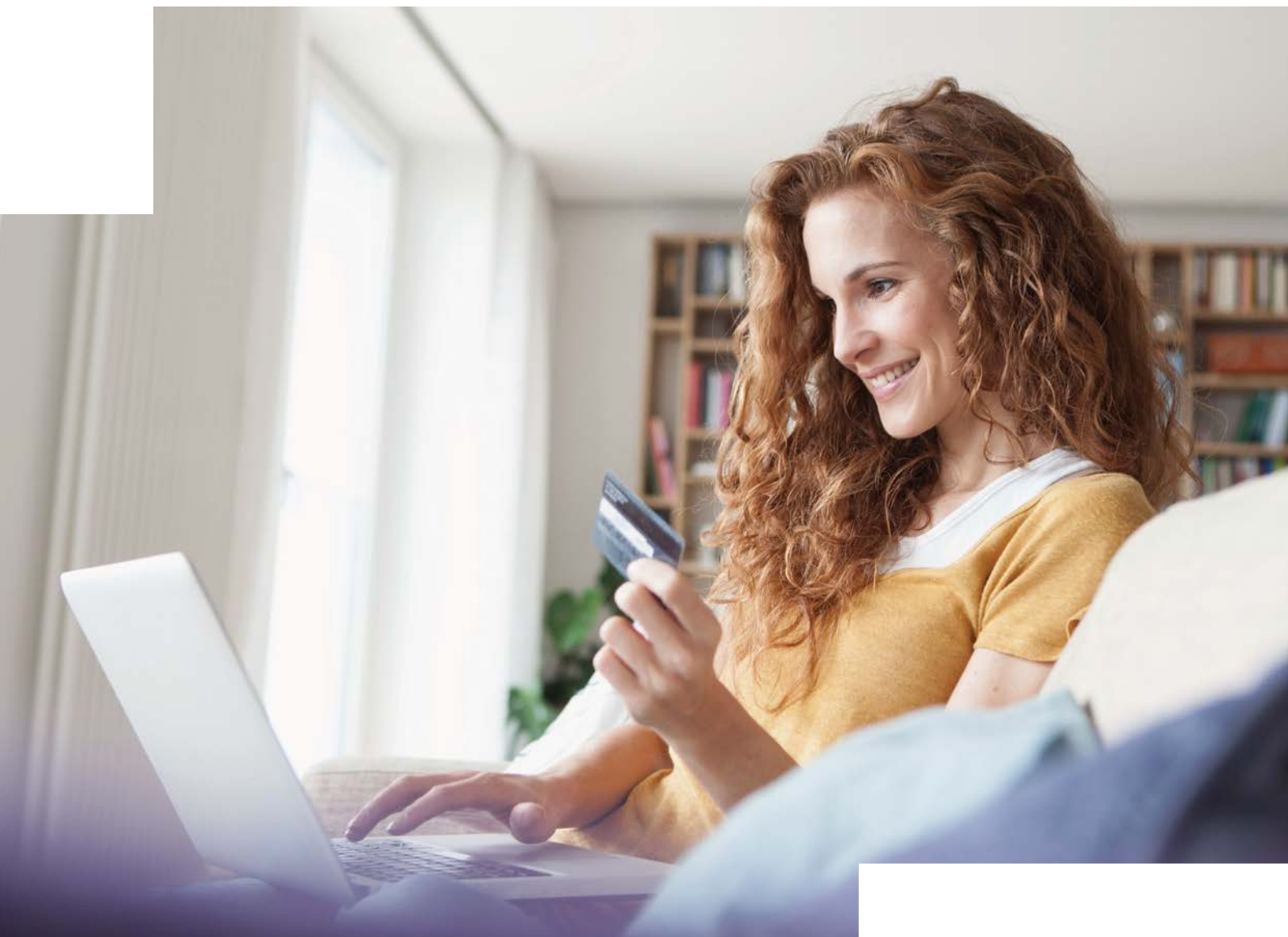


Cards and accounts. Overview of conditions.



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Notes

General notes

- Your client advisor will be happy to provide you with information about the prices of special services.
- We reserve the right to make changes both to our prices and to the services we provide.
- Payments, commissions, discounts, etc. of third parties, as well as levies, taxes, etc. to third parties are already taken into account in these price calculations.
- Where there is no further contact with bank clients, assets held at the bank are declared dormant. The fees and costs that are normally charged by the bank continue to apply in this case. Furthermore, the bank charges the client an appropriate amount for investigation costs and costs incurred for special treatment and monitoring of dormant assets.
- The bank's General Conditions and Conditions for Payment Transactions also apply.
- For further information, visit us at www.credit-suisse.com/privateclients.

