CREDIT SUISSE

CSX Young.
Account, card, and attractive offers. All in one app.

All the quality of Credit Suisse in a single app.
CSX combines the expertise and reliability of Credit Suisse with the user-friendliness of a mobile app.

CSX Young is the free, digital banking offering for those who are 12 to 25 years old. It includes the most important banking services you need for everyday life.

An account that you open directly in the app in just a few minutes and a Debit Mastercard that allows you to pay in online shops and abroad with no transaction fees.

Benefit from attractive discounts on movie tickets and streaming packages
CSX Young allows you to enjoy the newest movies daily for just CHF 15 at all partner cinemas (valid for 2D and 3D movies; 3D glasses not included) and gives you a 20% discount off all blue streaming packages.

Your product advantages

- One private account in CHF
- One Premium Black Debit Mastercard
- Free cash withdrawals at all ATMs in Switzerland
- Account can be opened directly in the app
- All payment transactions carried out in the app
- Digital account and debit card management
- Cardless cash – withdraw money using your smartphone

Download the app and start banking.

Download on the App Store

GET IT ON Google Play

Further information is available at:
credit-suisse.com/csx

Conditions

Offer price per month[1] **Premium Black Debit Mastercard**	CHF 0 (including cash withdrawals at all ATMs in Switzerland).
Requirements	Ages 12 to 25 and resident in Switzerland.

CSX Young private account

Currency	CHF
Annual interest rate[2]	0.00%
Fees	A fee of 0.1% applies for amounts above CHF 100,000 up to CHF 500,000.
Withholding tax	35% of the credit interest subject to withholding tax. For accounts with an annual closing statement, up to CHF 200 of such credit interest is exempt from withholding tax.
Availability[3]	CHF 500,000 per year. For higher amounts: three-month notice period.
Withdrawals in excess of the limit[3]	If the withdrawal limit is exceeded without observing the notice period, an automatic charge equivalent to 1.0% of the amount exceeding the limit will be debited. No restrictions on the purchase of securities and precious metals through Credit Suisse or for interest payments and principal repayments to Credit Suisse.
Account management per month	Included.
Account overdraft	Only by agreement with the bank.
Closing statement	Free of charge, annually with statement of interest (quarterly if overdraft interest exceeds CHF 30).
Transaction overview[4]	■ All transactions can be viewed in online banking free of charge at any time. ■ The bank provides you with an account statement as an e-document[5] once a year as of year-end free of charge.
Payment transaction fees[6]	The conditions pursuant to the current price lists from Credit Suisse (Switzerland) Ltd. apply.
Online and mobile banking	The use of online and mobile banking is available free of charge.

CSX Debit Mastercard

- Purchases in Switzerland / abroad / in online shops free of charge.[7]
- Annual fee: included.
- Replacement card: CHF 20 per card.
- Blocking fee: CHF 55 per card via helpline; free of charge online.

Cash withdrawals[7]	**Premium Black Debit Mastercard**
- Credit Suisse ATMs	Free of charge.
- Non-Credit Suisse ATMs	Free of charge.
- ATMs abroad[8]	CHF 4.75 plus 0.25% of the amount per transaction.

1 CSX Young is a digital offering from Credit Suisse. Transactions at a counter in a Credit Suisse branch are not included. You will find information on further offerings from Credit Suisse at: credit-suisse.com/accounts
2 Details on interest rates and other limits can be found at: credit-suisse.com/interestrates
3 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.
4 You can check transactions at any time via CSX online banking or mobile app. For this reason, no monthly extracts of account are generated.
5 Orders for additional statements or bank documents in paper form are subject to charge. Details on charges can be found in the brochure outlining the conditions at: credit-suisse.com/interestrates
6 Details on payment transaction charges can be found in the brochure outlining the conditions at: credit-suisse.com/interestrates
7 If the transaction currency is not the same as the account currency, the banknote rate will apply for cash withdrawals at CS ATMs as well as at those of other Swiss providers. For foreign withdrawals, the foreign exchange rate applies.
8 The possible withdrawal charge is set by the relevant provider. Credit Suisse has no influence over this.

CREDIT SUISSE (Switzerland) Ltd.
P.O. Box
CH-8070 Zurich
credit-suisse.com

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, neither in part nor in full, without the written permission of CS. Your Personal Data will be processed in accordance with the Credit Suisse privacy statement accessible at your domicile through the official Credit Suisse website https://www.credit-suisse.com. In order to provide you with marketing materials concerning our products and services, Credit Suisse Group AG and its subsidiaries may process your basic Personal Data (i.e. contact details such as name, e-mail address) until you notify us that you no longer wish to receive them. You can opt-out from receiving these materials at any time by informing your Relationship Manager.
Copyright © 2022 Credit Suisse Group AG and/or its affiliates. All rights reserved.

1764 SMMI 3 07.2022