

Bonviva. Pay, save, and enjoy the benefits.

Everything you need for a transparent fee

With a Bonviva Banking Package, you benefit twice over: Every package comes with multiple accounts and cards to make daily banking easier and offers you attractive, value-added services for better living. You have the choice between Bonviva Silver, Gold, and Platinum, each one tailored to your individual needs. Combine your banking relationships with your partner or family members in your banking package and enjoy the additional benefits of our partner option.

Your needs

- You need a variety of accounts and cards to do your daily banking efficiently.
- You want complete transparency regarding costs and do not want to pay extra for every service.

How you benefit

- Payment transaction fees included
- Preferential interest rate on Bonviva savings account
- Free cash withdrawals in CHF and EUR at all ATMs in Switzerland with the Maestro card
- Comprehensive security and travel services
- Access to the Bonviva Rewards Shop

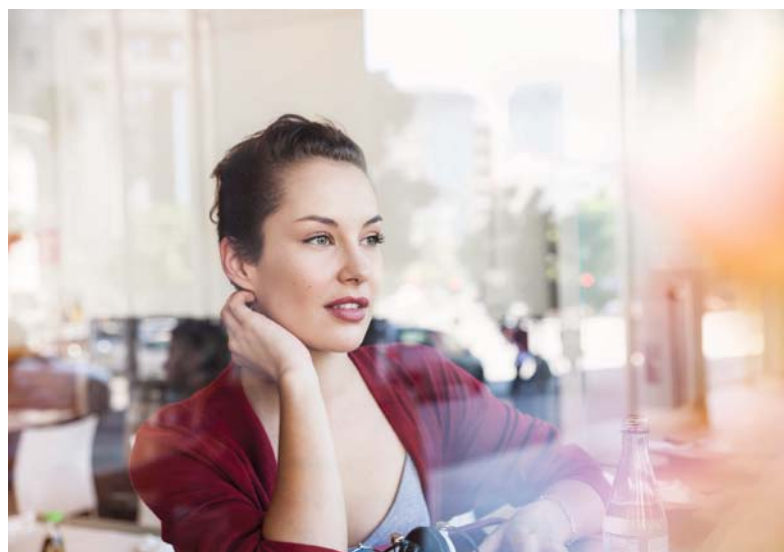
Bonviva banking services

Bonviva accounts and cards offer a wide variety of payment options, quick availability of liquid assets, and interest rate advantages. Each Bonviva Banking Package also includes two credit cards created especially for Bonviva, which provide optimum protection, plus many value-added services.

Bonviva value-added services

Benefit from comprehensive protection whether you are at home or on the go. With Bonviva, you enjoy a whole set of security and travel services:

- Lost-key service
- Travel accident insurance (extent of coverage varies with each package)
- American Express SelectsSM: exclusive offers and benefits for American Express cardholders around the world
- Mastercard[®] Priceless[®] Cities: exclusive offers for shopping and value-added services for Mastercard World cardholders



Also included with Bonviva Gold and Bonviva Platinum:

- Luggage insurance
- Return protection insurance
- Personal assistance

Exclusive to Bonviva Platinum:

- Travel cancellation and interruption insurance
- Loss damage waiver for rental cars
- Priority Pass: free and unlimited access to more than 1,200 airport lounges
- Bonviva Travel & Concierge Service: 24-hour personal assistance offering travel information and bookings as well as arrangements for tickets, events, gifts, etc.
- Exclusive Bonviva Platinum Boutique in the Bonviva Rewards Shop

Bonviva Rewards Shop

When you pay with your Bonviva credit cards, you will be rewarded with Bonviva points for every Swiss franc you spend. In the Bonviva Rewards Shop, you can redeem your points for attractive rewards, shopping vouchers, or SWISS Miles & More bonus miles. Discover all the latest offers at credit-suisse.com/rewards.

Conditions		Bonviva Silver	Bonviva Gold	Bonviva Platinum
Package price per month¹		In the 1st year: CHF 7.50 Thereafter: CHF 15	In the 1st year: CHF 20 Thereafter: CHF 40	In the 1st year: CHF 40 Thereafter: CHF 80
Package price per month with partner option^{1,2}		In the 1st year: CHF 10 Thereafter: CHF 20	In the 1st year: CHF 25 Thereafter: CHF 50	In the 1st year: CHF 45 Thereafter: CHF 90
Eligibility		Age 18 and over and resident of Switzerland	Age 18 and over and resident of Switzerland	Age 18 and over and resident of Switzerland
Contents of package	Private account^{3,4}	2 accounts included	3 accounts included	4 accounts included
	Savings account^{3,4,5}	1 account included	1 account included	1 account included
	Current account³	–	3 accounts included	5 accounts included
	Maestro card	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 cards⁶	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 fees⁷	Included	Included	Included
	Online & Mobile Banking	Included	Included	Included
	Cardless Cash	Included	Included	Included
Postage		Included	Included	Included

Credit cards⁶

Bonviva American Express® Card	Included	Gold Card	Platinum Card
Bonviva Visa or World Mastercard	Classic/Standard	Gold	Gold