General conditions

Account opening and closure	Account opening and closure are free of charge.
Interest rates	The current interest rates can be found in the separate interest rate flyer at credit-suisse.com/interestrates . Beyond a certain amount, a negative credit interest rate may be applied.
Account balance fee	The bank charges an account balance fee of 0.75% p.a. on cash balances in Swiss francs that exceed the individual threshold for each client relationship. The individual threshold is calculated as the sum of the exemption of CHF 500,000 plus the mortgage volume and securities investments (maximum threshold: CHF 2 million). Further information is available at credit-suisse.com/interestrates .
Postage	Unless stated otherwise, postal charges for delivery of extracts of account and for debit and credit advice notes will also be billed in accordance with the current postal rates. Please note that there are no postal charges for e-documents.
Third-party charges	Third-party charges will be billed for all accounts.
Fees and charges	Account fees are charged quarterly. Charges are also debited quarterly for accounts subject to account fees; otherwise they are debited at the end of each year.
Closing statement	Closing statements are sent annually with the statement of interest. Statements are sent quarterly if overdraft interest exceeds CHF 30.
Physical bank documents¹	Unless otherwise indicated, 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. For credit and debit advices in paper form, there is an additional individual charge of CHF 0.50 per advice (max. CHF 100 per year).

Statements in connection with estates

Post-dated account statements/ extracts of account	Free of charge
Investigations and administrative activities according to time needed	CHF 120 per hour ¹

Fee for clients domiciled outside Switzerland/Liechtenstein

Charged for each separate relationship where assets² do not exceed CHF 1 million or equivalent in another currency	CHF 40 per month ³
--	-------------------------------

1 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.

2 The term "assets" includes the sum of all credit balances in relevant current and private accounts, time deposits, and client safekeeping accounts. Assets are valued based on month-end account and safekeeping account balances.

3 The fee is charged quarterly. No fee is charged in the following cases:

a. Relationships with retained correspondence or numbered accounts.

b. Relationships consisting exclusively of:

- Second or third pillar products
- Gift savings accounts
- Rental deposit savings accounts
- Pledged collateral safekeeping account or safe deposit box

c. Relationships with mortgage loans only and with client assets of less than CHF 10,000.

The bank may allow other exceptions.

The digital banking offers: CSX Black, CSX White, CSX Young

	CSX Black Debit Mastercard	CSX White Debit Mastercard	CSX Young Black Debit Mastercard
Package price per month	CHF 3.95	CHF 0	CHF 0
Switch from Black to White	CHF 8	-	Not available
Requirements	Age 26 or over and resident in Switzerland	Age 26 or over and resident in Switzerland	From age 12 and below age 26 and resident in Switzerland
Contents of package	Private account	1 account included	1 account included
	Debit Mastercard	Black card	White card
	Cash withdrawals¹		
	Credit Suisse ATMs ²	Free of charge	CHF 2 / EUR 3.50 per transaction
	Non-Credit Suisse ATMs	CHF 2 / EUR 3.50 per transaction	CHF 2 / EUR 3.50 per transaction
	Foreign ATMs ³	CHF 4.75 plus 0.25% of the amount per transaction	CHF 4.75 plus 0.25% of the amount per transaction
	Payment transaction fees	The current terms and conditions on pages 15–18 apply.	The current terms and conditions on pages 15–18 apply.
	Online and mobile banking	Included	Included

Account details

	Private account
Currency	CHF
Interest limit⁴	CHF 100,000 (a fee of 0.1% applies for amounts over CHF 100,000 up to CHF 500,000). For higher amounts, consult the interest rate flyer
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.
Availability⁵	CHF 500,000 per year (withdrawal limit) For higher amounts: 3-month notice period
Withdrawals in excess of the limit⁵	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 in the case of purchases of securities and precious metals through Credit Suisse or for interest payments and principal repayments at Credit Suisse.
Account management per month	Included
Account overdrafts⁴	Only by agreement with the bank
Extracts of account	Free of charge, between the 10th and 20th of the month
Mailing of bank documents	E-documents: included
Postage	Postal rate

1 If the transaction currency is not the same as the account currency, the banknote rate will apply for cash withdrawals at CS ATMs as well as at those of other Swiss providers. For foreign withdrawals, the foreign exchange rate applies.

2 Cash withdrawals from Credit Suisse ATMs with CSX Debit Mastercard and Cardless Cash.

3 The possible withdrawal charge is set by the relevant provider. Credit Suisse has no influence over this.



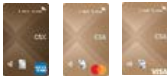

4 Details on interest rates and other limits can be found at credit-suisse.com/interestrates.

5 As of January 1, 2022, the withdrawal limit and notice period for Private accounts will no longer apply. We reserve the right to reintroduce these at any time.

The all-in-one banking offers: CSX Basic, CSX Plus, CSX Pro, CSX Platinum

Configure your personal CSX banking offering.

Select the CSX accounts, debit card, and credit cards that make sense for you. You only pay for what you really need.

	Available products	Monthly price per product
Accounts¹	CSX Current account CSX Savings account	CHF 3 per account CHF 0 per account ²
Debit card		
Black Debit Mastercard ¹ 	Cash withdrawals at Credit Suisse ATMs included or Withdrawals at all Swiss ATMs included	CHF 3.95 per card CHF 7 per card CHF 5 per card with partner option
Credit cards³		
CSX Plus 	1 CSX Plus Mastercard [®]	CHF 5 per card (no partner option available) CHF 40 per additional credit card (p.a.)
CSX Pro 	1 CSX Pro American Express [®] Card and 1 CSX Pro Mastercard [®] or 1 CSX Pro Visa	CHF 8 for one card duo CHF 9 for two card duos (with partner option) CHF 80 per additional credit card (p.a.)
CSX Platinum 	1 American Express [®] Platinum Card and 1 CSX Mastercard [®] Platinum or 1 CSX Visa Platinum	CHF 57 for one card duo CHF 60 for two card duos (with partner option) CHF 150 per additional credit card (p.a.)

