

# Bonviva Gold. More flexibility.\*

## Everything you need for a transparent fee

With Bonviva Gold, you can keep your finances in line with your needs: multiple accounts, including foreign currency accounts, plus debit cards and credit cards ensure total flexibility. For just yourself, or with the partner option. If you have a joint account, both you and your partner will receive a set of cards – enabling both of you to enjoy all the benefits of the Bonviva Banking Package. The comprehensive insurance benefits ensure added security.

## Your needs

- You need multiple accounts in different currencies and cards to do your daily banking efficiently.
- You want complete transparency regarding costs and do not want to pay extra for every service.
- You appreciate additional insurance benefits.

## How you benefit

- Straightforward banking – all from a single source
- Fixed package price
- Bonviva credit cards for more flexibility and attractive rewards
- Easy and secure payments with Google Pay, Apple Pay, and Samsung Pay
- More protection thanks to Bonviva security and travel services

## Bonviva Gold banking services

- 3 private accounts in CHF
- 1 savings account in CHF
- 3 current accounts in your choice of CHF, USD, EUR, GBP, or JPY
- 2 debit cards: free cash withdrawals at all ATMs in Switzerland
- Bonviva American Express® Gold card
- Bonviva Visa Gold or Bonviva World Mastercard Gold
- Payment transaction fees on private and current account included
- Online & Mobile Banking



## Bonviva Gold value-added services

- Insurance:
  - Transport accident insurance
  - Luggage insurance
  - Return protection insurance
  - Personal assistance
- American Express Selects<sup>SM</sup>: 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
- Bonviva Rewards Shop: Bonviva points earned with your Bonviva credit cards can be redeemed for attractive rewards, shopping vouchers, or SWISS Miles & More bonus miles

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

## Conditions

<b>Package price per month<sup>1</sup></b>	CHF 40
<b>Package price per month with partner option<sup>1, 2</sup></b>	CHF 50
<b>Eligibility</b>	Age 18 and over and resident in Switzerland. The issuance of credit cards and thus the ability to open a Bonviva Banking Package is subject to a credit check by Swisscard AECS GmbH. <sup>3</sup>

## Bonviva Gold accounts

	<b>Bonviva private account</b>	<b>Bonviva savings account</b>	<b>Bonviva current account</b>
<b>Currency</b>	CHF	CHF	CHF, USD, EUR, GBP, JPY
<b>Interest rate p.a.<sup>4</sup></b>	0.01 %	0.75 %	CHF: 0.01 % Foreign currencies: no interest paid
<b>Interest limit<sup>4</sup></b>	CHF 50,000 for higher amounts consult interest rate flyer	CHF 50,000 for higher amounts consult interest rate flyer	CHF 100,000 for higher amounts consult interest rate flyer
<b>Withholding tax</b>	35% of the credit interest subject to withholding tax. For accounts with an annual end-of-year statement, up to CHF 200 of such credit interest is exempt from withholding tax.		
<b>Availability<sup>5</sup></b>	CHF 500,000 per year Three months' notice required on larger sums.	CHF 50,000 per year Three months' notice required on larger sums. 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.	Total credit balance at any time
<b>Withdrawal limit exceeded<sup>5</sup></b>	If the withdrawal limit is exceeded without observing the notice period, 1.0% of the excess amount will be 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>Account management per month</b>	Included	Included	Included
<b>Account overdraft</b>	Only by agreement with the bank	Not possible	Only by agreement with the bank
<b>End-of-year statement</b>	Free of charge, annually with statement of interest (quarterly if overdraft interest exceeds CHF 30)	Free of charge, annually with statement of interest	Free of charge, annually with statement of interest
<b>Itemized statement</b>	Free of charge, between the 10th and 20th of each month	Free of charge, annually as of December 31	Only at the client's request
<b>Dispatch of bank documents</b>	E-documents: included Paper documents: subject to charge <sup>6</sup>	E-documents: included Paper documents: subject to charge <sup>6</sup>	E-documents: included Paper documents: subject to charge <sup>6</sup>
<b>Postage</b>	Included	Included	Included
<b>Debit card</b>	Annual fee: included Replacement card: CHF 20 per card Blocking fee: CHF 55 per card Free of charge online	Not possible	Annual fee: included Replacement card: CHF 20 per card Blocking fee: CHF 55 per card Free of charge online
<b>Payment transaction fees</b>	Included <sup>7</sup>	Savings account not suitable for payment transactions (charges apply). If payments are made via the savings account, the general terms and conditions apply.	Included <sup>7</sup>
<b>Online &amp; Mobile Banking</b>	Included	Included	Included
<b>Cardless Cash</b>	Included	Included	Included

<sup>1</sup> The package price is debited quarterly.

<sup>2</sup> 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 (Debit card and credit card).

<sup>3</sup> 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.

<sup>4</sup> For details on interest rates and other limits go to [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates).

