Credit Suisse
Balance Optimizer

Efficient management of your available liquidity

Would you like to manage your available liquidity according to your own needs? With the Credit Suisse Balance Optimizer, you make your own rules for automated account transfers.

Do you manage your money yourself and make daily online banking transfers between your accounts? Does this cost you a lot of time and effort? Starting now, with the Balance Optimizer, Credit Suisse gives you the option of automating your liquidity. Automated account transfers are made on the basis of the rules that you define thereby letting you manage the liquidity available in your account according to your wishes. For instance, you can compensate for a negative balance in your main account with a transfer from a secondary account, thus avoiding debit interest. You can also automatically transfer any surplus from your main account to another account within your client relationship (e.g. household, vacation, or savings accounts).

Your needs
- Simple, automated, and flexible solution for managing your liquidity in your Credit Suisse accounts
- Optimize your credit interest and make the most of your savings potential
- Distribute available liquidity with no manual effort
- Efficient cash management with simple administration

Our solution
- Using a few settings in online banking, define rules and automatically optimize account balances
- Transfers are only possible between Credit Suisse accounts
- Use of Balance Optimizer is free of charge
Your benefits
- Efficient money management
- Automated management of your liquidity
- Changes in the rules possible in online banking at any time

Conditions
- Account relationship with at least two accounts at Credit Suisse
- Access to Credit Suisse online banking

Ordering
Create your own rules for automated account transfers simply and conveniently in the Credit Suisse online banking tool.

Credit Suisse Balance Optimizer

<table>
<thead>
<tr>
<th>Product description</th>
<th>Concentration/comparison of liquidity in various accounts with Credit Suisse</th>
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<tbody>
<tr>
<td></td>
<td>Balance transfer independent of currency</td>
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<td>You have the following options for managing your accounts with rules:</td>
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<td>- Transfer – in full or according to defined basic amount</td>
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<td>- Compare – zero balance or up to defined basic amount</td>
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<td>- Forward – each credit is automatically forwarded to a pre-defined account</td>
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<td>Several rules per account are possible</td>
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<td>Third-party bank accounts cannot be connected</td>
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<td>Transfers are only possible between accounts of a client relationship at Credit Suisse</td>
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<th>Setup, changes, and deletion</th>
<th>Possible at any time in Credit Suisse online banking</th>
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<tbody>
<tr>
<td></td>
<td>Transfers are only possible between the accounts under an online banking contract from Credit Suisse</td>
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Cost
The use of the Balance Optimizer is free of charge.

Contact us:
Your advisor will be happy to arrange a personal consultation with you.
Call us at:
0848 880 844* (private clients)
0800 88 88 74* (corporate clients)
For more information, visit:
credit-suisse.com/balanceoptimizer

* 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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