Bonviva value-added services⁸

		Bonviva Silver	Bonviva Gold	Bonviva Platinum
Lost-key service	Additional key rings: There is a charge of CHF 30 for each additional key ring	One key ring included	Up to three key rings	Up to five key rings
American Express Selects^{SM 9}	Special offers at selected hotels, restaurants, and shops worldwide	Exclusively for American Express cardholders	Exclusively for American Express cardholders	Exclusively for American Express cardholders
Mastercard® Priceless® Cities⁹	Exclusive offers for shopping and value-added services	Exclusively for World Mastercard cardholders	Exclusively for World Mastercard cardholders	Exclusively for World Mastercard cardholders
Priority Pass⁹	Free and unlimited access to more than 1,200 airport lounges	–	–	Included
Bonviva Travel & Concierge Service⁹	24-hour personal assistance offering travel information and bookings as well as arrangements for tickets, events, gifts, etc.	–	–	Included
Safe & Secure	Spending overview with balance notification	Included	Included	Included

1 The discount in the first year applies to new packages. The discount does not apply to additional cards. The package price is debited quarterly. If the client terminates the banking package early in the first year, the fee for the full year will be charged. This rule does not apply to subsequent years.

2 The partner option is based on a joint relationship. You and your partner use the accounts together, with each of you receiving one set of bank cards (Maestro card and credit card).

3 The current interest rates can be found in the separate interest rate flyer (credit-suisse.com/interestrates).

4 Higher interest rate applies up to an interest limit of CHF 50,000 for a private account and CHF 250,000 for a savings account. Thereafter, 0% per year.

5 Twelve free withdrawals allowed per year from the savings account. An administration fee of CHF 10 per withdrawal will be charged starting with the 13th withdrawal in one year. Savings accounts are not suitable for payment transactions (charges apply). If payments are made via the savings account, the current terms and conditions apply.

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

7 This excludes third-party charges. Credit Suisse assumes usage of up to a maximum of CHF 10,000 per year. For usage in excess of that amount, the conditions stipulated in the latest pricing schedule of Credit Suisse (Switzerland) Ltd. shall apply.

8 The advice for non-banking products is not comprehensive.

9 Value-added services offered with Bonviva credit cards (also for additional cardholders).

The following insurance benefits¹ depend on the use of the credit cards and provide coverage only when the amount is paid by credit card. These benefits apply to additional cardholders as well.

Insurance benefits¹

		Bonviva American Express® Card	Bonviva Visa Classic/ World Mastercard Standard	Bonviva American Express® Gold Card	Bonviva Visa Gold/World Mastercard Gold	Bonviva American Express® Platinum Card	Bonviva Visa Gold/World Mastercard Gold
Maximum sum insured per insurance claim and per insured person							
Travel accident insurance	Disability/death in a public mode of transport	CHF 500,000		CHF 700,000		CHF 1,000,000	
Personal assistance	Arrangements and provision of assistance, plus cash advances, health insurance for foreign travel, vehicle assistance abroad, and home assistance	–		Included		Included	
Search, rescue, and recovery costs		CHF 60,000		CHF 60,000		CHF 60,000	
Travel cancellation and interruption insurance	For travel and accommodation costs	–		–		CHF 15,000	
Luggage insurance	For personal luggage when traveling	–		CHF 4,000		CHF 6,000	
Loss damage waiver for rental cars	For rental of passenger cars for up to 31 days (approved to carry up to 9 people)	–		–		CHF 80,000	
Return protection insurance	For undamaged, saleable goods with a value of at least CHF 60	–		CHF 1,000		CHF 1,000	

Bonviva Rewards Shop

	Bonviva Silver	Bonviva Gold	Bonviva Platinum
Welcome points	5,000	10,000	20,000
Attractive rewards	Included	Included	Included
Exclusive Platinum rewards for the ultimate indulgence	–	–	Included
Bonviva points on the Bonviva American Express® Card (points on credit card spending²)	1 CHF = 1 point	1 CHF = 1.5 points	1 CHF = 2 points
Bonviva points on the Visa or World Mastercard (points on credit card spending²)	1 CHF = 0.2 points	1 CHF = 0.4 points	1 CHF = 0.4 points
Miles & More bonus miles on Bonviva American Express® Card (conversion rate)	1 CHF = 0.5 miles	1 CHF = 0.75 miles	1 CHF = 1 mile
Miles & More bonus miles on Visa or World Mastercard (conversion rate)	1 CHF = 0.1 miles	1 CHF = 0.2 miles	1 CHF = 0.2 miles

¹ The exact terms (including sums insured and exclusions of liability) are shown in the complete Terms and Conditions of Insurance, which can be viewed at swisscard.ch or requested from Swisscard AECS GmbH.

² Not including fees, interest, charges, amounts outstanding, cash withdrawals, or spending on lottery tickets, betting, and casinos.

Contact us

Your advisor will be happy to arrange a personal consultation.

Call us at 0848 880 844*;

Monday to Friday: 8:00 a.m. – 8:00 p.m.

For further information, visit our website at:

credit-suisse.com/bonviva

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

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