

**Payment Transactions
Overview of Prices and Conditions
for Institutional Investors
July 1, 2015**

Payment Transactions

The choice of account and payment type, as well as the amount of assets held, will influence the level of any account fees and charges that apply. For further information, please refer to the relevant product descriptions. The following prices are charged in addition to the account fees, and are levied on a **per payment/payment slip** basis.

	CHF/EUR payments in Switzerland	EUR payments in EU/EEA as per SEPA standard ³	International and foreign currency payments ⁴
Online Banking Credit Suisse electronic banking via the internet for: one-off payments, standing orders, payment lists, TELE DTA	Free of charge	Free of charge	CHF 5
Direct Link Payment orders by file transfer in DTA format from your standard finance software	Free of charge	Free of charge	CHF 5
Direct Exchange Payments via file transfer in DTA format from your ERP system (e. g. SAP)	Free of charge	Free of charge	CHF 5
Multibank Services Request for Transfer (SWIFT MT101)	Free of charge	–	CHF 5
Express execution¹/priority execution	CHF 3 ²	–	CHF 5
LSV* Direct debit payments	Free of charge	–	–
SEPA Direct Debit SEPA direct debit payment	Free of charge	Free of charge	Not possible
Multi-payment order Standardized order enclosing payment slips and IPI (International Payment Instruction) Payment with a non-pre-printed payment slip	CHF 0.50 CHF 5	CHF 5 –	CHF 10 CHF 15
Setting up standing orders Setting up and changes in Online Banking Setting up and changes with coded form	Free of charge CHF 5	Free of charge CHF 5	Free of charge CHF 5
Payment order form/Standing order form • one-off payment (coded form A4) • standing orders	CHF 5 Free of charge	CHF 5 Free of charge	CHF 10 CHF 5
Payment order by letter, telephone or fax	CHF 20	CHF 20	CHF 25
Payment order for “exotic” (non tradable) currencies	–	–	CHF 80 flat rate
Account transfer (within same account relationship)	Free of charge	–	Free of charge
Surcharge for payments from range of savings accounts	CHF 5	CHF 5	CHF 5
Surcharge for non-SEPA-standard payments Surcharge for missing IBAN or BIC or if payment routing or bank instructions are issued	–	–	CHF 8

1 Online Banking: online payments 07:00–14:00, file transfer 07:00–12:00.

Direct Link/Direct Exchange: individual payments 07:00–14:00, collective payments 07:00–12:00.

2 Express payments within Credit Suisse are free of charge.

3 Payments based on the SEPA standard contain the IBAN of the beneficiary and the BIC of the beneficiary's bank, and are issued using the “shared charges” (SHA) option. In addition, these payment orders must not include any payment-routing specifications or instructions to the beneficiary's bank. More information on SEPA can be found on the internet at www.credit-suisse.com/sepa.

4 Prices for payments with charging option “No charges to the beneficiary” (OUR) or “Shared charges” (SHA). For details of other possible surcharges, see page 3 “Additional Charges”.

Incoming Payments

Credits (not including BESR) to an account at Credit Suisse

from accounts of domestic and foreign origin

- up to 5000 transactions per year
- from 5000 transactions per year

Free of charge
Price by agreement

Incoming BESR payments (orange payment slip)

- via file transfer

Minimum of CHF 0.10 per incoming payment

Collections via direct debit (LSV*)

- via file transfer

Free of charge

Collections via SEPA direct debit

Free of charge

Surcharge for notification by telephone or fax

- single commissions
- permanent order (min. CHF 250 per quarter)

CHF 15
According to time spent

Multibank Solutions

Multibank Services

Execution of Credit Suisse payment transactions and receipt of Credit Suisse account information by a third-party bank or a service provider

SWIFT MACUG and SCORE

Direct data exchange with Credit Suisse via standardized notifications in the SWIFT network, with SWIFT MACUG (Member Administrated Closed User Group), or SCORE (Standardized Corporate Environment)

Your relationship manager and our Electronic Banking specialists will be happy to provide details of prices for multibank solutions (separate price sheet).

Investigation Charges

Client requires written confirmation

- Written confirmation of payments made (letter, fax, SWIFT copy)

CHF 50

Extensive investigations/clarifications (hourly basis)

- Client recalls more than 5 payments
- Client requests more than 24 copies of advices

CHF 120 per hour
CHF 120 per hour

Other investigations/clarifications/corrections

Other investigations/clarifications/corrections

Free of charge

Additional Charges (1/2)

Third-party charges

All third-party charges (e.g. post office cash payments and third-party bank charges) are generally passed on to the client

Payment channels/payment requirements

Credit Suisse selects the most suitable payment channel for the processing of payment transactions. Where possible, clients' payment requirements are observed. Any additional costs that arise are charged to the client separately.

