

# Corporates: Current account. Overview of prices and conditions for companies.

# Startup Easy package

Startup Easy is the full-service offer for startups. It includes the most important products and services for your daily financial needs. For the fixed price of CHF 5 per month, you will receive all key banking services in a single package. Free of charge for the first year!

## Standard product

<b>Currency</b>	Two accounts in CHF or foreign currency (EUR, GBP, or USD) included; one account must be in CHF
<b>Credit interest</b>	Rates available on request
<b>Withholding tax</b>	35% of gross interest income
<b>Interest limit</b>	No interest limit
<b>Availability</b>	Total balance available at any time
<b>Price for Standard Level</b>	CHF 5 per month/CHF 60 per year
<b>Postage costs</b>	<ul style="list-style-type: none"><li>E-documents: free of charge</li><li>Switzerland: first-class mail</li></ul>
<b>Closing statements</b>	<ul style="list-style-type: none"><li>Quarterly (including account statement and final statement)</li><li>Monthly statement free of charge</li></ul>
<b>Extracts of account</b>	Free of charge
<b>Payment transactions</b>	MyIBAN Select: Select a personal IBAN from various suggestions in Online Banking
<b>Maestro cards</b>	Free of charge; free cash withdrawals in CHF and EUR at all ATMs in Switzerland
<b>Business Easy Silver card package<sup>1</sup> (Business Easy Silver American Express<sup>®</sup>, Business Easy Mastercard<sup>®</sup> Standard)</b>	<ul style="list-style-type: none"><li>Secure and convenient purchases and payments worldwide</li><li>Extensive insurance benefits for travel</li><li>Attractive American Express bonus program</li></ul>

## Fees for Business Easy card package

		<b>Silver</b>	<b>Gold</b>
<b>Annual fee for 1st year</b>	First card package	CHF 0	CHF 0
	Other card packages	CHF 0	CHF 0
<b>Annual fee for the subsequent years</b>	First card package	CHF 0	CHF 200
	Other card packages	CHF 100	CHF 200

<sup>1</sup> Subject to a favorable credit assessment (by the credit card organization). The current [general conditions for charge cards and credit cards of Swisscard GmbH](#) apply.

## Startup Easy options

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### Startup Easy Savings

- Two Savings accounts based on the currencies of the Corporate accounts. Maximum of one Startup Easy Savings per currency. No payment transactions possible. Only transfers to the current account are permitted.
- Currency: CHF, EUR, or USD. Prerequisite: current account in the respective currency.
- Interest limit: CHF, EUR, and USD 1,000,000.
- Maximum investment amount: CHF, EUR, and USD 1,000,000.
- Availability: CHF/EUR/USD 250,000 annually. For larger amounts: 31-day notice period. If the withdrawal limit is exceeded, there is a charge of 2% of the amount by which the withdrawal limit is exceeded.

### Business Easy Overdraft Limit

- An overdraft limit of up to CHF 10,000 is granted.<sup>2</sup>
- The available increments are: CHF 3,000, CHF 5,000, and CHF 10,000.
- The limit is automatically calculated once a month and depends on turnover and assets at Credit Suisse.
- Minimum account turnover: CHF 144,000/year or CHF 12,000/month.
- Current records from the debt enforcement office register must be submitted with the application.

## Restriction

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- One Startup Easy Package per client
- Only for clients domiciled in Switzerland
- Each client can take advantage of the free year only once, either as a Startup Easy Package client or a Business Easy Package client.
- The Startup Easy Package can only be used in the first three years after the company has been set up. After three years, the package is automatically converted to the Business Easy Package.

<sup>2</sup> This is subject to a favorable credit decision by Credit Suisse (Switzerland) Ltd.

# Business Easy package

Business Easy is the full-service offer for small and medium-sized businesses. It includes the most important products and services for your daily financial needs. For the fixed price of CHF 11 per month, you will receive all key banking services in a single package. Free of charge for the first year!

