

# Viva Kids



## The banking package with Digipigi, the digital money box

### What you need to know about Viva Kids

Viva Kids is the free banking package for children under 12 years of age and supports you as a parent via Digipigi, the digital money box, in teaching the responsible handling of cash and digital money.<sup>1</sup>

### Your needs

If you, as a parent, care about the responsible handling of money and the financial education of your child, then Viva Kids is the right choice. With Digipigi, the digital money box, and the related apps for children and parents, you can teach your child about money in everyday life: Your child will learn to understand income and spending, and to consciously monitor saving goals.<sup>1</sup> You manage the pocket money and can support your child in handling his or her first Debit Mastercard.<sup>2</sup> In so doing, you always have an overview of your child's transactions.

### Our service

Viva Kids is the comprehensive banking package with many didactically coordinated components that teach children how to handle money responsibly. Viva Kids offers many unique benefits:

- Digipigi, the digital money box in three colors, and the related apps for children and parents<sup>1</sup>
- Private and savings accounts with attractive interest rates
- Optionally, a Debit Mastercard for children as of age seven in four attractive designs (card limit can be set by the parents)<sup>2</sup>
- Free cash withdrawals in CHF and EUR with the Debit Mastercard at all ATMs in Switzerland
- Viva Kids World with helpful and interesting reports about financial education for parents and lots of entertaining learning content for children
- No package fees, free account management

### Debit Mastercard in four attractive designs

Viva Kids optionally offers children a Debit Mastercard for cashless payments and free cash withdrawals in CHF and EUR at any ATM in Switzerland. As a parent, you decide if and at what age (no earlier than seven) your child should receive a Debit Mastercard. Via the Parents app, you have a constant overview of spending. The limits can be individually adjusted at any time.<sup>2</sup>



<sup>1</sup> Digipigi is free of charge for children of clients who have taken out a Basic Banking, Bonviva, Viva or CSX offer that costs more than CHF 10/month. Otherwise, a one-time fee of CHF 99 including VAT will be charged.

<sup>2</sup> Basic limit of CHF 20 per day and CHF 100 per month. Limits can be individually adjusted.

## Viva Kids World

Viva Kids World is all about encouraging children to handle money responsibly. As a parent, you have access to exclusive articles and in-depth expertise on the topic of financial education. On our website [credit-suisse.com/vivakidsworld](https://credit-suisse.com/vivakidsworld), children will find many educational and entertaining stories and adventures that arouse

curiosity about financial topics and provide knowledge on important topics like savings. Furthermore, Viva Kids World offers many exciting competitions, videos, quizzes, and an exclusive magazine with lots of ideas for crafts and experiments on the topic of money and financial skills.



### Digipigi – the digital money box

With the digital money box, your child learns how to handle digital money and cash.

#### Functions of the Digipigi money box



Works with digital money (via the Kids and Parents apps) and cash



Interacts with your child through facial expressions and noises



Security: Magnetic lock can only be opened via the Parents app; uses only in-house WiFi; transactions are carried out in Credit Suisse mobile banking<sup>3</sup>



Also works as a clock, alarm clock, and night light

### Digipigi apps

Via the Parents app on the smartphone, you as a parent are in control of the financial means and transactions of your child at all times. Via the Kids app, your child playfully learns how to handle money responsibly.

#### Functions of the Digipigi Kids app



Set up and monitor saving goals



Monitor balance of private and savings accounts, as well as the cash in the money box



Receive and allocate pocket money



View chores and earn money

#### Functions of the Digipigi Parents app



Define pocket money amount and payment frequency



Monitor balance of private and savings accounts, as well as the cash in the money box



Transfer money to your child's private and savings accounts via Credit Suisse mobile banking<sup>3</sup>



Define, approve, and reward chores for your child

<sup>3</sup> The prerequisite is a valid Credit Suisse Direct contract.



## Conditions

	Private account	Savings account
Currency	CHF	CHF
Age limit	For children under 12 years (account opened by parents)	For children under 12 years (account opened by parents)
Conditions	Parent or guardian must be a Credit Suisse client and holder of a transaction account	Parent or guardian must be a Credit Suisse client and holder of a transaction account
Residency restriction	Switzerland (Child and at least one parent / legal representative)	Switzerland (Child and at least one parent / legal representative)
Interest rate p.a.	1.0%	5.0%
Interest rate limit	1.0% per year up to CHF 1,000. For higher amounts consult interest rate flyer <sup>1</sup>	5.0% per year up to CHF 1,000. For higher amounts consult interest rate flyer <sup>1</sup>
Availability	CHF 500,000 per year, for higher amounts: three months' notice <sup>2</sup>	CHF 50,000 per year, for higher amounts: three months' notice <sup>2</sup>
Withholding tax	35% of the credit interest subject to withholding tax. Accounts with year-end closure and up to CHF 200 of credit interest are exempt from withholding tax.	35% of the credit interest subject to withholding tax. Accounts with year-end closure and up to CHF 200 of credit interest are exempt from withholding tax.
Monthly account management	Included	Included
Itemized statement creation	Free of charge: monthly between 10th and 20th	Free of charge: annually at the end of the year
Closing statement	Included, annually with statement of interest	Included, annually with statement of interest
Dispatch of itemized statement and closing statement	Free of charge	Free of charge
Digipigi digital money box	Free of charge <sup>3</sup>	Free of charge <sup>3</sup>
Debit Mastercard	Annual fee: included Replacement card: CHF 20 Card blocking: free of charge	Not possible
Third-party charges	Are passed on	Are passed on
Counting cash at a branch (including coins)	Free, if paid into a Viva Kids account	Free, if paid into a Viva Kids account

**Source:** Credit Suisse, otherwise specified.

<sup>1</sup> For details on interest rates and other limits go to [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates).

<sup>2</sup> If the withdrawal limit is exceeded without observing the notice period, there is an automatic charge of 1.00% of the amount exceeding the withdrawal limit. No restrictions on the purchase of securities and precious metals or for interest payments and principal repayments at Credit Suisse. 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.

<sup>3</sup> Digipigi is free of charge for children of clients who have taken out a Basic Banking, Bonviva, Viva or CSX offer that costs more than CHF 10/month. Otherwise, a one-time fee of CHF 99 including VAT will be charged. For exchange/replacements, a fee of CHF 99 including VAT may apply. Digipigi can be excluded from the Viva Kids Banking Package on request. In that case the Digipigi apps can't be used.

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**Contact us**

Your advisor will be happy to arrange a personal consultation. Call us at 0848 880 844\*.

For more information visit our website at:

**credit-suisse.com/vivakids**

\* Telephone calls may be recorded.

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