Savings advice from Savings+
Make your money work harder

What you should know about Savings+

Our savings advisory service Savings+ helps you achieve your savings targets even in the current low interest rate environment. You define your personal savings strategy quickly, easily, 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. Saving correctly means wisely distributing and investing your 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 online banking, you have access to a savings calculator that takes into account all your income and expenses. Using your data, you will define your individual savings strategy in just three steps – with suitable recommendations for our proven savings, investment, and pension products.

Your needs

- You want to make your money work harder – easily, quickly, and flexibly.
- You want support and guidance in achieving your savings goals.
- 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.
- A high degree of flexibility, as you can adjust your data to your current needs at any time.
- Advice online, by telephone, or via personal consultation at a Credit Suisse branch – all according to your preferences.
- Access to selected products for savings, investments, 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 can find information on the risks of individual investment instruments in the respective product documents.

Contact us
The Cash Service advisor at your branch will be happy to help you and provide you with personal savings advice.
0848 880 840
For further information, visit our website at: 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’s savings advisory service Savings+ recommends the following proven savings, investment, and pension products:

Savings solution
The comprehensive Bonviva & Viva Banking Packages may be suitable for assets that have to be available immediately when needed.

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<tr>
<th>Savings solution</th>
<th>Description</th>
<th>Additional services</th>
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<tbody>
<tr>
<td>Bonviva Silver</td>
<td>Comprehensive banking package with two private accounts, a savings account with an interest rate advantage, a Debit Mastercard, two Bonviva credit cards&lt;sup&gt;1&lt;/sup&gt;, online and mobile banking</td>
<td>Attractive offers in the Bonviva Rewards Shop</td>
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<tr>
<td>Bonviva Gold</td>
<td>Comprehensive banking package with three private accounts, a savings account with an interest rate advantage, two Debit Mastercard cards, two Bonviva credit cards&lt;sup&gt;1&lt;/sup&gt;, three current accounts, online and mobile banking</td>
<td>Attractive offers in the Bonviva Rewards Shop and comprehensive security and travel services</td>
</tr>
<tr>
<td>Bonviva Platinum</td>
<td>Comprehensive banking package with four private accounts, a savings account with an interest rate advantage, two Debit Mastercard cards, two Bonviva credit cards&lt;sup&gt;1&lt;/sup&gt;, five current accounts, online and mobile banking</td>
<td>Attractive offers in the Bonviva Rewards Shop, comprehensive security and travel services, Priority Pass and Concierge Service</td>
</tr>
<tr>
<td>Viva Young</td>
<td>Banking package with a private account, a savings account with an interest rate advantage&lt;sup&gt;2&lt;/sup&gt;, a Debit Mastercard, credit card&lt;sup&gt;1&lt;/sup&gt; or prepaid card, online and mobile banking for students, apprentices, and young professionals between 12 and 23</td>
<td>Access to the wonderful Viva World of Experiences with unbeatable extras and exciting offers such as Viva Movie Days, free or heavily discounted tickets to exciting events, and exclusive competitions with prizes</td>
</tr>
<tr>
<td>Viva Student</td>
<td>Banking package with a private account, savings account with an interest rate advantage&lt;sup&gt;2&lt;/sup&gt;, a Debit Mastercard, credit card&lt;sup&gt;1&lt;/sup&gt; or prepaid card, online and mobile banking for university students between the ages of 18 and 30</td>
<td>Access to the wonderful Viva World of Experiences with unbeatable extras and exciting offers such as Viva Movie Days, free or heavily discounted tickets to exciting events, and exclusive competitions with 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 rates set in accordance with interest rate flyer at [www.credit-suisse.com/interest rates](http://www.credit-suisse.com/interest rates).

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 minimum 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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<th>Investment fund savings plan</th>
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<td></td>
<td>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</td>
<td>CS (Lux) Portfolio Fund Yield&lt;br&gt;CS (Lux) Portfolio Fund Balanced&lt;br&gt;CS (Lux) Portfolio Fund Growth&lt;br&gt;CS (Lux) Systematic Index Fund Yield&lt;br&gt;CS (Lux) Systematic Index Fund Balanced&lt;br&gt;CS (Lux) Systematic Index Fund Growth</td>
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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 gaps and maintain your standard of living after retirement. And you can start enjoying the many benefits from the very first day.

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<tr>
<td>3rd pillar pension account</td>
<td>Pension account with preferential interest rate(^3) and attractive tax advantages</td>
<td>Pension account from Credit Suisse Privilegia 3rd pillar pension foundation</td>
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</table>
| 3rd pillar – saving with securities | Various actively managed or indexed security solutions, suitable for your risk profile and investment time horizon. In the long term, saving with securities – 3rd pillar offers the chance\(^4\) of higher returns. | CSA Mixta-BVG Basic  
CSA Mixta-BVG Defensiv  
CSA Mixta-BVG  
CSA Mixta-BVG Maxi  
CSA Mixta-BVG Equity '75 (according to BVV 2 – equity quota is exceeded)  
CSA Mixta-BVG Index 25  
CSA Mixta-BVG Index 35  
CSA Mixta-BVG Index 45  
CSA Mixta-BVG Index '75 (according to BVV 2 – equity quota is exceeded) |

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

3 Preferential rate compared to the current interest rate for Credit Suisse (Switzerland) Ltd.’s range of savings instruments. The interest rate is variable.  
4 Historical performance and financial market scenarios are not necessarily a reliable indicator of current or future performance.

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