## Standard product

<b>Currency</b>	Two accounts in CHF or foreign currency (EUR, CHF or USD) included; one account must be in CHF. Third account at the special price of CHF 36 per year; additional currencies and current accounts at a price of CHF 80 per year.
<b>Credit interest</b>	Rates available on request
<b>Withholding tax</b>	35% of gross interest income
<b>Interest limit</b>	No interest limit
<b>Availability</b>	Total balance available at any time
<b>Price for Standard Level</b>	CHF 11 per month/CHF 132 per year
<b>Postage costs</b>	<ul style="list-style-type: none"><li>▪ E-documents: Free of charge</li><li>▪ Switzerland: A-post</li></ul>
<b>Closing statements</b>	<ul style="list-style-type: none"><li>▪ Quarterly (including account statement and final statement)</li><li>▪ Monthly statement free of charges</li></ul>
<b>Extracts of account</b>	Free of charge
<b>Payment transactions</b>	<ul style="list-style-type: none"><li>▪ Flat rate of CHF 25 per quarter included in the package price<sup>1</sup></li><li>▪ Above this amount as per the applicable tariff</li><li>▪ MyIBAN Select: Select a personal IBAN from various suggestions in Online Banking</li></ul>
<b>Maestro cards</b>	Free of charge (included in the Standard Level), free cash withdrawals in CHF and EUR in all automated teller machines in Switzerland
<b>Business Easy Silver card package<sup>2</sup> (Business Easy Silver American Express®, Business Easy MasterCard® Standard)</b>	<ul style="list-style-type: none"><li>▪ Secure and convenient purchases and payments worldwide</li><li>▪ Extensive insurance benefits for travel</li><li>▪ Attractive American Express bonus program</li></ul>

## Fees for Business Easy card package

		<b>Silver</b>	<b>Gold</b>
<b>Annual fee for 1st year</b>	First card package	CHF 0	CHF 0
	Other card packages	CHF 0	CHF 0
<b>Annual fee for the subsequent years</b>	First card package	CHF 0	CHF 200
	Other card packages	CHF 100	CHF 200

<sup>1</sup> Third-party charges and investigation outlay are not included in the flat rate.

<sup>2</sup> Subject to a favorable credit assessment (by the credit card organization). The current [general conditions for charge cards and credit cards of Swisscard GmbH](#) apply.

## Business Easy options

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### Business Easy Savings

- Three Savings accounts based on the currencies of the Corporate accounts. Maximum of one Business Easy Savings per currency. 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.
- Availability: CHF/EUR/USD 250,000 annually. For larger amounts: 31-day notice period. If the withdrawal limit is exceeded, there is a charge of 2% of the amount by which the withdrawal limit is exceeded.

### Business Easy Overdraft Limit

- An overdraft limit of up to CHF 10,000.<sup>3</sup>
- The available increments are: CHF 3,000, CHF 5,000, and CHF 10,000.
- The limit is automatically calculated once a month and depends on turnover and assets.
- Minimum account turnover: CHF 144,000/year or CHF 12,000/month.
- Current records from the debt enforcement office register must be submitted with the application.

### Business Easy Loan

- Current account loan of CHF 20,000 up to max. CHF 100,000.<sup>3, 4</sup>
- Credit approval possible after assessment of the financial statements for the last three years (upon meeting all other relevant requirements)
- Credit decision normally within 48 hours.

### Business Easy Leasing

- Minimum investment amount: CHF 20,000.
- Term: from 24 months.
- Leased asset not delivered before agreement signed.

### Business Easy Factoring

- Annual turnover of at least CHF 500,000.
- Client base mainly from the B2B sector.
- Contracts with debtors are preferably subject to Swiss law.
- Underlying transaction already concluded when receivables are approved.

## Restriction

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- One Business Easy Package per client
- Only for clients domiciled in Switzerland
- Each client can take advantage of the free year only once, either as a Startup Easy Package client or a Business Easy Package client.

<sup>3</sup> This is subject to a favorable credit decision by Credit Suisse (Switzerland) Ltd.

<sup>4</sup> The option of using the Business Easy Overdraft limit ceases to apply upon conclusion of the credit contract.

