

# Cards and accounts. Overview of conditions.

Valid as of October 1, 2022; subject to change at any time.





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# 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](http://www.credit-suisse.com/privateclients).

## General conditions

<b>Account opening and closure</b>	Account opening and closure are free of charge.
<b>Interest rates</b>	The current interest rates can be found in the separate interest rate flyer at <a href="http://credit-suisse.com/interestrates">credit-suisse.com/interestrates</a> .
<b>Postage</b>	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.
<b>Third-party charges</b>	Third-party charges will be billed for all accounts.
<b>Fees and charges</b>	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.
<b>Closing statement</b>	Closing statements are sent annually with the statement of interest. Statements are sent quarterly if overdraft interest exceeds CHF 30.
<b>Physical bank documents<sup>1</sup></b>	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

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

## Fee for clients domiciled outside Switzerland/Liechtenstein

<b>Charged for each separate relationship where assets<sup>2</sup> do not exceed CHF 1 million or equivalent in another currency</b>	CHF 40 per month <sup>3</sup>
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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.

# CSX: All-in-one banking for every day

## 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
<b>Accounts</b>	CSX Private account CSX Current account CSX Savings account	Free of charge (no partner option available) CHF 3 per account Free of charge
<b>Debit card</b>		
White Debit Mastercard 	Cash withdrawals at all ATMs subject to charge	Free of charge
Black Debit Mastercard 	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
<b>Credit cards<sup>1</sup></b>		
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.

<sup>1</sup> 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.

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## Conditions

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### Requirements

- Resident in Switzerland
- Credit cards: Optional, from age 18. The issuance of credit cards is dependent on the credit check by Swisscard AECS GmbH.<sup>1</sup>

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### Calculation of monthly price

The monthly price is determined by the products and services that have been selected. The fee is charged on a quarterly basis.

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### Framework conditions

- At least one CSX Private or Current account in CHF and one Debit Mastercard (account holder card).
- The CSX Private account and the White Debit Mastercard are available only in the context of account openings via the app. Changes of product for existing client relationships are not possible.
- The White Debit Mastercard is available only in combination with a CSX Private account.
- A maximum of one CSX Private account and one Debit Mastercard are allowed. Additional accounts must be opened as CSX Current accounts.
- Counter transactions at Credit Suisse branch offices are not possible with the CSX Private account.
- When changing from the Black Debit Mastercard to the White Debit Mastercard, a one-time fee of CHF 8 per card change will be charged.
- With the CSX Current account, a maximum of three CSX Savings accounts are allowed per client.
- The selected card offer can be adjusted by the client after 30 days.

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### Conditions for clients between the age of 12 and 26<sup>2</sup>

- 1 CSX Current account and 1 Black Debit Mastercard free of charge
- 1 CSX Plus Mastercard optionally available free of charge from the age of 18 (CSX Pro and Platinum credit cards subject to a charge).
- Movie theater and streaming offers included

<sup>1</sup> 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.

<sup>2</sup> No preferential terms with the partner option. The partner option is based on a joint relationship. In this context, you use the accounts jointly with your partner and receive twice the number of bank cards (Debit Mastercard and credit cards).

Further conditions: Debit card (pages 15-18), payment transaction fees (pages 19-20)

## CSX accounts in detail

	CSX Private account	CSX Current account	CSX Savings account
<b>Currency</b>	CHF	CHF and foreign currencies	CHF
<b>Interest limit<sup>3</sup></b>	-	-	CHF 250,000 For higher amounts, consult the interest rate flyer
<b>Withholding tax</b>	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.		
<b>Availability<sup>4</sup></b>	CHF 500,000/year, higher amounts subject to three months' notice.	Entire credit balance at any time	CHF 50,000 p.a. For higher amounts: three-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.
<b>Withdrawal limit exceeded<sup>4</sup></b>	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.	-	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.
<b>Account overdrafts<sup>3</sup></b>	Only by agreement with the bank	Only by agreement with the bank	Not possible
<b>Closing statements</b>	Annually with statement of interest Quarterly if overdraft interest exceeds CHF 30	Annually with statement of interest Quarterly if overdraft interest exceeds CHF 30	Annually with statement of interest
<b>Extracts of account</b>	Monthly between 10th and 20th	Monthly between 10th and 20th	Annually as of December 31
<b>Mailing of bank documents</b>	E-documents: Included Paper documents: n/a	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
<b>Postage</b>	n/a	Postal rate	Postal rate
<b>Online and mobile banking</b>	Included	Included	Included
<b>Payment transaction fees</b>	The conditions according to pages 15–18 apply.	The conditions according to pages 15–18 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.