The price is calculated on a modular basis.

Conditions

Requirements	Age 18 or over and resident of Switzerland. The issuance of credit cards is subject to the credit check by Swisscard AECS GmbH. ³
Calculation of monthly price	The monthly price is determined by the products and services that have been selected.
Restrictions to the modular offering	The cards selected remain locked in for 30 days.

¹ At least one CSX Current account in CHF and a Black Debit Mastercard (account holder card).

² No more than three savings accounts per client.

³ Credit cards issued by Swisscard AECS GmbH. An additional credit check is required before a credit card can be issued. The latest General Terms and Conditions for Credit Cards of Swisscard AECS GmbH for Private Customers apply.

CSX accounts in detail

	CSX Current account	CSX Savings account
Currency	CHF and foreign currencies	CHF
Interest limit⁴	-	CHF 250,000 For higher amounts, consult the interest rate flyer
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	Entire credit balance at any time	CHF 50,000 p.a. For higher amounts: 3-month notice period. Each year, 12 withdrawals are allowed from the savings account free of charge. Starting with the 13th withdrawal in a year, an administration fee of CHF 10 per withdrawal will be charged.
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 in the case of purchases of securities and precious metals through Credit Suisse or for interest payments and principal repayments at Credit Suisse.
Account management per month	CHF 3	Included
Account overdrafts⁴	Only by agreement with the bank	Not possible
Closing statements	Annually with statement of interest Quarterly if overdraft interest exceeds CHF 30	Annually with statement of interest
Extracts of account	Monthly between 10th and 20th	Annually as of December 31
Mailing of bank documents	E-documents: Included Paper documents: Subject to fees in accordance with page 4	E-documents: Included Paper documents: Subject to fees in accordance with page 4
Postage	Postal rate	Postal rate
Online and mobile banking	Included	Included
Payment transaction fees	If payment transactions are made using the CSX Current account, the terms and conditions as per pages 15–18 will apply.	Savings account not suitable for payment transactions (charges apply). If payment transactions are made using the Savings account, the terms and conditions as per pages 15–18 will apply.

⁴ Details on interest rates and other limits can be found at: credit-suisse.com/interestrates.

⁵ Instead of charging a negative interest rate on credit balances, as of April 1, 2022, we introduced an account balance fee in CHF per client relationship applicable from an individually determined threshold.

⁶ A negative credit interest rate will apply from an account balance of EUR 500,000.
Further conditions: Payment transaction fees (pages 15–18); debit card (pages 19–20).

Banking packages for adults: Bonviva*

	Bonviva Silver	Bonviva Gold	Bonviva Platinum	
Package price per month¹	CHF 15	CHF 40	CHF 80	
Package price per month with partner option^{1,2}	CHF 20	CHF 50	CHF 90	
Eligibility	Age 18 and over, resident in Switzerland	Age 18 and over, resident in Switzerland	Age 18 and over, resident in Switzerland	
Package content	Private account	2 accounts included	3 accounts included	4 accounts included
	Savings account³	1 account included	1 account included	1 account included
	Current account	–	3 accounts included	5 accounts included
	Debit Mastercard	1 card included, free cash withdrawals at all ATMs in Switzerland	2 cards included, free cash withdrawals at all ATMs in Switzerland	2 cards included, free cash withdrawals at all ATMs in Switzerland
	Credit cards⁴	2 cards included, CHF 60 for each additional card	2 cards included, CHF 120 for each additional card	2 cards included, CHF 120 for each additional card
	Payment transaction charges⁵	Included	Included	Included
	Online and mobile banking	Included	Included	Included
	Cardless Cash	Included	Included	Included

* It is no longer possible to open a new package.

1 The package price is charged quarterly.

2 The partner option is based on a joint relationship. You and your partner will use the accounts on a shared basis and you will each receive a set of bank cards (Debit Mastercard and credit cards).

3 Savings accounts are not suitable for payment transactions (charges apply). If payment transactions are made using the Savings account, the current terms and conditions will apply.

4 Credit cards issued by Swisscard AECS GmbH. An additional credit check is required before a credit card can be issued. The latest Terms and Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH apply at swisscard.ch. The date on which the fee for the additional card is debited may differ from the date on which the package fee is debited.

5 Excludes third-party charges. Credit Suisse assumes usage up to a maximum of CHF 10,000 per year and reserves the right to impose any charges in excess of that amount in accordance with the current price lists. Savings accounts are not suitable for payment transactions (charges apply). For payment transactions made from a savings account, the current terms and conditions will apply.

Further conditions: Savings account (page 13); payment transaction fees (pages 15–18); debit card (pages 19–20).

