

Private Accounts

Fast and Flexible Banking



What You Should Know about Credit Suisse Private Accounts

Private accounts are suitable for all regular banking transactions – for receiving your salary payments as well as day-to-day payment and securities transactions. They feature generous withdrawal conditions and fast availability of your credit balance. Besides the traditional private account, we also offer other accounts, including for the processing of securities transactions.

Private Account

- Basic account for receipt of salary and your daily bank transactions in CHF
- Access to the account at all times, and cash-free payments with a Maestro card
- Account management in Online & Mobile Banking

Your Needs

- You need an account for your day-to-day banking transactions
- You want round-the-clock access to your account and you want to pay without cash

How You Benefit

- Maestro card for cash withdrawals and deposits, and cash-free payments
- Online inquiries e.g. current account balance and easy handling of payments in Online & Mobile Banking

Current Account

- Account for payment transactions and for buying and selling securities in Swiss francs and various foreign currencies
- No withdrawal limit
- Account management in Online & Mobile Banking

Your Needs

- You need an account for high turnover, without withdrawal limits
- You wish to make payments in foreign currencies

How You Benefit

- No withdrawal limit; the entire account balance is available at all times
- No foreign exchange losses on transactions in the account currency
- Maestro card for cash withdrawals, deposits (to Swiss franc accounts only), and cash-free payments
- Online account inquiries and a convenient way for making payments in Online & Mobile Banking

Conditions

	Private Account	Current Account
Currency	CHF	CHF and foreign currencies
Suitability	As the basis for your personal financial management	For foreign currencies and securities and precious metals investments with high turnover
For clients domiciled outside of Switzerland ¹	Yes	Yes
Interest rate p.a.	0.00%	CHF: 0.00% Foreign currencies: 0%
Withholding tax	35% of the credit interest subject to withholding tax. For accounts with annual closing statements, up to CHF 200 of such credit interest is exempt from withholding tax.	
Interest limits	No	No
Account opening/closure	Free of charge	Free of charge
Account management per month	CHF 5	CHF 5
Postage	e-documents: sent free of charge By post: postal rates	e-documents: sent free of charge By post: postal rates
Third-party charges	Passed onto the client	Passed onto the client
Overdraft	Only by agreement with bank, interest rate currently 12.5% p.a.	Only by agreement with bank, interest rate currently 12.5% p.a.
End-of-year statement ²	Annually with statement of interest, free of charge	Annually with statement of interest, free of charge
Itemized statements	Monthly via Online & Mobile Banking (e-documents) or by mail (between 10th and 20th), free of charge; other delivery options are available (e.g. end of month), fees CHF 2 per month	Available semi-annually as e-documents in Online & Mobile Banking or by mail, free of charge; otherwise CHF 1 per statement
Availability	CHF 500,000 p.a., three months' notice for larger sums ^{3,4}	Entire balance at any time
Maestro card	<ul style="list-style-type: none"> Annual fee: CHF 50 per card Replacement card: CHF 20 per card⁴ 	<ul style="list-style-type: none"> Annual fee: CHF 50 per card Replacement card: CHF 20 per card⁴
Online & Mobile Banking	Free of charge	Free of charge
Safekeeping accounts	Possible	Possible

Data source: Credit Suisse

- Additional fees may be charged for clients domiciled outside of Switzerland (see the Overview of Conditions). This does not include clients with a Credit Suisse Banking/Credit Suisse Banking Extra package.
- If account overdraft interest totals at least CHF 30, account closing is carried out quarterly.
- If the withdrawal limit is exceeded without observing the notice period, there is an automatic charge of 1.0% of the amount exceeding the withdrawal limit. No restrictions on the purchase of securities and precious metals (through Credit Suisse) or for interest payments and principal repayments at Credit Suisse.
- Blocking of Maestro cards: CHF 55 per card.

Contact Us

Your advisor will be happy to arrange a personal consultation. Call us at 0848 880 844*, Mon.–Fri., 8:00–20:00.

For more information visit our website at:

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

- * 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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