<sup>3</sup> Details on interest rates and other limits can be found at: [credit-suisse.com/interestrates](https://www.credit-suisse.com/interestrates).

<sup>4</sup> 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 adults: Bonviva\*

		Bonviva Silver	Bonviva Gold	Bonviva Platinum
Package price per month <sup>1</sup>		CHF 15	CHF 40	CHF 80
Package price per month with partner option <sup>1,2</sup>		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 account <sup>3</sup>	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 cards <sup>4</sup>	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 charges <sup>5</sup>	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](https://www.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
<b>Currency</b>	CHF	CHF	CHF, USD, EUR, GBP, JPY
<b>Interest limits<sup>1</sup></b>	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
<b>Withholding tax</b>	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.		
<b>Availability<sup>2</sup></b>	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
<b>Withdrawal limit exceeded<sup>2</sup></b>	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.		–
<b>Account management per month</b>	Included	Included	Included
<b>Account overdrafts</b>	Only by agreement with the bank	Not possible	Only by agreement with the bank
<b>Extracts of account</b>	Free of charge, between the 10th and 20th of the month	Free of charge, at year-end	Only at the client's request
<b>Mailing of bank documents</b>	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
<b>Postage</b>	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).

<sup>1</sup> More details on interest rates and limits can be found at [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates).

<sup>2</sup> 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"> <li>Viva Young: From age 12 and below age 23</li> <li>Viva Student: Students from age 18 to max. age 30<sup>1</sup></li> <li>Resident in Switzerland</li> </ul>
Package content	Private account	1 account included
	Savings account <sup>2</sup>	1 account included
	Debit Mastercard	<ul style="list-style-type: none"> <li>1 card included</li> <li>Free cash withdrawals at any withdrawal location in Switzerland</li> <li>Replacement card: CHF 20. Card blocking: Free</li> </ul>
	Credit card <sup>3</sup>	<ul style="list-style-type: none"> <li>1 card included<sup>4</sup> (age 18 and over)</li> <li>Replacement card: CHF 25. Card blocking: Free</li> </ul>
	Prepaid card	<ul style="list-style-type: none"> <li>1 card included<sup>4</sup></li> <li>1% load fee every time the card is loaded</li> <li>Replacement card: CHF 20. Card blocking: Free</li> </ul>
	Payment transactions <sup>5</sup>	Included
	Online and mobile banking	Included
	Cardless Cash	Included

## Account details

	Private account	Savings account
Currency	CHF	CHF
Interest limit <sup>6</sup>	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.	
Availability <sup>7</sup>	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 exceeded <sup>7</sup>	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

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

<sup>2</sup> 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.

<sup>3</sup> 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).

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> More details on interest rates and limits can be found at [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates).

<sup>7</sup> 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"> <li>For children below age 12</li> <li>Resident in Switzerland</li> <li>Parents or the legal representative must be Credit Suisse clients and holders of a transaction account (e.g. Private account or current account)</li> <li>One parent or the legal representative must have a valid online banking agreement</li> </ul>	
Package content	Private account	1 account included
	Savings account <sup>1</sup>	1 account included
	Digipigi digital money box	Free of charge <sup>2</sup>
	Debit Mastercard <sup>3</sup>	<ul style="list-style-type: none"> <li>1 card included from age seven, free cash withdrawals at any withdrawal location in Switzerland</li> <li>Replacement card: CHF 20. Card blocking: Free</li> </ul>
	Payment transaction charges <sup>4</sup>	Included

## Account details

	Private account	Savings account
Currency	CHF	CHF
Interest limit <sup>5</sup>	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.	
Availability <sup>6</sup>	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 exceeded <sup>6</sup>	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 Digipigi is free of charge for children of clients with a Basic Banking, Bonviva, Viva or CSX offering of more than CHF 10 per month. Otherwise, a one-time fee of CHF 99 including VAT will be charged. 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](https://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
<b>Currency</b>	CHF	Tradeable currencies
<b>Age limit</b>	None	None
<b>Account management per month</b>	CHF 5	CHF 5
<b>Availability<sup>1</sup></b>	CHF 500,000 p.a.; For higher amounts: 3-month notice period	Entire credit balance at any time
<b>Withdrawal limit exceeded<sup>1</sup></b>	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.	–
<b>Interest limits<sup>2</sup></b>	–	–
<b>Withholding tax</b>	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.	
<b>Account overdrafts</b>	Only by agreement with the bank	Only by agreement with the bank
<b>Extracts of account</b>	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
<b>Mailing of bank documents</b>	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
<b>Debit Mastercard</b>	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.
<b>MyIBAN per month</b>	MyIBAN Select CHF 2; MyIBAN Custom CHF 50 <sup>3</sup>	

<sup>1</sup> 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.