Bonviva Banking Package accounts in detail

	Private account Bonviva	Savings account Bonviva	Current account Bonviva
Currency	CHF	CHF	CHF, USD, EUR, GBP, JPY
Interest limits¹	CHF 50,000 For higher amounts, consult the interest rate flyer	CHF 250,000 For higher amounts, consult the interest rate flyer	CHF 100,000 For higher amounts, consult the interest rate flyer
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.		
Availability²	CHF 500,000 p.a. For higher amounts: 3-month notice period	CHF 50,000 p.a. For higher amounts: 3-month notice period. Each year, 12 withdrawals are allowed from the savings account free of charge. Starting with the 13th withdrawal in a year, an administration fee of CHF 10 per withdrawal will be charged.	Entire credit balance at any time
Withdrawal limit exceeded²	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 in the case of purchases of securities and precious metals through Credit Suisse or for interest payments and principal repayments at Credit Suisse.		–
Account management per month	Included	Included	Included
Account overdrafts	Only by agreement with the bank	Not possible	Only by agreement with the bank
Extracts of account	Free of charge, between the 10th and 20th of the month	Free of charge, at year-end	Only at the client's request
Mailing of bank documents	E-documents: Included Paper documents: Subject to fees in accordance with page 4	E-documents: Included Paper documents: Subject to fees in accordance with page 4	E-documents: Included Paper documents: Subject to fees in accordance with page 4
Postage	Included	Included	Included

These accounts are part of the banking packages and cannot be opened as individual products. If you do not wish to take advantage of the Bonviva Banking Package's credit cards or the wide range of additional services, we offer the Basic Banking Package with an account and a Debit Mastercard (CHF 10 per month or CHF 15 per month with the partner option).

¹ More details on interest rates and limits can be found at credit-suisse.com/interestrates.

² As of January 1, 2022, the withdrawal limit and notice period for Private accounts will no longer apply. We reserve the right to reintroduce these at any time.

Banking packages for young people: Viva

Viva Young and Viva Student

Package price per month	Free of charge	
Eligibility	<ul style="list-style-type: none"> ▪ Viva Young: From age 12 and below age 23 ▪ Viva Student: Students from age 18 to max. age 30¹ ▪ Resident in Switzerland 	
Package content	Private account	1 account included
	Savings account²	1 account included
	Debit Mastercard	<ul style="list-style-type: none"> ▪ 1 card included ▪ Free cash withdrawals at all ATMs in Switzerland ▪ Replacement card: CHF 20. Card blocking: Free
	Credit card³	<ul style="list-style-type: none"> ▪ 1 card included⁴ (age 18 and over) ▪ Replacement card: CHF 25. Card blocking: Free
	Prepaid card	<ul style="list-style-type: none"> ▪ 1 card included⁴ ▪ 1% load fee every time the card is loaded ▪ Replacement card: CHF 20. Card blocking: Free
	Payment transactions⁵	Included
	Online and mobile banking	Included
	Cardless Cash	Included

Account details

	Private account	Savings account
Currency	CHF	CHF
Interest limit⁶	CHF 50,000 For higher amounts, consult the interest rate flyer	CHF 25,000 For higher amounts, consult the interest rate flyer
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.	
Availability⁷	CHF 500,000 p.a. For higher amounts: 3-month notice period	CHF 50,000 p.a. For higher amounts: 3-month notice period
Withdrawal limit exceeded⁷	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 in the case of purchases of securities and precious metals through Credit Suisse or for interest payments and principal repayments at Credit Suisse.	
Account management per month	Included	Included
Extracts of account	Free of charge, monthly between 10th and 20th	Free of charge, at the end of the year
Mailing of bank documents	E-documents: Included Paper documents: Subject to fees in accordance with page 4	E-documents: Included Paper documents: Subject to fees in accordance with page 4
Postage	Included	Included

¹ Course of study at a recognized university or higher vocational school (HF) in Switzerland or abroad.

² Savings accounts are not suitable for payment transactions (charges apply). If payment transactions are made using the savings account, the current terms and conditions will apply.

³ Credit cards issued by Swisscard AECS GmbH. An additional credit check is required before a credit card can be issued. The latest Terms and Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH apply at [swisscard.ch](https://www.swisscard.ch).

⁴ The package includes either a credit card or a prepaid card. If both cards are requested, a fee will be charged for one of the cards.

⁵ Excludes third-party charges. Credit Suisse assumes usage up to a maximum of CHF 10,000 per year and reserves the right to impose any charges in excess of that amount in accordance with the current price lists.

⁶ More details on interest rates and limits can be found at credit-suisse.com/interestrates.

⁷ As of January 1, 2022, the withdrawal limit and notice period for Private accounts will no longer apply. We reserve the right to reintroduce these at any time.

Further conditions: Savings account (page 13); payment transaction fees (pages 15–18); debit card (pages 19–20).

