

Bonviva Silver. Day-to-day banking.

Everything you need for a transparent fee

Bonviva Silver puts you in complete control of your spending. Cash withdrawals using your Maestro card at any ATM in Switzerland and payment transaction fees are included. You also benefit from attractive, value-added services for better living.

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

- Straightforward banking – all from a single source
- Fixed package price
- Preferential interest rate on Bonviva savings account
- Bonviva credit cards for more flexibility and attractive rewards

Bonviva Silver banking services

- 2 private accounts in CHF
- 1 savings account in CHF (with preferential interest rate)
- 1 Maestro card: free cash withdrawals at all ATMs in Switzerland
- Bonviva American Express® Card
- Bonviva Visa Classic or Bonviva World Mastercard Standard
- Payment transaction fee on private account included
- Online & Mobile Banking



Bonviva Silver value-added services

- Lost-key service: one key ring included
- Transport accident insurance
- 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 World Mastercard 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

Conditions

| | |
|---|---|
| Package price per month¹ | In the 1st year: CHF 7.50 Thereafter: CHF 15 |
| Package price per month with partner option^{1, 2} | In the 1st year: CHF 10 Thereafter: CHF 20 |
| Eligibility | Age 18 and over and resident of Switzerland. The issuance of credit cards and thus the ability to open a Bonviva Banking Package is subject to the credit check by Swisscard AECS GmbH. ³ |
| Postage | Included |

Bonviva Silver accounts

| | Private account | Savings account |
|--|---|--|
| Currency | CHF | CHF |
| Interest rate p.a. | 0.01% | 0.10% |
| Interest limit | CHF 50,000; higher limits 0% per year | CHF 250,000; higher limits 0% per year |
| Withholding tax | 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. | |
| Availability | 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 per year from the savings account allowed. An administration fee of CHF 10 per withdrawal will be charged starting with the 13th withdrawal in one year. |
| Withdrawal limit exceeded | 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. | |
| Account management per month | Included | Included |
| Account overdraft | Only by agreement with the bank | Not possible |
| End-of-year statement | Free of charge, annually with statement of interest (quarterly if overdraft interest exceeds CHF 30) | Free of charge, annually with statement of interest |
| Itemized statement | Free of charge, between the 10th and 20th of each month | Free of charge, annually as of December 31 |
| Mailing of itemized statements and end-of-year statements | Free of charge | Free of charge |
| Maestro card | Annual fee: Included Replacement card: CHF 20 per card Blocking fee: CHF 55 per card | Not possible |
| Payment transaction fees | Included ⁴ | Savings account not suitable for payment transactions (charges apply). If payments are made via the savings account, the general terms and conditions apply. |
| Online & Mobile Banking | Included | Included |
| Cardless Cash | Included | Included |

- ¹ The discount in the first year applies to new packages. The price reduction 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 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.
- ⁴ 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.

Bonviva Silver credit cards¹

| | | Bonviva American Express® Card | Bonviva Visa Classic/ Bonviva World Mastercard Standard |
|---|--|-------------------------------------|--|
| Annual fee | Principal card | Included | Included |
| | For each additional card ² | CHF 60 | CHF 60 |
| Liability | If card is lost or stolen | None ³ | None ³ |
| Replacement card | For instance, in the event of loss, theft, or willful damage | CHF 25 | CHF 25 |
| 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 25,000 ⁴ | Up to CHF 25,000 ⁴ |
| Payment methods | Direct debit (DD) | Yes, in CHF | Yes, in CHF |
| | Payment slip | Yes, in CHF | Yes, in CHF |
| Installment facility ⁵ | Minimum amount payable shown on the monthly bill | 5% of the total amount, min. CHF 50 | 5% of the total amount, min. CHF 50 |
| Annual interest | | 12% ⁶ | 12% ⁶ |
| Payment reminders | | CHF 20 | CHF 20 |
| For transactions in foreign currency or a foreign country | | 2.5% | 2.5% |

Bonviva Silver value-added services⁷

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 apply to additional cardholders as well.

| | | Bonviva American Express® Card | Bonviva Visa Classic/ Bonviva World Mastercard Standard |
|---|---|--|--|
| Lost-key service | | 1 key ring included (there is a charge of CHF 30 for each additional key ring) | |
| American Express Selects ^{SM 8} | Special offers at select hotels, restaurants, and shops worldwide | Exclusively for American Express cardholders | – |
| Mastercard® Priceless® Cities ⁸ | Exclusive offers for shopping and value-added services | – | Exclusively for World Mastercard cardholders |
| Transport accident insurance ⁹ | Disability/death in a public mode of transport | CHF 500,000 | CHF 500,000 |
| Search, rescue, and recovery costs ⁹ | | CHF 60,000 | CHF 60,000 |

Bonviva rewards shop

| | | | |
|---|-------|--|---|
| Welcome points ¹⁰ | 5,000 | | |
| Bonviva points on card spending ¹¹ | | 1 CHF = 1 point (convertible into 0.5 SWISS Miles & More bonus miles) | 1 CHF = 0.2 points (convertible into 0.1 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 Terms and Conditions of Insurance) at 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.
- 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 issuers' current monthly bill or can be requested from the issuers' customer service team at any time.
- The advice for non-banking products is not comprehensive.
- 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 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.
- 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*;

Mon.–Fri., 8:00 a.m. to 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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