

# CSX. Account, card, and more. 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.

The digital banking offering CSX includes the most important banking services you need for everyday life.

An account that you open directly in the app in less than ten minutes and a Debit Mastercard that allows you to pay in online shops and abroad with no transaction fees. You also have the option of selecting or deselecting certain additional services. The pricing model is transparent. You only pay for what you really need.

## Also benefit from discounted movie tickets with the Premium Black Debit Mastercard

Enjoy the newest movies daily for just CHF 15 at our partner cinemas (valid for 2D and 3D movies; 3D glasses not included).

**Introductory offer until December 31, 2020:** Open a CSX account now with Premium Black Debit Mastercard and additionally receive a 20% discount off all blue streaming packages.

## Your product advantages

- One private account in CHF
- One Debit Mastercard
- 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
- Additional options (subject to a fee):
  - Cash withdrawals at Credit Suisse ATMs included
  - Premium Black Debit Mastercard
- Transparent costs

## Download the app and start banking.



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

## Conditions

|   |  |
|---|--|
| <b>Offer price per month<sup>1</sup><br/>Basic White Debit Mastercard</b>     | CHF 0 (Cash withdrawals at all ATMs subject to a fee)  |
| <b>Offer price per month<sup>1,2</sup><br/>Premium Black Debit Mastercard</b> | CHF 3.95 (including free cash withdrawals at Credit Suisse ATMs).  |
| <b>Switch from the Premium Black Card<br/>to the Basic White Card</b>         | CHF 8 (one-time fee for the card change).<br>Please note: A new offer change will only be possible after 30 days |
| <b>Requirements</b>   | Age 26 or over and resident in Switzerland.  |

## CSX Private account

|   |  |
|---|--|
| <b>Currency</b>                             | CHF  |
| <b>Annual interest rate<sup>3</sup></b>     | 0.00%  |
| <b>Interest limit<sup>3</sup></b>           | CHF 100,000 (above this amount there is a fee of 0.1 %).<br>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.<br>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<br>(quarterly if overdraft interest exceeds CHF 30).   |
| <b>Extracts of account</b>                  | Free of charge, between the 10th and 20th of each month.   |
| <b>Dispatch of bank documents</b>           | Paper documents: subject to a fee. <sup>4</sup>  |
| <b>Postage</b>                              | Postal rate.   |
| <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.  |

## CSX Debit Mastercard

- Purchases in Switzerland / abroad / in online shops free of charge.<sup>6</sup>
- Annual fee: included.
- Replacement card: CHF 20 per card.
- Blocking fee: CHF 55 per card via helpline; free of charge online.

| <b>Cash withdrawals<sup>6</sup></b> | <b>Basic White Debit Mastercard</b>               | <b>Premium Black Debit Mastercard</b>             |
|-------------------------------------|---|---|
| - Credit Suisse ATMs                | CHF 2/EUR 3.50 per transaction                    | Free of charge                                    |
| - Non-Credit Suisse ATMs            | CHF 2/EUR 3.50 per transaction                    | CHF 2/EUR 3.50 per transaction                    |
| - ATMs abroad <sup>7</sup>          | CHF 4.75 plus 0.25% of the amount per transaction | CHF 4.75 plus 0.25% of the amount per transaction |

1 CSX is a digital banking 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 The offer price is debited quarterly.

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

4 For bank documents in paper form, a monthly fee of CHF 2 per client relationship no. and recipient will be charged. In addition, credit and debit advices in paper form will each cost CHF 0.50 per advice (max. CHF 100 per year).

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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