Banking package for children: Viva Kids

		Viva Kids
Package price per month		Free of charge
Eligibility		<ul style="list-style-type: none"> ▪ For children below age 12 ▪ Resident in Switzerland ▪ Parents or the legal representative must be Credit Suisse clients and holders of a transaction account (e.g. Private account or current account) ▪ One parent or the legal representative must have a valid online banking agreement
Package content	Private account	1 account included
	Savings account¹	1 account included
	Digipigi digital money box	Free of charge ²
	Debit Mastercard³	<ul style="list-style-type: none"> ▪ 1 card included from age seven, free cash withdrawals at all ATMs in Switzerland ▪ Replacement card: CHF 20. Card blocking: Free
	Payment transaction charges⁴	Included

Account details

	Private account	Savings account
Currency	CHF	CHF
Interest limit⁵	CHF 1,000 For higher amounts, consult the interest rate flyer	CHF 1,000 For higher amounts, consult the interest rate flyer
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.	
Availability⁶	CHF 500,000 p.a. For higher amounts: 3-month notice period	CHF 50,000 p.a. For higher amounts: 3-month notice period
Withdrawal limit exceeded⁶	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 in the case of purchases of securities and precious metals through Credit Suisse or for interest payments and principal repayments at Credit Suisse.	
Account management per month	Included	Included
Extracts of account	Free of charge, between the 10th and 20th of the month	Free of charge, at year-end
Mailing of bank documents	Free of charge	Free of charge
Postage	Included	Included

1 Savings accounts are not suitable for payment transactions (charges apply). If payment transactions are made using the savings account, the current terms and conditions will apply.

2 Free of charge for children of clients with a CSX Basic, Plus, Pro, Platinum, Viva, Bonviva, or Basic Banking; otherwise, a one-time fee of CHF 99 including VAT applies. For exchange/replacements, a fee of CHF 99, including VAT, may apply.

3 Please see pages 19–20 for details on the Debit card conditions.

4 Excludes third-party charges. Credit Suisse assumes usage up to a maximum of CHF 10,000 per year and reserves the right to impose any charges in excess of that amount in accordance with the current price lists.

5 More details on interest rates and limits can be found at credit-suisse.com/interestrates.

6 As of January 1, 2022, the withdrawal limit and notice period for Private accounts will no longer apply. We reserve the right to reintroduce these at any time.

Private accounts

	Private account	Current account
Currency	CHF	Tradeable currencies
Age limit	None	None
Account management per month	CHF 5	CHF 5
Availability¹	CHF 500,000 p.a.; For higher amounts: 3-month notice period	Entire credit balance at any time
Withdrawal limit exceeded¹	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.	–
Interest limits²	-	-
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.	
Account overdrafts	Only by agreement with the bank	Only by agreement with the bank
Extracts of account	Free of charge, between the 10th and 20th of the month; CHF 2 for other options (e.g. end of month)	Free of charge, twice a year; CHF 1 per extract of account for other options
Mailing of bank documents	E-documents: Included Paper documents: Subject to fees in accordance with page 4	E-documents: Included Paper documents: Subject to fees in accordance with page 4
Debit Mastercard	Possible. Please see pages 19–20 for details on the Debit card conditions.	Possible. Please see pages 19–20 for details on the Debit card conditions.
MyIBAN per month	MyIBAN Select CHF 2; MyIBAN Custom CHF 50 ³	

¹ As of January 1, 2022, the withdrawal limit and notice period for Private accounts will no longer apply. We reserve the right to reintroduce these at any time.

² More details on interest rates and limits can be found at [credit-suisse.com/interestrates](https://www.credit-suisse.com/interestrates).

³ Personalized international bank account number (IBAN); MyIBAN Custom can also be requested for a Savings account.

Savings accounts

	Savings account	Gift savings account
Currency	CHF	CHF
Age limit	None	Until the young person reaches the age of 18 ¹ . Parents, godparents, relatives, or acquaintances may open an account.
Account management per month	Free of charge	Free of charge
Availability	CHF 50,000 p.a. For higher amounts: 3-month notice period Each year, 12 withdrawals are allowed from the Savings account free of charge. Starting with the 13th withdrawal in a year, an administration fee of CHF 10 per withdrawal will be charged.	CHF 50,000 p.a. For higher amounts: 3-month 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 in the case of purchases of securities and precious metals through Credit Suisse or for interest payments and principal repayments at Credit Suisse.	
Interest limit²	CHF 250,000 For higher amounts, consult the interest rate flyer	CHF 25,000 For higher amounts, consult the interest rate flyer
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.	
Account overdrafts	Not possible	Not possible
Account statements	Free of charge, at year-end	Free of charge, at year-end
Mailing of bank documents	E-documents: Included Paper documents: Subject to fees in accordance with page 4	E-documents: Included Paper documents: Subject to fees in accordance with page 4
Cash Service card³	Available free of charge	Available free of charge

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

2 More details on interest rates and limits can be found at [credit-suisse.com/interestrates](https://www.credit-suisse.com/interestrates).

3 Only possible for account holders age 12 and over. Cash Service card blocking fee: CHF 55 per card, free of charge online.