<sup>5</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>6</sup> The bank charges an annual fee for bank documents in paper form in the amount of CHF 24 per client relationship number and recipient, which is calculated on a pro rata basis each month. In addition, credit and debit advices in paper form will cost CHF 0.50 per individual advice (max. CHF 100 per year). Plus value-added tax, currently 8.1% for clients domiciled in Switzerland or the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

<sup>7</sup> 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 at [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates).

## Bonviva Gold credit cards<sup>1</sup>

		Bonviva American Express® Gold Card	Bonviva Visa Gold/ Bonviva World Mastercard Gold
Annual fee	Principal card	Included	Included
	For each additional card <sup>2</sup>	CHF 120	CHF 120
Liability	If card is lost or stolen	None <sup>3</sup>	None <sup>3</sup>
Replacement card	For instance, in the event of loss, theft, or willful damage	Free of charge	Free of charge
Cash withdrawals with PIN code	ATMs in Switzerland	3.75%, min. CHF 5	3.75%, min. CHF 5
	ATMs/counters abroad	3.75%, min. CHF 10	3.75%, min. CHF 10
Spending limit	Per month for both Bonviva credit cards	Up to CHF 30,000 <sup>4</sup>	Up to CHF 30,000 <sup>4</sup>
Payment methods	Direct debit (DD)	Yes, in CHF	Yes, in CHF
	Payment slip	Yes, in CHF	Yes, in CHF
Installment facility <sup>5</sup>	Minimum amount payable shown on the monthly bill	2.5% of total amount, min. CHF 50	2.5% of total amount, min. CHF 50
Annual interest rate as of booking date <sup>6</sup>		13%	13%
Payment reminders		CHF 20	CHF 20
Transactions in a foreign currency or country		2.5%	2.5%

## Bonviva Gold value-added services<sup>7</sup>

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

		Bonviva American Express® Gold Card	Bonviva Visa Gold/ Bonviva World Mastercard Gold
American Express Selects <sup>SM 8</sup>	Special offers at select hotels, restaurants, and shops worldwide	Exclusively for American Express cardholders	–
Mastercard® Priceless® Cities <sup>8</sup>	Exclusive offers for shopping and value-added services	–	Exclusively for World Mastercard cardholders
		Maximum sum insured per insurance claim and per insured person	
Transport accident insurance <sup>9</sup>	Disability/death in a public mode of transport	CHF 700,000	CHF 700,000
Personal assistance <sup>8</sup>		Arrangements and provision of assistance, plus cash advances, health insurance for foreign travel, vehicle assistance abroad, and home assistance	
Search, rescue, and recovery costs <sup>9</sup>		CHF 60,000	CHF 60,000
Luggage insurance <sup>9</sup>	For personal luggage when traveling	CHF 4,000	CHF 4,000
Return protection insurance <sup>9</sup>	For undamaged, saleable goods with a value of at least CHF 60	CHF 1,000	CHF 1,000

## Bonviva Rewards Shop

		Bonviva American Express® Gold Card	Bonviva Visa Gold/ Bonviva World Mastercard Gold
Welcome points <sup>10</sup>	10,000		
Bonviva points on card spending <sup>11</sup>		1 CHF = 1.5 points (convertible into 0.75 SWISS Miles & More bonus miles)	1 CHF = 0.4 points (convertible into 0.2 SWISS Miles & More bonus miles)

- Subject to compliance with issuing criteria. You can find the detailed terms and conditions (issuing criteria, card conditions, General Terms and Conditions, and General Insurance Provisions) at [swisscard.ch](https://www.swisscard.ch).
- The date on which the annual fee for credit cards is debited may differ from that of the package fee.
- Provided you have met your obligation to cooperate and exercise due care in accordance with the Terms and Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH available at [swisscard.ch](https://www.swisscard.ch).
- Subject to successful credit check by Swisscard AECS GmbH, the issuer.
- Installment facility requires an accepted and valid credit agreement. Credit approval is prohibited if it leads to overindebtedness for the cardholder.
- Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill or can be requested from the issuer's customer service team at any time.
- These services are not provided by Credit Suisse (Switzerland) Ltd. In particular, Credit Suisse (Switzerland) Ltd. does not provide advice with regard to insurance services included in the credit cards of Swisscard AECS GmbH.
- Additional services offered with Bonviva credit cards (also for additional cardholders).
- 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](https://www.swisscard.ch) or requested from Swisscard AECS GmbH.
- To receive the welcome points, cardholders must use their credit card at least five times in the first three months. Welcome points apply only to new packages.
- With the exception of fees, interest, chargebacks, amounts outstanding, cash withdrawals, charges of assets, as well as sales from lottery, gambling, and casinos, further restrictions reserved.

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**Contact us**

Your advisor will be happy to arrange a personal consultation.

Call us at 0848 880 844\*.

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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