

Cost regulations of the Credit Suisse Collective Foundation 1e

Art. 1 Purpose of the cost regulations

These cost regulations are issued based on Art. 6 of the articles of incorporation of the Credit Suisse Collective Foundation 1e ("Foundation"). They describe the compensation, fees, and costs resulting from the pension or contractual relationship to be borne by the affiliated employer or self-employed person as well as the insured.

Art. 2 Costs

The following costs will be charged to the employer or affiliated self-employed person in addition to contributions:

- Collection costs and actual legal enforcement costs: reminder notices: flat rate of CHF 100; debt enforcement requests: flat rate of CHF 300; continuation requests: flat-rate of CHF 300; withdrawal of debt enforcement requests: flat rate of CHF 150; costs for bankruptcy and seizure requests as well as any other collection costs shall be charged according to expenditure.
- Costs for procuring the information needed to perform the employee benefits insurance which the employer fails to provide despite a written reminder due to infringement of the employer's obligation to cooperate: flat rate of CHF 300.
- Costs for account statements requested outside the normal process: flat rate of CHF 50.
- Costs for contract termination in the event of extraordinary termination of the affiliation agreement: charged at cost, at least CHF 500.
- Costs incurred by the Foundation due to total or partial liquidation of the employee benefits fund.
- Legal enforcement costs involving the employer or employee benefits fund shall be debited from the employer contribution account or charged to the employer according to the actual costs incurred.
- Costs for the Foundation's extraordinary expenses shall be charged proportionately in the scope of the actual costs incurred.

The following costs shall be charged to the retirement savings of the insured:

- Costs for services associated with promoting home ownership: advance withdrawal: flat rate of CHF 400; pledging: CHF 300.
- Any safekeeping account management fees.
- With regard to external asset management in accordance with Art. 11 of the Regulations on Investments: asset management costs, for any additional expenses incurred by the Foundation shall be charged in the scope of the actual costs incurred.

- Costs for insuring salary components relating to other employers shall be charged at cost.
- Costs incurred for changes to the investment strategy or in relation to the sale of existing investments and the reinvestment of the net proceeds in the desired new investments shall be charged proportionately in the scope of the actual costs incurred.

Art. 3 Brokers' fees

If a third party, such as a broker, represents the interests of the employer when concluding or managing its affiliation, the Foundation may remunerate this third party for its activities based on an agreement.

Art. 4 Invoicing and due date

1 The provisions of the affiliation agreement in its currently valid version apply with regard to invoicing to the employer or self-employed person.

2 Costs borne by the insured are charged to their retirement assets. In the event of withdrawal from the Foundation, costs will be debited pro rata temporis as of the value date of the withdrawal from the Foundation. Recurring compensation is charged to the retirement assets on a quarterly basis. Other costs are charged at the time that the expenditures concerned are incurred by the Foundation. The Foundation may dispose of investments in which the retirement assets of the insured are invested to the extent of the outstanding amounts charged to the insured in order to settle the costs incurred.

3 The costs charged by the Foundation are due 30 days following the invoice date.

Art. 5 Omissions in the cost regulations

If these cost regulations do not contain any provisions regarding specific issues, the Board of Trustees will approve a regulation that conforms to the Foundation's objective.

Art. 6 Place of jurisdiction and applicable law

These cost regulations are governed by substantive Swiss law. The courts in accordance with Art. 73 BVG are responsible for all disputes between the Foundation, employers, and beneficiaries. The place of jurisdiction in all other respects is the Canton of Schwyz.

Art. 7 Translations

This regulation may be translated in various languages, but only the German version shall prevail.

Art. 8 Amendments to the cost regulations and entry into force

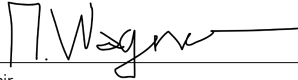
1 The Board of Trustees may amend these cost regulations within the scope of the legal provisions and the purpose of the Foundation at any time.

2 These cost regulations enter into force on January 1, 2022, and replace the cost regulations put in place at the time of the Foundation's establishment.

Place, date

Zurich, December 15, 2021

Board of Trustees of the Credit Suisse Collective Foundation 1e

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Chair

Martin Wagner

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Vice-Chair

Bernhard Heusser

09.03.2022