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

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

# Savings accounts

	Savings account	Gift savings account
<b>Currency</b>	CHF	CHF
<b>Age limit</b>	None	Until the young person reaches the age of 18 <sup>1</sup> . Parents, godparents, relatives, or acquaintances may open an account.
<b>Account management per month</b>	Free of charge	Free of charge
<b>Availability</b>	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
<b>Withdrawal limit exceeded</b>	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.	
<b>Interest limit<sup>2</sup></b>	CHF 250,000 For higher amounts, consult the interest rate flyer	CHF 25,000 For higher amounts, consult the interest rate flyer
<b>Withholding tax</b>	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.	
<b>Account overdrafts</b>	Not possible	Not possible
<b>Account statements</b>	Free of charge, at year-end	Free of charge, at year-end
<b>Mailing of bank documents</b>	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
<b>Cash Service card<sup>3</sup></b>	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
<b>Currency</b>		CHF	CHF
<b>Restriction</b>		<ul style="list-style-type: none"> <li>Management up to a maximum of five years after reaching normal AHV retirement age (69/70).</li> </ul>	<ul style="list-style-type: none"> <li>Management up to a maximum of five years after reaching normal AHV retirement age (69/70).</li> <li>Existence of income subject to AHV contributions.</li> </ul>
<b>Account management</b>		CHF 9 per calendar quarter	Free of charge
<b>Availability</b>		<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"> <li>If you become self-employed and are no longer subject to mandatory employee benefits insurance.</li> <li>If you are permanently leaving Switzerland, the Principality of Liechtenstein, or the EU/EFTA area.<sup>1</sup></li> <li>If your annual pension fund contribution is higher than your current vested benefits capital.</li> <li>If you receive a full disability pension from the Federal Disability Insurance.</li> </ul> <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"> <li>Becoming self-employed.</li> <li>Permanently leaving Switzerland (emigration).</li> <li>Purchasing additional benefits in a pension fund.</li> <li>Drawing a full disability pension from Swiss Federal Disability Insurance.</li> <li>Financing of owner-occupied residential property.</li> </ul> <p>In case of death, the pension capital goes to the beneficiaries.</p>
<b>Interest limit</b>		None	None
<b>Promotion of home ownership</b>	<b>Advance withdrawal</b>	CHF 400 as a one-time processing fee upon payout	Free of charge
	<b>Pledging</b>	Free of charge	Free of charge
<b>Account statements</b>		Free of charge, at year-end	Free of charge, at year-end
<b>Mailing of documents</b>		Free of charge	Free of charge
<b>Deposit</b>		No deposits possible	The statutory maximum amount for the current year applies
<b>Taxation</b>		<ul style="list-style-type: none"> <li>No wealth, income, or withholding tax is due until the payout of the vested benefits.</li> <li>On payout, the capital is taxed at a reduced rate, separate from the rest of your income.</li> </ul>	<ul style="list-style-type: none"> <li>Deposits into Pillar 3a are fully deductible from taxable income.</li> <li>No wealth, income, or withholding tax is due until the payout of the pension capital.</li> <li>On payout, the capital is taxed at a reduced rate, separate from the rest of your income.</li> </ul>

<sup>1</sup> 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/The European Free Trade Association 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 part.

## Outgoing payments

	CHF/EUR payments in Switzerland	EUR payments in EU/EEA according to SEPA standard <sup>1</sup>	Other international/foreign currency payments <sup>2</sup>
<b>Online and mobile banking (access available free of charge)</b>			
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 <sup>3</sup> /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 part	CHF 1	CHF 5	CHF 10
Payment using non-preprinted 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 <sup>4</sup>	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 <sup>5</sup> 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
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## Other charges

Account transfer: Payment within the same client relationship <sup>6</sup>	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) <sup>7</sup>	Not possible	Not possible	CHF 8

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

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## Outgoing payments

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### Fee options for international and foreign currency payments

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

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## Incoming payments

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

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<b>Up to 5,000 transactions per year</b>	Free of charge
<b>More than 5,000 transactions per year</b>	As per agreement

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### Incoming payments from QR-IBAN (QR-bill)

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<b>Per incoming payment</b>	Price on request (minimum of CHF 0.10)
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## Forms

