

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 example 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 for your daily bank transactions in CHF
- Access to the account at all times, and cashless payments with a debit card
- Account management in online and 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 the ability to make cashless payments

How you benefit

- Debit card for cash withdrawals and deposits, and cashless payments
- Online inquiries, e.g. current account balance, and easy handling of payments in online and mobile banking

Current account

- Account for payment transactions and for buying and selling securities in CHF and various foreign currencies
- No withdrawal limit
- Account management in online and 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
- Debit card for cash withdrawals, deposits (to CHF accounts only), and cashless payments
- Online inquiries and easy handling of payments in online and mobile banking

Conditions (valid as of February 1, 2021; subject to change at any time)

	Private account	Current account
Currency	CHF	CHF and foreign currencies
Suitability	As the basis for your personal financial management	For foreign currencies and securities/precious metals investments with high turnover
For clients domiciled outside of Switzerland ¹	Yes	Yes
Interest rate p.a.	CHF: 0.00% up to two million; -0.75% over two million	CHF: 0.00% up to two million; -0.75% over two million EUR: 0.00% up to 500,000; -0.60% over 500,000 Other foreign currencies: 0.00%
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
Sending bank documents ²	E-documents: included Paper documents: subject to fee	E-documents: included Paper documents: subject to fee
Overdraft	Only by agreement with or at the discretion of the bank; interest rate currently 12% p.a.	Only by agreement with or at the discretion of the bank; interest rate currently 12% p.a.
End-of-year statement ³	Annually with statement of interest, free of charge	Annually with statement of interest, free of charge
Itemized statements	Monthly via online and 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 and 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 ⁴	Entire balance at any time
Debit card	Annual fee: CHF 50 per card Replacement card: CHF 20 per card ⁵	Annual fee: CHF 50 per card Replacement card: CHF 20 per card ⁵
Online and mobile banking	Free of charge	Free of charge
Safekeeping accounts	Possible	Possible

Data source: Credit Suisse

¹ 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.

² For bank documents in paper form, a monthly fee of CHF 2 per client relationship no. and recipient will be charged. In addition, credit and debit advices in paper form will each cost CHF 0.50 per advice (max. CHF 100 per year). Plus value-added tax, currently 7.7% for clients domiciled in Switzerland or the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

³ If account overdraft interest totals at least CHF 30, account closing is carried out quarterly.

⁴ 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.

⁵ 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., 08:00–20:00.

For more information, visit our website at:

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.

**CREDIT SUISSE (Switzerland) Ltd.**

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