

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,* Mon.–Fri., 8:00 a.m.–8:00 p.m. 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.

Savings solution

Bonviva Silver	Description	Additional services
	Comprehensive banking package with two private accounts, a savings account with an interest rate advantage², a Maestro card, two Bonviva credit cards¹, online and mobile banking	Attractive offers in the Bonviva Rewards Shop
Bonviva Gold	Comprehensive banking package with three private accounts, a savings account with an interest rate advantage ² , two Maestro cards, two Bonviva credit cards ¹ , three current accounts, online and mobile banking	Attractive offers in the Bonviva Rewards Shop and comprehensive security and travel services
Bonviva Platinum	Comprehensive banking package with four private accounts, a savings account with an interest rate advantage ² , two Maestro cards, two Bonviva credit cards ¹ , five current accounts, online and mobile banking	Attractive offers in the Bonviva Rewards Shop, comprehensive security and travel services, Priority Pass and Concierge Service
Viva Young	Banking package with a private account, a savings account with an interest rate advantage ² , a Maestro card, credit card ¹ or prepaid card, online and mobile banking for students, apprentices, and young professionals between 12 and 23	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
Viva Student	Banking package with a private account, savings account with an interest rate advantage ² , a Maestro card, credit ¹ or prepaid card, online and mobile banking for university students between the ages of 18 and 30	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

Find out more about our savings solutions at www.credit-suisse.com/bonviva (Bonviva) or www.credit-suisse.com/viva (Viva).

1 Credit cards issued by Swisscard AECS GmbH.

2 Interest rates set in accordance with interest rate flyer.

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.

Investment solution

Investment fund savings plan	Description	Description products
	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) Systematic Index Fund Yield CS (Lux) Systematic Index Fund Balanced CS (Lux) Systematic Index Fund Growth

Find out more about our investment solutions at 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.

Pension solution

3rd pillar pension account	Description	Products
	Pension account with preferential interest rate ³ and attractive tax advantages	Pension account from Credit Suisse Privilegia 3rd pillar pension foundation
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.

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.



CREDIT SUISSE (Switzerland) Ltd.

P.O. Box 100

CH-8070 Zurich

credit-suisse.com/savingsplus

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, neither in part nor in full, without the written permission of CS. Credit Suisse Investment Foundation, Zurich, is the issuer and manager of CSA products. Credit Suisse (Switzerland) Ltd, Zurich, is the custodian bank. The articles of incorporation, regulations and investment guidelines, as well as the most up-to-date annual report and fact sheets, may be obtained free of charge from the Credit Suisse Investment Foundation. Only pension funds domiciled in Switzerland that are not subject to tax are permitted as direct investors.

CS (Lux) Funds: These funds are domiciled in Luxembourg. The representative in Switzerland is Credit Suisse Funds AG, Zurich. The paying agent in Switzerland is Credit Suisse (Switzerland) Ltd, Zurich. The prospectus, the simplified prospectus and/or the Key Investor Information Document (KIID) and the annual and half-yearly reports may be obtained free of charge from the representative or from any branch of Credit Suisse AG in Switzerland.

Copyright © 2019 Credit Suisse Group AG and/or its affiliates. All rights reserved.