Pension solutions

	Vested benefits account – 2nd pillar	Pension account – 3rd pillar
Currency	CHF	CHF
Restriction	<ul style="list-style-type: none"> Management up to a maximum of five years after reaching normal AHV retirement age (69/70). 	<ul style="list-style-type: none"> Management up to a maximum of five years after reaching normal AHV retirement age (69/70). Existence of income subject to AHV contributions.
Account management	CHF 9 per calendar quarter	Free of charge
Availability	<p>Normal payment is paid out, at the earliest, five years before and, at the latest, five years after reaching normal AHV retirement age.</p> <p>An early payout is possible in the following instances:</p> <ul style="list-style-type: none"> If you become self-employed and are no longer subject to mandatory employee benefits insurance. If you are permanently leaving Switzerland, the Principality of Liechtenstein, or the EU/EFTA area.¹ If your annual pension fund contribution is higher than your current vested benefits capital. If you receive a full disability pension from the Federal Disability Insurance. <p>In case of death, the vested benefits capital goes to the beneficiaries.</p>	<p>Normal payout is possible, at the earliest, five years before reaching normal AHV retirement age. In the event of continued employment beyond the normal AHV retirement age, the Private pension – 3rd pillar can be maintained for a maximum of another five years.</p> <p>An early payout is possible in the following cases:</p> <ul style="list-style-type: none"> Becoming self-employed. Permanently leaving Switzerland (emigration). Purchasing additional benefits in a pension fund. Drawing a full disability pension from Swiss Federal Disability Insurance. Financing of owner-occupied residential property. <p>In case of death, the pension capital goes to the beneficiaries.</p>
Interest limit	None	None
Promotion of home ownership	Advance withdrawal	CHF 400 as a one-time processing fee upon payout
	Pledging	Free of charge
Account statements	Free of charge, at year-end	Free of charge, at year-end
Mailing of documents	Free of charge	Free of charge
Deposit	No deposits possible	The statutory maximum amount for the current year applies
Taxation	<ul style="list-style-type: none"> No wealth, income, or withholding tax is due until the payout of the vested benefits. On payout, the capital is taxed at a reduced rate, separate from the rest of your income. 	<ul style="list-style-type: none"> Deposits into Pillar 3a are fully deductible from taxable income. No wealth, income, or withholding tax is due until the payout of the pension capital. On payout, the capital is taxed at a reduced rate, separate from the rest of your income.

¹ Cash payments due to permanent departure from Switzerland can, as of June 1, 2007, no longer be made in full if an insured person is moving to an EU/EFTA country where they will be subject to mandatory occupational benefits insurance for old age, disability, or death. Cash payment remains possible for the portion of the vested benefits derived from extra-mandatory employee benefits insurance.

Payment transactions

The prices listed below are charged per payment/payment slip/payment part.

Outgoing payments

	CHF/EUR payments in Switzerland	EUR payments in EU/EEA according to SEPA standard ¹	Other international/foreign currency payments ²
Online and mobile banking (access available free of charge)			
Execution of one-time payment	Free of charge	Free of charge	CHF 5
Payment lists	Free of charge	Free of charge	CHF 5
File transfers	Free of charge	Free of charge	CHF 5
Setting up/changing a standing order	Free of charge	Free of charge	Free of charge
Making a payment from a standing order	Free of charge	Free of charge	CHF 5
Paying an eBill	Free of charge	Not possible	Not possible
Express payment ³ /priority handling	CHF 3	Not possible	CHF 5
Direct debit procedure			
Setting up direct debit	Free of charge	Not possible	Not possible
Direct debit payment	Free of charge	Not possible	Not possible
Setting up SEPA direct debit	Free of charge	Free of charge	Not possible
SEPA direct debit payment	Free of charge	Free of charge	Not possible
Submission by multi-payment order (form available free of charge)			
Payment using preprinted payment slip/payment part	CHF 1	CHF 5	CHF 10
Payment using non-preprinted payment slip/payment part	CHF 5	Not possible	CHF 15
Submission by coded form (form available free of charge)			
Payment from one-time order	CHF 5	CHF 5	CHF 10
Setting up and modifying a standing order ⁴	CHF 10	CHF 10	CHF 10
Deleting standing orders	Free of charge	Free of charge	Free of charge
Payment from a standing order	Free of charge	Free of charge	CHF 5
Unscheduled/urgent ⁵ payment from a standing order	CHF 20	CHF 20	CHF 25
Submission by letter, telephone, or fax			
Per payment	CHF 35	CHF 60	CHF 60
Other charges			
Account transfer: Payment within the same client relationship ⁶	Free of charge	Free of charge	Free of charge
Payment order for exotic (non-tradable) securities	Not possible	Not possible	CHF 80
Surcharge on payment from a Gift savings account	CHF 5	CHF 5	CHF 5
Surcharge for non-SEPA-standard payment (EUR payments in EU/EEA without IBAN or with payment routing specifications or instructions to the bank) ⁷	Not possible	Not possible	CHF 8

1–7: The comments for footnotes 1–7 can be found at the bottom of page 16.