Charge options for international and foreign currency payments

- Shared charges (SHA)

The client pays the charges of Credit Suisse; the charges of the foreign bank are paid by the beneficiary.

- All costs debited to the beneficiary (BEN)

All charges (Credit Suisse and third-party banks) are debited to the beneficiary. Credit Suisse applies amount-related tariffs for BEN payments.

- All costs debited to the client (OUR)

In addition to the Credit Suisse prices, a flat-rate charge for third-party expenses is made:

- Payments in EUR to the EU/EEA CHF 18
- All other payments CHF 24

The one-time charge covers all third-party costs; no additional charges are made.

Additional Charges (2/2)

Charge options for incoming payments from BESR

• Intraday provision of incoming payment data files (hourly from 06.00 a.m. to 04.00 p.m.)	CHF 100 per quarter and participant number
• Data delivery via an additional electronic channel	CHF 100 one-off on setting up
• Provision of cancellation files	CHF 250 per request
• Provision of BESR credit data in the form of a paper list	CHF 2 per paper list
• Creating personalized BESR slips (e.g. numbering, payer, etc.) for slips printed by Credit Suisse	First 30 minutes without surcharge on slip costs, after that an additional CHF 120 per hour ¹
• Testing BESR slips for slips printed by clients	First 30 mins. free of charge thereafter CHF 120 per hour ¹

Forms

Multi-payment order	Free of charge
Payment order/standing order	Free of charge
BESR Bank (orange payment slip)	CHF 0.10 per payment slip ¹
BESR Easy (billing form with orange payment slip)	CHF 0.05 per payment slip ¹
Red payment slip	CHF 0.20 per payment slip ¹
IPI (International Payment Instruction)	Free of charge

Issuing Checks

Bank checks (issued by Credit Suisse)

• issue	CHF 40 ² per check
• return	CHF 30 per check
• blocking	CHF 50 per check

Correspondence checks

• issuing fee, payable on debiting of the cashed check	CHF 10
• blocking of personal checks	CHF 30

Check Remittance

Immediate crediting under usual reserve³

• bankers draft (drawn on banks of Credit Suisse Group)	Free of charge
• checks payable within Switzerland and abroad	CHF 10 per check ⁴
– additional third-party charges for CHF checks payable in Germany, Belgium and United Kingdom	CHF 12 per check
• Travelers Cheques – Swiss Bankers and American Express	Free of charge
• other travelers checks	CHF 2 per check

Crediting after final payment³

• bankers draft (drawn on banks of Credit Suisse Group)	Free of charge
• checks payable within Switzerland and abroad	CHF 30 per check

Returned items

• due to insufficient funds	CHF 40 per check
• due to formal errors	CHF 20 per check

Check Forms

Correspondence check	CHF 1
Remittance	Free of charge

¹ Plus VAT (current rate of 8.0% for clients domiciled in Switzerland and the Principality of Liechtenstein). Clients domiciled abroad are not liable to pay VAT.

² Plus any applicable postage, express and insurance charges.

³ The final decision on the type of processing is made by the bank.

⁴ Checks payable abroad that are issued neither in the corresponding national currency nor in CHF may be subject to third-party charges, which will be passed on.

General Note

- We reserve the right to make changes both to our prices and to the services we provide.
- Payments, commissions, discounts, etc. are already taken into account in these calculations.
- Contact with bank clients is sometimes lost and the assets held at the bank are declared dormant as a result. The fees and costs that would usually be charged by the bank continue to apply in this case. Furthermore, the bank charges the client an appropriate amount for investigation costs incurred and for the special treatment and monitoring required by dormant assets.
- The bank's General Conditions and Conditions for Payment Transactions also apply.

Take Advantage of Further Services and Information

Supporting Your Daily Business

The Credit Suisse Business Center is there to support you in your daily banking transactions.

Our specialists at the Business Center are available for you from Monday to Friday, between 08:00 and 18:00

- Toll-free number 0800 88 88 71*
- From abroad +41 31 358 64 90

Electronic Banking

Online Banking allows you to carry out your payment transactions conveniently, and at any time of day, from your PC.

You can call up the latest details of your account balance or view your investment portfolio quickly, securely, and at any time. Further information at

www.credit-suisse.com/corporateclients.

Our Electronic Banking specialists are available from Monday to Friday from 07:30 to 17:30

- Toll-free number 0800 88 11 88*
- From abroad +41 31 358 65 75

Deposits

You can make deposits of banknotes free of charge at any Cash ATM Plus at over 85 different Credit Suisse locations in Switzerland – even after the bank has closed.

* Your telephone conversations with the Business Center and the Electronic Banking Desk are recorded for quality assurance purposes.

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Institutional Clients

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