What You Should Know about Savings+

Our savings advisory service Savings+ helps you achieve your saving goals, even in the current low interest rate environment. You define your personal savings strategy easily, fast, and free of charge – either on your own or with support from one of our client advisors.

Saving is important. Saving correctly, however, is not easy. It means wisely distributing and investing the available assets. To make your money work harder, our free online savings advisory service Savings+ offers a structured analysis of your assets, your monthly savings amount, and your individual risk tolerance.

If you start Savings+ directly from your Online Banking, you have access to a savings calculator that takes into account all your income and expenses. In only three steps and using your data, you will define your own savings strategy – with suitable recommendations for our proven savings, investment, and pension products.

Your Needs
- You want to make your money work harder – in an easy, fast, and flexible way
- You want support and guidance for saving
- You would like to develop your savings strategy yourself, but be able to consult an advisor if needed

Your Benefits
- Structured analysis of your personal financial situation
- Comprehensive, individual savings proposals, based on Credit Suisse’s long-standing expertise
- High flexibility, since you can adjust your data to current needs at any time
- Advice online, by telephone, or in a personal consultation at a Credit Suisse branch – according to your preference
- Access to selected products for savings, investment, and pensions

Your Risks
- The savings advisory service Savings+ offers no guarantee of positive performance
- With the savings advisory service Savings+, the responsibility for investment decisions remains with you
- You will find information on the risks related to the individual investment instruments in the respective product documents

Contact Us
- For personal savings advice, the Cash Service advisor at your branch will be happy to help.
- 0848 880 844*; Mon–Fri., 08:00–20:00.
- For more information, visit our website at: www.credit-suisse.com/savingsplus

* Please note that telephone conversations may be recorded. We assume that by calling us, you accept this business practice.
Product Solutions Overview – Credit Suisse Advice with Savings+ Recommends the Following Proven Savings, Investment, and Pension Products:

**Savings Solution**
We recommend the comprehensive **Bonviva & Viva Banking Packages** for assets that have to be available immediately when needed.

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<th>Savings Solution</th>
<th>Description</th>
<th>Interest Rate</th>
<th>Additional Services</th>
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<td><strong>Bonviva Silver</strong></td>
<td>Comprehensive banking package with two private accounts, a savings account, a Maestro card, two Bonviva credit cards(^1), Online and Mobile Banking</td>
<td>Savings account: 0.15(^%)(^2) Salary account: 0.05(^%)</td>
<td>Attractive offers in the Bonviva Rewards Shop</td>
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<tr>
<td><strong>Bonviva Gold</strong></td>
<td>Comprehensive banking package with three private accounts, a savings account, two Maestro cards, two Bonviva credit cards(^3), three current accounts, Online and Mobile Banking</td>
<td>Savings account: 0.30(^%)(^2) Salary account: 0.05(^%)</td>
<td>Attractive offers in the Bonviva Rewards Shop, and comprehensive security and travel services</td>
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<tr>
<td><strong>Bonviva Platinum</strong></td>
<td>Comprehensive banking package with four private accounts, a savings account, two Maestro cards, two Bonviva credit cards(^1), five current accounts, Online and Mobile Banking</td>
<td>Savings account: 0.50(^%)(^2) Salary account: 0.05(^%)</td>
<td>Attractive offers in the Bonviva Rewards Shop, and comprehensive security and travel services, Priority Pass and Concierge Service</td>
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<tr>
<td><strong>Viva Young</strong></td>
<td>Banking package with private account, savings account, Maestro card, credit(^1) or prepaid card, Online &amp; Mobile Banking for students, apprentices, and young professionals between the ages of 12 and 23</td>
<td>Savings account: 1.00(^%)(^3) Private account: 0.50(^%)</td>
<td>Access to the attractive Viva World of Experiences with unbeatable perks and exciting offers such as Viva Movie Days, discounted or free tickets to exciting events or exclusive contest prizes.</td>
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<tr>
<td><strong>Viva Student</strong></td>
<td>Banking package with private account, savings account, Maestro card, credit(^1) or prepaid card(^1), Online &amp; Mobile Banking for students between the ages of 18 and 30</td>
<td>Savings account: 1.00(^%)(^3) Private account: 0.50(^%)</td>
<td>Access to the attractive Viva World of Experiences with unbeatable perks and exciting offers such as Viva Movie Days, discounted or free tickets to exciting events or exclusive contest prizes.</td>
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Find out more about our savings solutions at [www.credit-suisse.com/bonviva](http://www.credit-suisse.com/bonviva) (Bonviva) or [www.credit-suisse.com/viva](http://www.credit-suisse.com/viva) (Viva).

1 Credit cards issued by Swisscard AECS GmbH.
2 Interest limit for private account at CHF 100,000; for savings account at CHF 500,000; the standard interest rate applies to higher amounts.
3 Interest limit for private account at CHF 100,000; for savings account at CHF 25,000; the standard interest rate applies to higher amounts.

**Investment Solution**
For your excess liquidity and systematic wealth accumulation, the Investment fund savings plan offers attractive conditions:
You pay a moderate safekeeping fee, but no transaction costs. The initial investment and the amount saved per period is only CHF 100. In addition, you determine your savings amount and the frequency of the investment yourself.

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<tr>
<th>Investment Solution</th>
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<th>Products</th>
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</thead>
</table>
| **Investment fund savings plan** | Systematic wealth accumulation and simultaneous participation in the financial markets through regular investment in actively managed funds with, for example, direct investments or index-oriented investments – depending on risk profile and investment time horizon. | CS (Lux) Portfolio Fund Yield
CS (Lux) Portfolio Fund Balanced
CS (Lux) Portfolio Fund Growth
CS (Lux) IndexSelection Fund Yield
CS (Lux) IndexSelection Fund Balanced
CS (Lux) IndexSelection Fund Growth |

Find out more about our investment solutions at [www.credit-suisse.com/investments](http://www.credit-suisse.com/investments).
Pension Solution
Systematically invest part of your monthly savings into your pension. The Private pension – 3rd pillar helps you close any pension gap and maintain your standard of living after retirement. And you can start enjoying the many benefits from day 1.

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<tr>
<td>Pension account – 3rd pillar</td>
<td>Pension account with preferential interest rate(^4) and attractive tax advantages</td>
<td>Pension account with Credit Suisse Privilegia Pillar 3 pension foundation</td>
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</tbody>
</table>

| Saving with securities – 3rd pillar | Various actively managed or indexed security solutions, suitable for the risk profile and investment time horizon. In the long term, Saving with securities – 3rd pillar offers the chance\(^5\) of higher returns. | CSA Mixta-BVG Basic<br>CSA Mixta-BVG Defensiv<br>CSA Mixta-BVG<br>CSA Mixta-BVG Maxi<br>CSA Mixta-BVG Index 25<br>CSA Mixta-BVG Index 35<br>CSA Mixta-BVG Index 45 |

Find out more about our pension solutions at [www.credit-suisse.com/pensions](http://www.credit-suisse.com/pensions).

\(^4\) Preferential rate compared to the current interest rate for Credit Suisse (Switzerland) Ltd.’s range of savings instruments. The interest rate is variable.

\(^5\) Historical performance and financial market scenarios are not necessarily a reliable indicator of current or future performance.

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