

# Our offer for children and young people



Viva Kids	Viva Young and Viva Student	Gift savings account	(Gift) investment fund savings plan
<b>Age:</b> 0–12	<b>Age:</b> 12–23 for Viva Young, 18–30 for Viva Student	<b>Age:</b> 0–18	<b>Age:</b> 0–18
<b>Purpose:</b> Kids gain an understanding of income and spending and how to pursue specific saving goals.	<b>Purpose:</b> Payments and savings from a single source for young people and students.	<b>Purpose:</b> Save for children, grandchildren, or godchildren and determine the time of asset transfer.	<b>Purpose:</b> Simple and systematic asset growth with saving with securities for children.
<b>Benefits</b> <ul style="list-style-type: none"> <li>▪ No package fees</li> <li>▪ Private and savings accounts with attractive interest rate</li> <li>▪ Digipigi, the digital money box in four colors with the related Kids and Parents apps</li> <li>▪ Debit card from age seven in four attractive designs and colors (optional)</li> <li>▪ Free cash withdrawals in CHF and EUR with the debit card at all ATMs in Switzerland</li> <li>▪ Viva Kids World and Viva Kids magazine with lots of entertaining educational content</li> </ul>	<b>Benefits</b> <ul style="list-style-type: none"> <li>▪ No package fees</li> <li>▪ Private and savings accounts with attractive interest rates</li> <li>▪ Free cash withdrawals in CHF and EUR with the debit card at all ATMs in Switzerland</li> <li>▪ With the credit or prepaid card, pay securely online and worldwide</li> <li>▪ Manage finances easily and conveniently in Online &amp; Mobile Banking</li> <li>▪ Unique Viva World of Experiences with Viva movie offer, attractive offers, and contests</li> </ul>	<b>Benefits</b> <ul style="list-style-type: none"> <li>▪ Free account management</li> <li>▪ Attractive interest on the account balance until the recipient's 18th birthday</li> <li>▪ Simple asset growth</li> <li>▪ Personal gift certificate for transferring the assets in question to the recipient</li> </ul>	<b>Benefits</b> <ul style="list-style-type: none"> <li>▪ Long-term attractive potential returns</li> <li>▪ Minimization of the risk via regular deposits and broad spreading (diversification)</li> <li>▪ Flexible design of the periodic investment</li> <li>▪ Issue and redemption of the fund units free of charge possible at any time</li> </ul>

## Viva Kids: Our free banking package for children between the ages of 0 and 12

	Private account	Savings account
Currency	CHF	CHF
Age limit	Up to the age of 12 (account opened by parents)	Up to the age of 12 (account opened by parents)
Conditions	Parents or legal guardians must be Credit Suisse clients and hold a transaction account	
Residency restriction	Switzerland	Switzerland
Interest rate p.a.	1.00%	5.00%
Interest rate limit	1.0% per year up to CHF 1,000. For amounts beyond that, the Viva Young interest rate of 0.25% per year applies up to CHF 50,000 or 0.01% per year from CHF 50,000.	5.0% per year up to CHF 1,000. For amounts beyond that, the Viva Young interest rate of 0.5% per year applies up to CHF 25,000 or 0.01% per year from CHF 25,000.
Availability	CHF 500,000 per year, for higher amounts: three months' notice <sup>1</sup>	CHF 50,000 per year, for higher amounts: three months' notice <sup>1</sup>
Withholding tax	35% of the credit interest subject to withholding tax. Accounts with year-end closure and up to CHF 200 of credit interest are exempt from withholding tax.	
Monthly account management	Included	Included
Itemized statement creation	Free of charge: monthly between 10th and 20th	Free of charge: annually at the end of the year
Closing statement	Included, annually with statement of interest	Included, annually with statement of interest
Dispatch of bank documents	Free of charge	Free of charge
Digipigi digital money box	Free of charge <sup>2</sup>	Free of charge <sup>2</sup>
Debit card	Annual fee: included Replacement card: CHF 20 Card blocking: free	Not possible
Cash withdrawals	Free cash withdrawals in CHF and EUR with the debit card at all ATMs in Switzerland	
Third-party charges	Are passed on	Are passed on
Counting cash at a branch (including coins)	Free, if paid into a Viva Kids account	Free, if paid into a Viva Kids account

<sup>1</sup> If the withdrawal limit is exceeded without observing the notice period, there is an automatic charge of 1.00% of the amount exceeding the withdrawal limit. No restrictions on the purchase of securities and precious metals or for interest payments and principal repayments at Credit Suisse.

<sup>2</sup> Free of charge for children of clients with a Basic Banking, Bonviva, or Viva Banking Package; otherwise, a one-time fee of CHF 99 including VAT will apply. For exchange/replacements, a fee of CHF 99 including VAT may apply.

### Digipigi – The digital money box

With the Digipigi digital money box, children learn how to handle money responsibly and in a fun way. Digipigi interacts with children through facial expressions and sounds.

### Digipigi apps

Through the Parents app on the smartphone, parents always have an overview of the financial assets and transactions of their child. Through the Kids app, children learn how to handle money responsibly and in a fun way.

### Viva Kids World

Viva Kids World is all about encouraging children to handle money responsibly. Parents have access to exclusive articles and in-depth expertise on the subject of financial education.