Outgoing payments

Fee options for international and foreign currency payments

Shared charges (SHA)	The client pays Credit Suisse charges (order charges and surcharges); the beneficiary pays the third-party bank charges.
All costs debited to the beneficiary (BEN)	All charges (Credit Suisse and third-party banks) are debited from the beneficiary. Credit Suisse charges the following rates for BEN payments; for foreign currency payments, the equivalent value in the foreign currency applies: <ul style="list-style-type: none">▪ CHF 5 for transfers of CHF 0 to CHF 999.99▪ CHF 20 for transfers of CHF 1,000 to CHF 9,999.99▪ CHF 40 for transfers of CHF 10,000 and above Additional third-party bank charges may apply.
All costs debited to the client (OUR)	In addition to the Credit Suisse prices, a flat-rate fee is charged for third-party expenses: <ul style="list-style-type: none">▪ EUR payments in the EU/EEA area CHF 18▪ All other payments CHF 24 The flat-rate fee covers all third-party expenses; no additional charges are billed.
Payment channels/payment requirements	Credit Suisse selects the most suitable payment channel for the processing of payment transactions. Wherever possible, clients' payment requirements are also observed. Any additional costs incurred will be billed to the client separately.

Incoming payments

Credits (not including BESR/QR-IBAN) to an account at Credit Suisse from domestic and foreign accounts

Up to 5,000 transactions per year	Free of charge
More than 5,000 transactions per year	As per agreement

Incoming BESR payments (orange payment slip)/QR-IBAN (QR-bill)

Per incoming payment	Price on request (minimum of CHF 0.10)
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Forms

Multi-payment order	Available free of charge
Coded payment order	Available free of charge
QR-bill	No issuing of forms

Third-party fees

Third-party charges	All third-party charges (such as post office BESR correction fees, "All costs debited to the client" (OUR) charge option, and post office cash deposit charges) are generally passed on.
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1 Payments based on the SEPA standard comprise the IBAN of the beneficiary and the BIC of the beneficiary's bank and are issued using the "shared charges" (SHA) option. In addition, such payments do not include payment-routing specifications or instructions to the beneficiary's bank. Please note that payments of large amounts are not processed and billed via SEPA, but automatically using a real-time clearing channel (SWIFT/TARGET2). More information on SEPA can be found online at www.credit-suisse.com/sepa.

2 Prices for payments with the charge option "All costs debited to the client" (OUR) or "Shared charges" (SHA). For potential further surcharges see the fee options for international and foreign currency payments.

3 Online payment/file transfer until 12:00 noon; express window: 12:00–4:00 p.m.

4 Set-up fee and changes. The cut-off date is two days prior to execution – otherwise, additional surcharges may apply (a Standing order – 3rd pillar within Credit Suisse (Switzerland) Ltd. is free of charge).

5 The bank must receive the order at the latest two days prior to the value date.

6 Applies only to payment via online banking and an existing standing order.

7 This surcharge will apply in addition to the charge for other international/foreign currency payments.

Services and investigations

Written confirmations

Written confirmations of payments made (letter, fax, SWIFT copy)	CHF 50
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Investigations/clarifications

Client recalls more than five payments	CHF 120 per hour
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Client requests more than 24 copies of a record	CHF 120 per hour
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Investigation fee for specific case types ¹	CHF 30
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Reorders of physical statements and closing statements ²	CHF 20 per document
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BESR

Intraday provision of incoming payment data files (hourly from 6:00 a.m. to 4:00 p.m.) BESR/QR-IBAN (QR-bill)	CHF 100 per quarter and participant number
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Provision of cancellation files	CHF 250 per request
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Provision of BESR credit data as a paper list	CHF 2 per paper list
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Third-party fees

Third-party charges	If there are additional charges from other banks, these will generally be passed on to the client.
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¹ The following case types are affected: Cancellation of payment, non-receipt/payment cannot be allocated, return of payment, amendment of payment instructions.

² 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.

Checks

Forms

Check remittance	Available free of charge
Correspondence checks in CHF	CHF 1 per check

Check issuance/stopped checks

	Category	Price per check
Bank checks (issued by Credit Suisse)	Issued up to a check amount of CHF 5 million (higher amounts only upon request)	CHF 50 ¹
	Return	CHF 30
	Stop order	CHF 50
Correspondence checks (issued by the clients themselves)	Issue fee, payable on debiting	CHF 20
	Stop order	CHF 30

Cashing of checks at the counter

Checks drawn on banks of Credit Suisse	Internal bank checks (CHF and foreign currency): free of charge
	Correspondence checks (CHF and foreign currency): CHF 20 per check
All checks drawn on other Swiss banks	Accepted only in exceptional cases (CHF and foreign currency): CHF 20 per check
Foreign currency checks² valid for: EUR, USD, GBP, CAD, JPY, DKK, NOK, SEK; all other currencies on request	For foreign currency checks payable in the same currency, a discount applies alongside the above charges: <ul style="list-style-type: none">▪ 2.5% up to equivalent of CHF 1,000▪ 1.0% up to equivalent of CHF 50,000▪ Amounts from equivalent of CHF 50,000 on request

Additional information on checks can be found on the "Checks" fact sheet at www.credit-suisse.com.

¹ Plus any dispatch, express, and insurance costs.

² Conversions are made at the banknote purchase rate.

