

## Savings Accounts

### Achieve Your Savings Goals Easily and Conveniently



#### The Savings Account

##### Your Needs

- You are looking for a safe way to invest your savings
- You want easy access to the capital you have saved

##### How You Benefit

- A way to save that is easy and convenient
- Free account management
- Free Cash Service card for a range of services at all Credit Suisse ATMs
- Online account inquiries and transfers via Online & Mobile Banking
- Regular automatic transfers can be made from your private account with the Cash Manager

#### The Interest Growth Savings Account

##### Your Needs

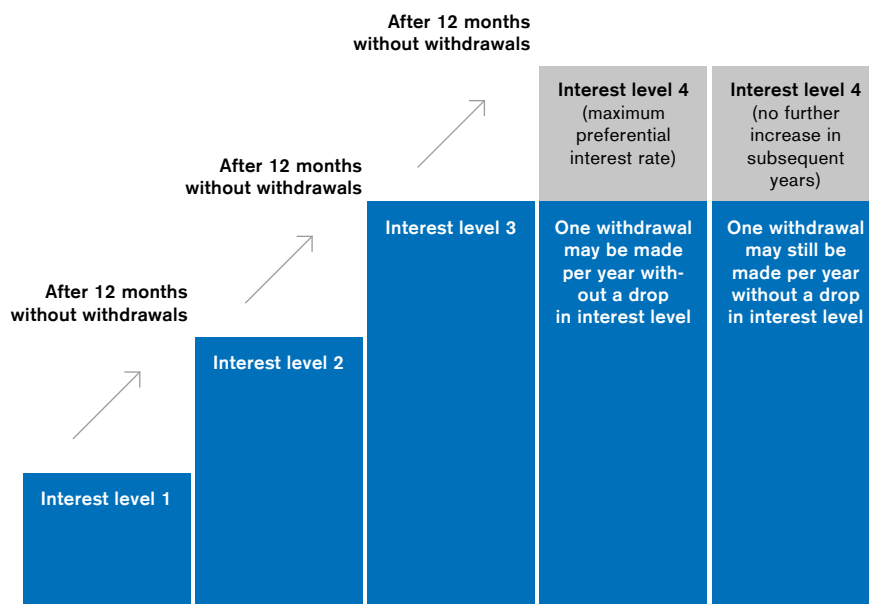
You would like to earn a higher interest rate and are therefore willing to leave your savings untouched for a longer period.

##### How You Benefit

- A safe way to save with an attractive interest rate
- Interest rates increase on an annual basis, up to an interest rate of 0.05%
- You are rewarded for long-term saving without withdrawals<sup>1</sup>
- Free account management
- Online account inquiries and transfers via Online & Mobile Banking

#### What You Should Know about Credit Suisse Savings Accounts

With our savings accounts, you can save the money you do not need right away and invest it securely. Our savings accounts feature free account management and differ from private accounts in particular with regard to interest limit and withdrawal conditions.



For illustrative purposes only.

**Tip:** The Bonviva Banking Packages offer you further options for saving. Request our brochures for more information.

<sup>1</sup> At the fourth level, one withdrawal may be made per year without a drop in interest level.

## Conditions

	Savings Account	Interest Growth Savings Account
Currency	CHF	CHF
Suitability	An ideal account for flexible saving	For people with a longer-term savings horizon, who want to benefit from a graduated preferential interest rate
Interest rate p.a.	0.01%	0.01%, 0.03%, 0.04%, 0.05%
Interest limits	CHF 250,000, above this amount 0%	CHF 250,000, above this amount 0%
Withholding tax	35% of the credit interest that is subject to withholding tax. For accounts with year-end closure, up to CHF 200 of such credit interest is exempt from withholding tax.	35% of the credit interest that is subject to withholding tax. For accounts with year-end closure, up to CHF 200 of such credit interest is exempt from withholding tax.
Availability	CHF 50,000 p.a., 3 months' notice for larger sums <sup>1</sup>  Each year, 12 withdrawals are allowed free of charge. From the 13th withdrawal in a year, an administration fee of CHF 10 will be charged per withdrawal.	CHF 25,000 p.a., 3 months' notice for larger sums <sup>1</sup> Each withdrawal results in an interest level downgrade. Once you reach interest level four, you can make one withdrawal per year without your interest level being lowered.  Each year, 12 withdrawals are allowed free of charge. From the 13th withdrawal in a year, an administration fee of CHF 10 will be charged per withdrawal.
Account opening/ closing	Free of charge	Free of charge <sup>2</sup>
Account management fee per month	Free of charge	Free of charge
Itemized statement creation	Via e-documents or by post: free of charge, annually as of December 31	Via e-documents or by post: free of charge, annually as of December 31
End-of-year statement	Via e-documents or by post: annually with statement of interest, free of charge	Via e-documents or by post: annually with statement of interest, free of charge
Dispatch of itemized statement and closing statement	E-documents and B post: free of charge	E-documents and B post: free of charge
Maestro card	Not possible	Not possible
Cash Service card <sup>3</sup>	Annual fee: free of charge Replacement card: CHF 20 per card	Annual fee: free of charge Replacement card: CHF 20 per card
Online & Mobile Banking	Only possible for transfers between accounts within the same client relationship, free of charge	Only possible for transfers between accounts within the same client relationship, free of charge
Payment transactions	Not suitable for payment transactions	Not suitable for payment transactions
Third-party charges	Passed on to the client	Passed on to the client
Overdraft	Not possible	Not possible
Safekeeping accounts	Not possible	Not possible

Source: Credit Suisse (Switzerland) Ltd., unless specified otherwise.

- 1 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.
- 2 Only one Interest growth savings account may be opened per client.
- 3 Blocking of Cash Service card: CHF 55 per card.

### General Information:

Additional fees may be charged for clients domiciled outside of Switzerland/Liechtenstein (see the Overview of Conditions). This does not include clients with a Credit Suisse Banking/Credit Suisse Banking Extra package.

### 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/savings](https://credit-suisse.com/savings)

\* 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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