# Current account

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## Current account – the basis for your banking business in Swiss francs and foreign currency

<b>Withdrawals</b>	Total balance available at any time
<b>Interest on credit balance</b>	Rates available on request
<b>An account overdraft</b>	A current account with no credit limit is essentially to be managed on a credit-only basis. Overdrafts are therefore only permissible if agreed in advance with your client advisor. Currently, the rate of debit interest is 8.9% p.a. plus credit and overdraft fees. The bank also has the right to charge a fee of CHF 75 for granted overdrafts, as well as a fee of CHF 30 per reminder concerning account overdrafts.
<b>Withholding tax</b>	35% of gross interest
<b>Services</b>	<ul style="list-style-type: none"><li>▪ Online Banking: Free of charge</li><li>▪ Direct Line business: Free of charge</li><li>▪ Maestro card: CHF 50 p.a.</li></ul>
<b>Fees and charges</b>	
▪ Account administration	CHF 20 per quarter
▪ Monthly statement <sup>4</sup>	Included
▪ Quarterly statement <sup>1</sup>	Included
▪ Postage	A-post rates apply (if desired, B-post)
<b>E-documents via Online Banking</b>	Free of charge
<b>Cash withdrawals and deposits</b>	
▪ Foreign currency from/to foreign currency in the same currency <sup>5</sup>	2.5% to countervalue CHF 1,000 1.0% to countervalue CHF 50,000 Amounts from countervalue CHF 50,000 on request
▪ Payments at Cash ATM Plus <sup>2</sup>	Free excluding booking fees

## Re-ordering statements

### Cost-dated account/itemized statement in connection with estates

- Per account CHF 20<sup>3</sup>

### All other investigations and administrative activities according to time needed

- First 30 minutes Free of charge
- Subsequently CHF 120 per hour<sup>3</sup>

<sup>1</sup> Including account statement and closing statement.

<sup>2</sup> CHF and EUR deposits; EUR deposits at the banknote purchase rate.

<sup>3</sup> Plus value added tax, currently 7.7% for clients domiciled in Switzerland and the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

<sup>4</sup> The monthly statements can also be obtained free of charge using the e-documents function in Direct Net.

<sup>5</sup> Valid for EUR, USD, GBP, CAD, JPY, DKK, NOK, SEK; all other currencies on request.

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

# Take advantage of further services and information

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## **Supporting your daily business**

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

Please contact us via contact form on our website:

[credit-suisse.com/businessesasy](https://credit-suisse.com/businessesasy)



## **CREDIT SUISSE (Switzerland) Ltd.**

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**Corporates:  
Payment transactions.  
Overview of prices  
and conditions  
for companies.**



# 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 prices 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.

## Outgoing payments

	CHF/EUR payments in Switzerland	EUR payments in EU/EEA as per SEPA standard <sup>2</sup>	Other international and foreign currency payments <sup>3</sup>
<b>Online Banking</b>			
Credit Suisse electronic banking via the internet for: one-off payments, standing orders, payment lists, TELE DTA (Filetransfer)	Free of charge	Free of charge	CHF 5
<b>Direct Link</b>			
Payment orders by file transfer in DTA format from your standard finance software	Free of charge	Free of charge	CHF 5
<b>Direct Exchange</b>			
Payments via file transfer in DTA format from your ERP system (e.g. SAP)	Free of charge	Free of charge	CHF 5
<b>Multibank Services</b>			
Request for transfer (SWIFT MT101)/Single Customer Credit Transfer (MT103)	Free of charge	- <sup>1</sup>	CHF 5
<b>Express execution/priority execution</b>			
	CHF 3	-	CHF 5
<b>LSV*</b>			
Direct debit payments	Free of charge	-	-
<b>SEPA Direct Debit</b>			
SEPA direct debit payment	Free of charge	Free of charge	Not possible
<b>Multi-payment order</b>			
Standardized order enclosing payment slips	CHF 1	CHF 5	CHF 10
Payment with a non-pre-printed payment slip	CHF 5	-	CHF 15
<b>Setting up standing orders</b>			
Setting up and changes in Online Banking	Free of charge	Free of charge	Free of charge
Setting up and changes with coded form	CHF 10	CHF 10	CHF 10
<b>Payment order form/Standing order form</b>			
▪ One-off payment (coded form A4)	CHF 5	CHF 5	CHF 10
▪ Standing orders	Free of charge	Free of charge	CHF 5
<b>Payment order by letter, telephone or fax</b>			
	Minimum of CHF 35	Minimum of CHF 60	Minimum of CHF 60
<b>Payment order for "exotic" (non tradable) currencies</b>			
	-	-	CHF 80 flat rate
<b>Account transfer (within same account relationship)</b>			
	Free of charge	-	Free of charge
<b>Surcharge for payments from range of savings accounts</b>			
	CHF 5	CHF 5	CHF 5
<b>Surcharge for non-SEPA-standard payment</b>			
(EUR payments in EU/EEA without IBAN or with payment routing specifications or instructions to the bank)	Not possible	Not possible	CHF 8

