

## Business Easy Savings

### Plan Liquidity Properly and Invest It for a Profit



Want to manage your liquidity perfectly or invest surplus liquidity in your savings account at an attractive interest rate? With **Business Easy Savings**, you can optimize and plan your liquidity yourself, 24/7.

Every company needs liquidity to survive. Disposable assets should be used profitably. To do so, you need optimized liquidity management. Business Easy Savings – a fixed component of the Business Easy Package – is the perfect account solution.

#### Your Needs

- You want to invest surplus liquidity for the short to medium-term at an attractive interest rate.
- You would like to be able to access your capital at any time and carry out account transfers yourself.

#### Your Benefits

- Attractive interest rate and free account management.
- You can access up to CHF/EUR/USD 250,000 of your credit balance per annum at any time.
- Independent planning and optimization of your liquidity around the clock with our modern online banking service.
- Automatic liquidity planning with the free, additional “Cashmanager” option.

#### Requirements

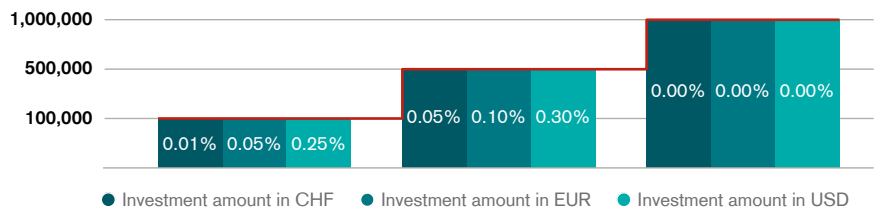
- A current account at Credit Suisse.
- Maximum of one Business Easy Savings per currency and client. No payment transactions possible. Only transfers to the current account are permitted.
- Currency: CHF, EUR, or USD.
- Interest limit: CHF, EUR, and USD 1,000,000.
- Maximum investment amount: CHF, EUR, and USD 1,000,000.

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#### Conditions

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| <b>Withdrawal limit</b>    | Availability: CHF/EUR/USD 250,000 annually. For larger amounts: 31-day notice period. If the withdrawal limit is exceeded, there is an automatic charge of 2% of the amount by which the withdrawal limit is exceeded. |
| <b>Withholding tax</b>     | 35% of gross interest income   |
| <b>Postage costs</b>       | Free for e-documents, first-class mail rates within Switzerland  |
| <b>Year-end statements</b> | Free of charge, annually with statement of interest  |
| <b>Itemized statements</b> | CHF 1 per order<br>Free of charge via Direct Net   |

## Interest rate model



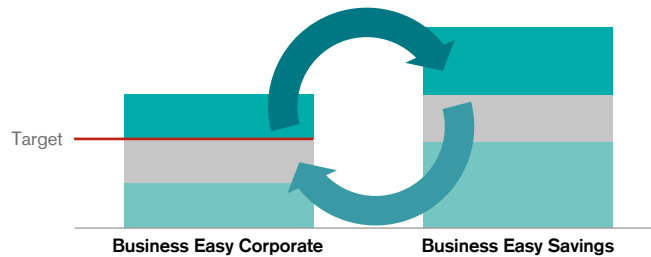
Interest rates can be adjusted at any time to reflect conditions on the money and capital markets.

## Additional “Cashmanager” Option

Thanks to Cashmanager, available funds are automatically transferred from your current account to Business Easy Savings, which has a higher interest rate, on the defined settlement day. It is based on the target balance that you specify for your current account.

If the credit balance of your private account is below the target balance, Cashmanager ensures that the difference is automatically transferred from Business Easy Savings to the current account. This will ensure that you always have the liquidity you want.

|                  |  |
|------------------|--|
| <b>Costs</b>     | Free of charge   |
| <b>Frequency</b> | Weekly, biweekly, or monthly execution on a defined settlement day |



Automatic transfers on the defined settlement day from Business Easy Savings to the current account and vice versa:

- Balances out excess liquidity
- Balances out insufficient liquidity

Have we sparked your interest?

Please contact your client advisor for a personal consultation or visit us online at [credit-suisse.com/businesseasy](https://credit-suisse.com/businesseasy)



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