

# 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.



Further information is available at:  
[credit-suisse.com/csx](https://credit-suisse.com/csx)

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## Conditions

<b>Offer price per month<sup>1</sup> Premium Black Debit Mastercard</b>	CHF 0 (including cash withdrawals at all ATMs in Switzerland).
<b>Requirements</b>	Ages 12 to 25 and resident in Switzerland.

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## CSX Young private account

<b>Currency</b>	CHF
<b>Annual interest rate<sup>2</sup></b>	0.00%
<b>Interest limit<sup>2</sup></b>	CHF 100,000 (above this amount there is a fee of 0.1 %). For higher amounts consult the interest rate flyer.
<b>Withholding tax</b>	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.
<b>Availability</b>	CHF 500,000 per year. For higher amounts: three-month notice period.
<b>Withdrawals in excess of the limit</b>	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.
<b>Account management per month</b>	Included.
<b>Account overdraft</b>	Only by agreement with the bank.
<b>Closing statement</b>	Free of charge, annually with statement of interest (quarterly if overdraft interest exceeds CHF 30).
<b>Transaction overview<sup>3</sup></b>	<ul style="list-style-type: none"><li>■ All transactions can be viewed in online banking free of charge at any time.</li><li>■ The bank provides you with an account statement as an e-document<sup>4</sup> once a year as of year-end free of charge.</li></ul>
<b>Payment transaction fees<sup>5</sup></b>	The conditions pursuant to the current price lists from Credit Suisse (Switzerland) Ltd. apply.
<b>Online and mobile banking</b>	The use of online and mobile banking is available free of charge.

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<b>CSX Debit Mastercard</b>	<ul style="list-style-type: none"><li>■ Purchases in Switzerland / abroad / in online shops free of charge.<sup>6</sup></li><li>■ Annual fee: included.</li><li>■ Replacement card: CHF 20 per card.</li><li>■ Blocking fee: CHF 55 per card via helpline; free of charge online.</li></ul>
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<b>Cash withdrawals<sup>6</sup></b>	<b>Premium Black Debit Mastercard</b>
- Credit Suisse ATMs	Free of charge.
- Non-Credit Suisse ATMs	Free of charge.
- ATMs abroad <sup>7</sup>	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](https://credit-suisse.com/accounts)

2 Details on interest rates and other limits can be found at: [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates)

3 You can check transactions at any time via CSX online banking or mobile app. For this reason, no monthly extracts of account are generated.

4 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](https://credit-suisse.com/interestrates)

5 Details on payment transaction charges can be found in the brochure outlining the conditions at: [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates)

6 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.

7 The possible withdrawal charge is set by the relevant provider. Credit Suisse has no influence over this.



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