Card terms and conditions

Debit card - Debit Mastercard and Maestro card

Annual fee	CHF 50 per card ¹
Replacement card	CHF 20 per card
Card blocking	Via help line: CHF 55 per card ² Online: Free of charge

Cash withdrawals - CSX cards and accounts

Location	Withdrawal currency	Account currency	Fees per withdrawal at:				Exchange rate
			Credit Suisse ATMs		Non-Credit Suisse ATMs ³		
			White DMC	Black DMC ^{4, 5}	White DMC/ Black DMC CS ATM ⁴	Black DMC Swiss ATM ⁵	
Switzerland	CHF	CHF EUR USD GBP	CHF 2.00	Free of charge	CHF 2.00	Free of charge	Banknote rate
	EUR	CHF	EUR 3.50	Free of charge	EUR 3.50	Free of charge	Banknote rate
		EUR	EUR 3.50	Free of charge	EUR 3.50	Free of charge	–
		Other	Free of charge	Free of charge	EUR 3.50	Free of charge	Banknote rate
Abroad	CHF 4.75 per withdrawal plus 0.25% of the amount ⁹					Foreign exchange rate ⁶	

Cash withdrawals - other cards

Location	Withdrawal currency	Account currency	Fees per withdrawal at:		Exchange rate
			Credit Suisse ATMs	Non-Credit Suisse ATMs ³	
			Switzerland	CHF	
Switzerland	EUR	CHF	Free of charge	EUR 3.50 ⁷	Banknote rate
		EUR	EUR 3.50 ⁷	EUR 3.50 ⁷	–
		Other	Free of charge	EUR 3.50 ⁷	Banknote rate
Abroad	CHF 4.75 per withdrawal plus 0.25% of the amount ⁹				Foreign exchange rate ⁶

1 Free of charge for cards within CSX cards and accounts; Bonviva Silver, Gold, and Platinum; Viva Kids, Young, and Student; Basic Banking; Credit Suisse Banking; Business Easy; and Startup Easy.

2 Free of charge for cards within Viva Kids, Young, and Student.

3 The possible withdrawal charge is set by the relevant provider. Credit Suisse has no influence over this.

4 Black Debit Mastercard with Option "Cash withdrawals at Credit Suisse ATMs included" for CHF 3.95 per month.

5 Black Debit Mastercard with Option "Cash withdrawals at any ATM in Switzerland included" for CHF 7 per month (CHF 5 with the partner option) and Black Debit Mastercard within CSX Young.

6 If the transaction currency is not the same as the account currency.

7 Free of charge for cards within Bonviva Silver, Gold, and Platinum; Viva Kids, Young, and Student; Basic Banking; Credit Suisse Banking; Business Easy, and Startup Easy.

Purchases

Location	Fee per payment	Exchange rate
Switzerland	Free of charge	Foreign exchange rate ⁸
Abroad	Debit Mastercard: free of charge; Maestro card: CHF 1.50 per transaction	Foreign exchange rate ⁸
Online	Free of charge (only possible with Debit Mastercard, not available for Maestro card)	Foreign exchange rate ⁸

Cash deposits at Credit Suisse ATMs⁹

Location	Deposit	Currency	Account currency ¹⁰	Fees	Exchange rate
Switzerland	Notes	CHF	CHF	Free of charge	–
		CHF	EUR	Free of charge	Banknote rate
		EUR	CHF	Free of charge	Banknote rate
		EUR	EUR	1 % of the amount	–
	Coins	CHF	CHF	Free of charge	–
		CHF	EUR	Free of charge	Banknote rate
Abroad	No cash deposits possible				

⁸ If the transaction currency is not the same as the account currency.

⁹ Cash deposits can only be made at designated Credit Suisse ATMs. Deposits are limited to a maximum of CHF 50,000 or the equivalent in EUR per account, per day. The same terms and conditions shall apply to QR code transactions as those for debit card transactions.

¹⁰ Cash deposits can only be made to CHF or EUR accounts.

Counter terms and conditions

Cash withdrawals and deposits at the counter

Foreign currency from/to foreign currency account in the same currency valid for: EUR, USD, GBP, CAD, JPY, DKK, NOK, SEK; all other currencies on request	2.5% up to equivalent of CHF 1,000 1.0% up to equivalent of CHF 50,000 Amounts equivalent to CHF 50,000 and over on request
Foreign currency banknotes from/to CHF account	Current banknote rate
CHF from/to foreign currency account	Current foreign exchange rate

Payment in coins

For clients of Credit Suisse (Switzerland) Ltd. (exchange into notes/account credit)

At Cash Service counters	Up to CHF 100 free of charge Over CHF 100, 2%, rounded up to whole Swiss francs
At self-service counting machines (Where available)	Up to CHF 300 free of charge Over CHF 300, 1%, rounded up to whole Swiss francs

Non-clients

At Cash Service counters	5% of the amount counted, rounded up to whole Swiss francs
At self-service counting machines (Where available)	3% of the amount counted, rounded up to whole Swiss francs

Notes:

Deposits to Viva Kids and Viva Young accounts are free of charge.
We accept correctly rolled coins from our clients free of charge.
Paper for coin rolls is available from any post office.

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

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