<sup>1</sup> Prices as agreed individually.

<sup>2</sup> 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. Please note that payments of large amounts are not processed and billed via SEPA, but automatically using a real-time clearing channel (SWIFT/TARGET2). More information on SEPA can be found on the internet at [www.credit-suisse.com/sepa](http://www.credit-suisse.com/sepa).

<sup>3</sup> Prices for payments with charging option "No charges to the beneficiary" (OUR) or "Shared charges" (SHA). For details of other possible surcharges, see page 8 "Additional Charges".

## Incoming payments

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

from accounts of domestic and foreign origin

- |                                     |                    |
|-------------------------------------|--------------------|
| ▪ Up to 5,000 transactions per year | Free of charge     |
| ▪ From 5,000 transactions per year  | Price by agreement |

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<b>Incoming BESR payments</b> (orange payment slip)	Minimum of CHF 0.10 per incoming payment
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<b>Collections via direct debit</b> (LSV <sup>+</sup> )	Free of charge
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<b>Collections via SEPA direct debit</b>	Free of charge
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### Surcharge for notification by telephone or fax

- |  |                         |
|--|-------------------------|
| ▪ Single commissions                         | CHF 15                  |
| ▪ Permanent order (min. CHF 250 per quarter) | According to time spent |

## Multibank solutions

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<b>Multibank Services</b>	Execution of Credit Suisse payment transactions and receipt of Credit Suisse account information by a third-party bank or a service provider
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<b>SWIFT MACUG and SCORE</b>	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)
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Your relationship manager and our Electronic Banking specialists will be happy to provide details of prices for multibank solutions (separate price sheet).

## Investigation charges

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### Client requires written confirmation

- |   |        |
|---|--------|
| ▪ Written confirmation of payments made (letter, fax, SWIFT copy) | CHF 50 |
|---|--------|

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### Extensive investigations/clarifications (hourly basis)

- |  |                  |
|--|------------------|
| ▪ Client recalls more than 5 payments                    | CHF 120 per hour |
| ▪ Client requests more than 24 copies of advices         | CHF 120 per hour |
| ▪ Investigation fee for specific case types <sup>1</sup> | CHF 30           |

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### Other investigations/clarifications/corrections

Other investigations/clarifications/corrections	Free of charge
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<sup>1</sup> The following case types are affected: cancellation of payment, payment cannot be allocated, return of payment, amendment of payment instructions.