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<b>Multi-payment order</b>	Available free of charge
<b>Coded payment order</b>	Available free of charge
<b>QR-bill</b>	No issuing of forms

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## Third-party fees

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<b>Third-party charges</b>	All third-party charges (such as post office 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 (Single Euro Payments Area) 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](http://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

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## 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
Client requests more than 24 copies of a record	CHF 120 per hour
Investigation fee for specific case types <sup>1</sup>	CHF 30
Reorders of physical statements and closing statements <sup>2</sup>	CHF 20 per document

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## QR-bill

Intraday provision of incoming payment data files (hourly from 6:00 a.m. to 4:00 p.m.) QR-IBAN (QR-bill)	CHF 100 per quarter and participant number
Provision of cancellation files	CHF 250 per request

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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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<sup>1</sup> The following case types are affected: Cancellation of payment, non-receipt/payment cannot be allocated, return of payment, amendment of payment instructions.

<sup>2</sup> 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

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## Forms

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

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## Check issuance/stopped checks

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

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## Cashing of checks at the counter

<b>Checks drawn on banks of Credit Suisse</b>	Internal bank checks (CHF and foreign currency): free of charge
	Correspondence checks (CHF and foreign currency): CHF 20 per check
<b>All checks drawn on other Swiss banks</b>	Accepted only in exceptional cases (CHF and foreign currency): CHF 20 per check
<b>Foreign currency checks<sup>2</sup></b> 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"><li>▪ 2.5% up to equivalent of CHF 1,000</li><li>▪ 1.0% up to equivalent of CHF 50,000</li><li>▪ Amounts from equivalent of CHF 50,000 on request</li></ul>

Additional information on checks can be found on the "Checks" fact sheet at [www.credit-suisse.com](http://www.credit-suisse.com).

<sup>1</sup> Plus any dispatch, express, and insurance costs.

<sup>2</sup> 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 <sup>1</sup>
Replacement card	CHF 20 per card
Card blocking	Via help line: CHF 55 per card <sup>2</sup> 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-CS withdrawal locations <sup>3</sup>		
			White DMC	Black DMC <sup>4, 5</sup>	White DMC/ Black DMC CS ATM <sup>4</sup>	Black DMC all Swiss withdrawal locations <sup>5</sup>	
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 <sup>3</sup>						Foreign exchange rate <sup>6</sup>

## Cash withdrawals - other cards

Location	Withdrawal currency	Account currency	Fees per withdrawal at:		Exchange rate
			Credit Suisse ATMs	Non-CS withdrawal locations <sup>3</sup>	
Switzerland	CHF	CHF EUR USD GBP	Free of charge	CHF 2.00 <sup>7</sup>	Banknote rate
	EUR	CHF	Free of charge	EUR 3.50 <sup>7</sup>	Banknote rate
		EUR	EUR 3.50 <sup>7</sup>	EUR 3.50 <sup>7</sup>	–
		Other	Free of charge	EUR 3.50 <sup>7</sup>	Banknote rate
Abroad	CHF 4.75 per withdrawal plus 0.25% of the amount <sup>3</sup>				Foreign exchange rate <sup>6</sup>

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 withdrawal location 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 <sup>8</sup>
Abroad	Debit Mastercard: free of charge; Maestro card: CHF 1.50 per transaction	Foreign exchange rate <sup>8</sup>
Online	Free of charge (only possible with Debit Mastercard, not available for Maestro card)	Foreign exchange rate <sup>8</sup>

## Cash deposits at Credit Suisse ATMs<sup>9</sup>

Location	Deposit	Currency	Account currency <sup>10</sup>	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				

<sup>8</sup> If the transaction currency is not the same as the account currency.

<sup>9</sup> 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.

<sup>10</sup> Cash deposits can only be made to CHF or EUR accounts.

# Counter terms and conditions

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## Cash withdrawals and deposits at the counter

<b>Foreign currency from/to foreign currency account in the same currency</b> 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
<b>Foreign currency banknotes from/to CHF account</b>	Current banknote rate
<b>CHF from/to foreign currency account</b>	Current foreign exchange rate

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## Payment in coins

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

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

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### Non-clients

<b>At Cash Service counters</b>	5% of the amount counted, rounded up to whole Swiss francs
<b>At self-service counting machines</b> (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.

Tax treatment depends on the individual circumstances of each client and may be subject to change in the future. This material does not contain tax advice of any kind. Any tax-related general information provided with this material is not a substitute for comprehensive individual tax advice. You should consult with a professional tax advisor as you deem necessary.

# Notes





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