[credit-suisse.com/vivakidsworld](https://credit-suisse.com/vivakidsworld)

## Viva Young and Viva Student: Our free banking packages for young people and students between the ages of 12 and 30

	Private account	Savings account
Currency	CHF	CHF
Conditions	Age 12–23 for Viva Young, 18–30 for Viva Student	Age 12–23 for Viva Young, 18–30 for Viva Student
Residency restriction	Switzerland	Switzerland
Interest rate p.a.	0.25%	0.5%
Withholding tax	35% of the credit interest subject to withholding tax. Accounts with year-end closure and up to CHF 200 of credit interest are exempt from withholding tax.	
Interest rate limit	CHF 50,000; after that, the standard interest rate applies	CHF 25,000; after that, the standard interest rate applies
Availability	CHF 500,000 per year, for higher amounts: three months' notice <sup>1</sup>	CHF 500,000 per year, for higher amounts: three months' notice <sup>1</sup>
Monthly account management	Included	Included
Itemized statement creation	Free of charge: monthly between the 10th and 20th	Free of charge: annually at the end of the year
Closing statement	Included, annually with statement of interest	Included, annually with statement of interest
Dispatch of bank documents	E-documents: included Paper documents: subject to charge <sup>2</sup>	E-documents: included Paper documents: subject to charge <sup>2</sup>
Debit card	Annual fee: included Replacement card: CHF 20 Card blocking: free	Not possible
Cash withdrawals	Free cash withdrawals in CHF and EUR with the debit card at all ATMs in Switzerland	
Credit card <sup>3, 4</sup>	Viva Mastercard Standard (from age 18) Annual fee: included Replacement card: CHF 25	Not possible
Prepaid card <sup>4</sup>	Viva Mastercard Prepaid Annual fee: included Card loading: 1% load fee Replacement card: CHF 20	Not possible
Online & Mobile Banking	Included	Included
Cardless cash	Included	Included
Payment transactions	Included <sup>5</sup>	Savings account not suitable for payment transactions. Where payments are made via the savings account, the current terms and conditions apply.
MylBAN Select <sup>6</sup>	One MylBAN Select included for private account	Not possible

1 If the withdrawal limit is exceeded without observing the notice period, there is an automatic charge of 1.00% of the amount exceeding the withdrawal limit. No restrictions on the purchase of securities and precious metals or for interest payments and principal repayments at Credit Suisse.

2 For bank documents in paper form, a monthly fee of CHF 2 per client relationship no. and recipient will be charged. In addition, credit and debit advices in paper form will cost CHF 0.50 per individual advice (max. CHF 100 per year).

3 Subject to compliance with the issuing criteria. The detailed terms and conditions (issuing criteria, card conditions, General Terms and Conditions, and General Insurance Conditions) can be found at [swisscard.ch](http://swisscard.ch).

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

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

6 Personalized International Bank Account Number (IBAN).

### Offers and contests

Benefit from heavily discounted or free tickets for exciting events in the areas of sports, music, and fine art, and, with a bit of luck, win our regular, exclusive contest prizes.

### Viva movie offer

Viva invites you to the Viva movie offer on any day of the week! Viva clients get to enjoy the latest movies on any day for just CHF 15 (valid for 2D and 3D movies; 3D glasses not included) in all of our partner cinemas.

### Access All Areas

In addition to attractive banking, Viva lets you experience Access All Areas, with more financial independence, more exclusive events, and more attractive offers.

[accessallareas.credit-suisse.com](http://accessallareas.credit-suisse.com)

## Gift savings account: The simple way to save for children

Gift savings account	
Currency	CHF
Age limit	Up to the young person's 18th birthday, opening by parents, godparents, relatives, or friends possible
Residency restriction	None <sup>1</sup>
Interest rate p.a.	0.5%
Interest rate limit	CHF 25,000; after that, the standard interest rate applies
Availability	CHF 500,000 per year, for higher amounts: three months' notice <sup>2</sup>
Cards	Cash Service card <sup>3</sup> Annual fee: included
Payment transactions	Not suitable for payment transactions. Surcharge for payments CHF 5.
(Gift) investment fund savings plan safekeeping account	Possible
Third-party charges	Are passed on
Monthly account management	Included
Itemized statement creation	Free of charge, annually at the end of the year
Closing statement	Free of charge, annually with statement of interest
Dispatch of itemized statement and closing statement	E-documents: free of charge Postal mailing: free of charge

1 For clients domiciled outside Switzerland, additional fees may be charged (see Overview of terms and conditions brochure).

2 If the withdrawal limit is exceeded without observing the notice period, there is an automatic charge of 1.00% of the amount exceeding the withdrawal limit.

3 Only possible for account holders age 12 and above. Blocking of Cash Service card: CHF 55 per card.

## (Gift) investment fund savings plan: Systematic asset growth with securities for children

(Gift) investment fund savings plan	
Starting balance	From CHF 100 (or EUR/USD 125)
Savings amount per period	From CHF 100 (or EUR/USD 125)
Frequency	Monthly, bi-monthly, quarterly, semi-annually, annually, or individually
Costs	Safekeeping account fees depend on the safekeeping account value in CHF (or foreign currency equivalent) <sup>4</sup>
	Safekeeping account value in CHF (or foreign currency equivalent)
	Fee in % p. a.
	Up to 1 mn 0.25%
	Over 1 mn to 3 mn 0.20%
	Over 3 mn to 10 mn 0.15%
	Over 10 mn 0.10%
	No minimum per position/security
Issue and redemption of fund units	Possible at any time free of charge

4 Plus value-added tax (VAT) at the applicable normal rate for clients resident in Switzerland and the Principality of Liechtenstein. Clients resident abroad do not pay VAT. The safekeeping account fee is calculated monthly in CHF and charged in the reference currency, usually at the end of a quarter.

**Source:** Credit Suisse (Switzerland) Ltd., otherwise specified.

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## Contact us

Your advisor will be happy to arrange a personal consultation.

Call us at 0848 880 840\*; Monday–Friday, 8:00–20:00.

For more information, visit our website:

**[credit-suisse.com/cards](https://credit-suisse.com/cards)**

\* Please note that telephone calls to our numbers may be recorded for security reasons. We assume that, by calling us, you accept this business practice.



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