

# Credit Suisse Direct



- Manage your profile and change your settings
- Access simplified key market data and valuable research reports in a user-friendly format
- Collaborate with Credit Suisse employees via screen sharing
- Extend existing mortgages

## How do we keep your data

- State-of-the-art security systems used to protect client data
- Ongoing investment in technical security solutions
- Up-to-date security information is available at [credit-suisse.com/security](https://credit-suisse.com/security)

## How can You use Credit Suisse Direct?

- An account with Credit Suisse
- Online Banking Agreement
- Minimum age is 12 years

## Complete your banking transactions



**What you should know about Credit Suisse Direct**  
With Online Banking from Credit Suisse – Credit Suisse Direct – you can:

- Manage all your assets in one overview
- Receive, check, and pay bills paperlessly with eBill
- Review your expenditure and payment history
- View your account and safekeeping account positions in real time
- Make payments quickly and easily with the Payment Assistant
- Enter, change, and delete payment orders and standing orders
- Trade securities online
- Retrieve and manage your bank records as e-documents
- Apply for various banking products online



## Your needs

- You want to carry out your banking transactions quickly and securely anytime
- You value transparency and oversight



## Your benefits

- Process banking transactions online at any time
- Enjoy more favorable conditions for online payments than for paper-based payment transactions
- Reduced fee for every online trade
- Broad range of services: accounts and cards, payments, securities and foreign exchange trading, market data and research, collaboration, products and services

## Terms and conditions

	CHF/EUR payments within Switzerland	EUR payments in EU/EEA to SEPA standard <sup>1</sup>	Other international/foreign currency payments <sup>2</sup>
<b>Credit Suisse Direct (access free of charge)</b>			
Execute one-off payment	Free of charge	Free of charge	CHF 5
Set up / change standing order	Free of charge	Free of charge	Free of charge
Execute payment from standing order	Free of charge	Free of charge	CHF 5
Express execution / priority execution	CHF 3 <sup>4</sup>	Not possible	CHF 5

<sup>1</sup> Payments based on the SEPA standard comprise the IBAN of the beneficiary and the BIC of the beneficiary's bank, and are issued using the "shared charges" (SHA) option. In addition, these payment orders must not include any payment-routing specifications or instructions to the beneficiary's bank. Please note that payments of large amounts are not processed and billed via SEPA, but automatically using a real-time clearing channel (SWIFT/TARGET2). More information on SEPA can be found online at [credit-suisse.com/sepa](http://credit-suisse.com/sepa).

<sup>2</sup> Prices for payments with the charge option "No charges to the beneficiary" (OUR) or "Shared charges" (SHA). For potential further surcharges, see the charge options for international and foreign currency payments.

<sup>3</sup> On weekdays: online payments / file transfer before 12:00; express window 12:00-16:00.

<sup>4</sup> Express payments within Credit Suisse (Switzerland) Ltd. are free of charge.

## Overview of the range of services

### Welcome page

- Default welcome page is customized to your needs
- Add and remove function widgets to individualize your welcome page (e.g. payment entry, Bonviva credit card transactions, etc.)
- Information on your personal contact person at the bank

### Accounts and cards

- Display all assets (account, safekeeping account) in real time, as well as past holdings
- View entries, including details and balances, and use the sophisticated search function
- Informative view of all account transactions
- Display the asset structure and analyses by sector, country, and maturity
- Manage Maestro card country settings

### Payments

- All standard types of payment possible (including eBill<sup>1</sup>)
- All transactions are archived automatically and can be retrieved as payment templates using the search function
- Express payments possible on weekdays until 16:00
- Account transfers are carried out in a few seconds

### Securities and FX trading<sup>2</sup>

- Reduced fee for every trade
- Extensive range of financial instruments (equities, funds, bonds, warrants, options, etc.) available on more than 70 stock exchanges
- Real-time order processing and confirmation

### Market data and research

- Quick and simplified overview of key market data (markets, currencies, commodities, news, prices of financial instruments) for desktop and mobile devices
- Free access to latest market reports and analysis from banking research experts
- User-friendly presentation of market data, instrument details and research
- FX spot and FX forward trading capability

### Collaboration<sup>3</sup>

- Your client advisor can share and annotate applications and documents with you
- Share your Credit Suisse Direct screen with the support hotline

### Products and More

- Apply for the attractive Bonviva Banking Packages<sup>4</sup>
- Open a Pension account – 3rd pillar and a Saving with securities – 3rd pillar account<sup>4</sup>
- Open a Savings account and an Interest growth savings account<sup>4</sup>
- Use various online ordering options, such as ordering tax statements or payment slips, and reordering account statements
- Adjust individual settings, such as managing your contact information or Maestro card country settings
- eBill<sup>1</sup>: Pay bills in a time-saving, secure, and paperless manner
- E-documents: Receive and manage your bank documents electronically
- Receive SMS, email and/or push notifications

<sup>1</sup> eBill will replace electronic bills gradually from April 2018.

<sup>2</sup> Subject to legal agreements and availability.

<sup>3</sup> This function was rolled out to a first client group and will be rolled out to all clients in the upcoming months.

<sup>4</sup> Only for clients domiciled in Switzerland.

### Find out more about Credit Suisse Direct

- Become an Credit Suisse Direct client:  
[credit-suisse.com/onlinebanking/application](https://credit-suisse.com/onlinebanking/application)
- Download the Credit Suisse Direct App:  
[credit-suisse.com/mobilebanking](https://credit-suisse.com/mobilebanking)

### Credit Suisse Direct App

Access all Credit Suisse Direct functions anytime, anywhere with your tablet or smartphone and profit from these additional options:

- Scan payment slips with the camera of your smartphone/ tablet
- Withdraw or deposit cash with your smartphone

### Contact us:

Our Online & Mobile Banking support will be pleased to assist you:

### Switzerland

0844 800 888\*

### International

+41 844 800 888\* or

+41 44 657 36 40\*

Mon.-Fri.: 8:00–22:00

Sat.-Sun.: 9:00–16:00

For more information, visit our website at:

[credit-suisse.com/onlinebanking](https://credit-suisse.com/onlinebanking)

[credit-suisse.com/mobilebanking](https://credit-suisse.com/mobilebanking)

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



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