

## Credit Suisse Micro-Donations

Give Small Amounts Regularly, Easily, and Quickly to the Charitable Organization of Your Choice



### Small Donations with Your Credit and Maestro Cards

Is there a charitable organization that is close to your heart? Would you like to regularly support it with small amounts? Nothing could be easier. Thanks to Credit Suisse Micro-Donations, you can easily do good every day with your credit and Maestro cards.



**Shop**



**Round Up**



**Help**

The basis of this innovative donation method is the principle of rounding up: Each time you make a purchase with your credit and Maestro cards, the price is rounded up to the nearest whole franc, to the next five francs or to the next ten francs.

The respective rounding-up amounts from payments with your credit and Maestro cards are accumulated during each calendar month, but not yet debited from your account. Only on the last working day of the month will the donation amount for the month be debited from your account and transferred to a charitable organization of your choice.

### Small Donations with Interest Income

Would you like to use Micro-Donations on your Savings account at Credit Suisse? Micro-Donations also enable you to donate the interest income from your Savings account to a charitable organization.



**Save**



**Select Percentage**



**Help**

In so doing, you can determine at any time what percentage of the annual<sup>1</sup> net interest income<sup>2</sup> from your Savings account you wish to donate to the charitable organization of your choice.

Choose from 10, 25, 50, 75, or 100% and the corresponding share of your net interest income will be transferred at your request to the charitable organization on the last working day of February of the following year.

### Your Needs

- You would like to regularly support a charitable organization with small amounts
- You would like an easy way to give money to a good cause

### Your Benefits

- Fully automated donation process that can be adjusted to your personal needs
- Easy to activate or, if necessary, to deactivate in Online Banking<sup>3</sup>
- Donation<sup>4</sup> of very small amounts possible
- Individual selection of round-up amount: one, five, or ten francs
- Option of donating part or all of the interest income from a Savings account
- Set-up of a maximum donation amount per calendar month – or per calendar year for Savings accounts – helps keep expenses manageable
- Monthly and annual statements for Credit Suisse Micro-Donations available online offer a transparent overview of all transactions

<sup>1</sup> The activation year of the contract determines the year for the affected interest income (e.g. an activation in 2016 applies to the interest income for 2016. The payment will be made the following year).

<sup>2</sup> Interest income after deduction of withholding tax, if applicable. (Interest on client balances held at domestic banks is subject to withholding tax. However, interest on client account balances is exempt from withholding tax, provided that the interest amount for a calendar year does not exceed CHF 200.)

<sup>3</sup> Deactivation of Micro-Donations is possible up to the date of the actual payment. In the case of a Micro-Donations transfer from a Savings account, the donation payment is normally carried out on the last working day of February of the year following the credit of the interest.

<sup>4</sup> Please note that the responsibility for the tax assessment of donations lies with the client; donation certificates will be issued by the charitable organization upon request.

- The transfer to the selected organization<sup>5</sup> takes place automatically. You do not need to make a manual transfer<sup>6</sup>.
- The use of this service is free of charge

### How to Activate Credit Suisse Micro-Donations

You can easily activate Credit Suisse Micro-Donations in Online Banking. In the Payments section, you will find the Micro-Donations tab.

Using this link, you can adjust your personal settings<sup>7</sup>.

The following options are available:

#### General:

- The non-profit organization that should receive your donations
- Maximum monthly amount

#### For Credit and Maestro Cards:

- Number of the credit and Maestro cards
- Rounding up to the nearest whole franc, to the next five francs or to the next ten francs
- Number of the debit account (for credit cards)

#### For Savings Accounts:

- Savings account number
- Percentage of net interest income

Please note that Credit Suisse Micro-Donations are available only to individuals domiciled in Switzerland who have a credit card, a Maestro card, or a Savings account.

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#### Contact Us

If you have technical questions, our support experts will be happy to help. Mon.–Fri. 8:00 a.m.–8:00 p.m. and

Sat.–Sun. 9:00 a.m.–4:00 p.m.

0844 800 888\* (Online Banking)

0844 800 890\* (Mobile Banking)

\* Please note that telephone calls to these numbers may be recorded. We assume that by calling us, you accept this business practice.

<sup>5</sup> The pre-selected non-profit organizations are domiciled in Switzerland and are known for their social commitment. Organizations are also selected on the basis of their tax status as non-profit organizations in the respective Swiss cantons in which they are domiciled (e.g. a non-profit organization domiciled in Zurich and recognized as a non-profit organization in the Canton of Zurich), as well as on recognition of the tax-deductibility of donations to the organization by the tax authority of the canton in which the organization is domiciled. Also note that although these non-profit organizations have been carefully selected by Credit Suisse, they are not legally or economically associated with Credit Suisse Group AG (the "Bank"), and the Bank neither supervises nor controls their activities or investments.

<sup>6</sup> Please note that Micro-Donations from Credit Suisse Group AG are treated as regular standing orders and are transferred in the client's name. Therefore, the name and address of the client are visible for the recipient, namely the selected charitable organization(s), exactly as with a standard transfer. Furthermore, please note that the client's Micro-Donations are effective as of the date of the execution of the money transfer (normally the last working day of each month).

<sup>7</sup> If changes are made to Micro-Donations with a credit or Maestro card during a calendar month, the settings (rounding-up amount, maximum amount, charitable organization) valid on the last working day (execution day of the transfer) will apply for the entire month.

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