## Additional charges

<b>Third-party charges</b>	All third-party charges (e.g. post office cash payments and third-party bank charges) are generally passed on to the client
<b>Payment channels/payment requirements</b>	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.
<b>Charge options for international and foreign currency payments</b>	
<ul style="list-style-type: none"><li>▪ Shared charges (SHA)</li><li>▪ All costs debited to the beneficiary (BEN)</li><li>▪ All costs debited to the client (OUR)</li></ul>	<p>The client pays the charges of Credit Suisse; the charges of the foreign bank are paid by the beneficiary.</p> <p>All charges (Credit Suisse and third-party banks) are debited to the beneficiary. Credit Suisse applies amount-related tariffs for BEN payments.</p> <p>In addition to the Credit Suisse prices, a flat-rate charge for third-party expenses is made:</p> <ul style="list-style-type: none"><li>▪ Payments in EUR to the EU/EEA CHF 18</li><li>▪ All other payments CHF 24</li></ul> <p>The one-time charge covers all third-party costs; no additional charges are made.</p>
<b>Charge options for incoming payments from BESR</b>	
<ul style="list-style-type: none"><li>▪ Via file transfer</li><li>▪ Intraday provision of incoming payment data files (hourly from 06.00 a.m. to 04.00 p.m.)</li><li>▪ Data delivery via an additional electronic channel</li><li>▪ Provision of cancellation files</li><li>▪ Provision of BESR credit data in the form of a paper list</li><li>▪ Creating personalized BESR slips (e.g. numbering, payer, etc.) for slips printed by Credit Suisse</li><li>▪ Testing BESR slips for slips printed by clients</li></ul>	<p>Free of charge</p> <p>CHF 100 per quarter and participant number</p> <p>CHF 100 one-off on setting up</p> <p>CHF 250 per request</p> <p>CHF 2 per paper list</p> <p>First 30 minutes without surcharge on slip costs, after that an additional CHF 120 per hour<sup>1</sup></p> <p>First 30 minutes free of charge; thereafter CHF 120 per hour<sup>1</sup></p>

<sup>1</sup> Plus value added tax, currently 7.7% for clients domiciled in Switzerland and the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

## Forms

<b>Multi-payment order</b>	Free of charge
<b>Payment order/standing order</b>	Free of charge
<b>BESR Bank</b> (orange payment slip)	CHF 0.10 per payment slip <sup>1</sup>
<b>BESR Easy</b> (billing form with orange payment slip)	CHF 0.05 per payment slip <sup>1</sup>
<b>Red payment slip</b>	CHF 0.20 per payment slip <sup>1</sup>

## Issuing checks

<b>Bank checks</b> (issued by Credit Suisse)	
▪ Issue up to a check amount of CHF 5 million (higher amounts only upon request)	CHF 50 <sup>2</sup> per check
▪ Return	CHF 30 per check
▪ Blocking	CHF 50 per check
<b>Correspondence checks</b>	
▪ Issuing fee, payable on debiting of the cashed check	CHF 20
▪ Blocking of personal checks	CHF 30

## Check remittance

<b>Immediate crediting under usual reserve<sup>3</sup></b>	
▪ Bankers draft (drawn on banks of Credit Suisse Group)	Free of charge
▪ Checks payable within Switzerland and abroad	CHF 20 per check <sup>4</sup>
▪ 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	CHF 10 per check
▪ Other travelers checks	CHF 10 per check
<b>Crediting after final payment<sup>3</sup></b>	
▪ Bankers draft (drawn on banks of Credit Suisse Group)	Free of charge
▪ Checks payable within Switzerland and abroad	CHF 40 per check
<b>Returned items</b>	
▪ Due to insufficient funds	CHF 40 per check
▪ Due to formal errors	CHF 20 per check

## Check forms

<b>Correspondence check</b>	CHF 1
<b>Remittance</b>	Free of charge

## 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

<sup>1</sup> Plus value added tax, currently 7.7% for clients domiciled in Switzerland and the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

<sup>2</sup> Plus any applicable postage, express and insurance charges.

<sup>3</sup> The final decision on the type of processing is made by the bank.

<sup>4</sup> 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. Source: Credit Suisse (Switzerland) Ltd., otherwise specified.

# Take advantage of further services and information

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## Supporting your daily business

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

Please contact us via contact form on our website:

[credit-suisse.com/businesseasy](https://credit-suisse.com/businesseasy)

## Online 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

[credit-suisse.com/corporateclients](https://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**<sup>1</sup>
- 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.

<sup>1</sup> Your telephone conversations with the Business Center and the Electronic Banking Desk are recorded for quality assurance purposes.



## CREDIT SUISSE (Switzerland) Ltd.

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