

Physical cash pooling



The cash pooling solution for your Credit Suisse (Switzerland) Ltd. accounts

Information for companies wanting to optimize their liquidity management

Your needs

Physical cash pooling is suitable for every business with more than one Credit Suisse account in the same currency and wishing to simplify and optimize its liquidity management.

Our solution

Physical cash pooling is a service of Credit Suisse and supports your treasury department through automated liquidity management and interest rate optimization for your Credit Suisse accounts. Liquidity is automatically balanced between the Credit Suisse accounts you designated for pooling (participating accounts). The balances of the participating accounts are credited to or debited from your central master account with Credit Suisse by means of actual transfers. As a standard feature, physical cash pooling can be performed in all major currencies (CHF, EUR, USD, GBP). Additional currencies can be added upon request.

Your benefits

- Improved overview of and simplified access to group-wide liquidity
- Reduction or elimination of the need to borrow additional funds on the capital market

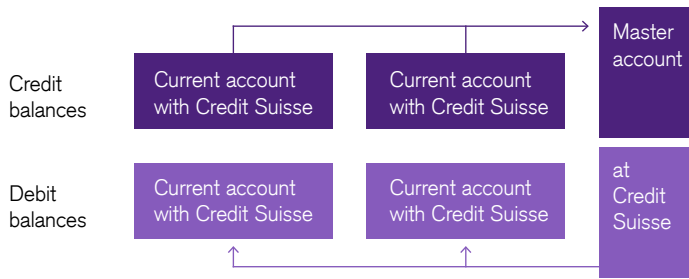
- Cost savings and automation of manual activities in the treasury function (e.g. concentration of liquidity, calculation and booking of intercompany interest)
- On request, automated calculation and booking of intercompany interest based on individually specifiable intercompany interest rates
- Group-wide optimization of interest rates
- Consolidated overview of interest income for your Credit Suisse accounts

Requirements and framework conditions

The following must be noted with regard to physical cash pooling:

- Physical cash pooling is only possible with accounts held at Swiss branches of Credit Suisse (Switzerland) Ltd.
- Only accounts in the same currency can belong to a physical cash pool.
- Every single member of the pool ensures that it meets the necessary requirements according to tax and company law for taking part in cash pooling.

The pooling process



Pooling strategies

- **Zero balancing**
If you opt for zero balancing, the balances of your participating accounts (value date balance, not book balance) will be zero after the automatic liquidity balancing process for crediting/debiting your master account has taken place. Incoming and outgoing payments booked to the participating accounts after the chosen pooling cut-off time will be posted on the following day as of the value date.
- **Target balancing**
Our target balancing option allows you to determine in advance how high the interest balances of your participating accounts should be after each automatic liquidity balancing process for crediting/debiting your master account has taken place.
- At the end of the day, the balances (debits/credits) of all accounts involved in cash pooling are made available for the cash pooling calculation.
- Pooling is carried out (balancing payments are calculated and executed and posted to the accounts) in accordance with your pooling strategy.

Additional services

Settlement of intercompany interest

Upon request, Credit Suisse will automatically calculate and settle the interest amounts, as defined by participants to comply with applicable tax and company law regulations and notified to Credit Suisse, on the intercompany loans resulting from cash pooling for all accounts involved in physical cash pooling.

CREDIT SUISSE (Switzerland) Ltd.

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

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Reporting

If required, Credit Suisse can provide the master account holder with daily or periodic pool transfer lists and closing information. This information provides you with an up-to-date overview of the transfers, plus, if desired, detailed documentation relating to the intercompany interest charges defined by you as of the monthly or quarterly closing dates. You can also download this information in digital form from our download platform.

Alternative products

- Multibank cash concentration is suitable for every business needing automated liquidity balancing between their accounts held at various Swiss and foreign financial institutions (third-party bank accounts) and their central master account at Credit Suisse (Switzerland) Ltd.
- Notional cash pooling is suitable for every business with more than one Credit Suisse (Switzerland) Ltd. account in the same currency and wishing to simplify and optimize its interest management. Account balances are shown and consolidated as of the value date for interest calculation purposes. There is no physical settlement of balances.

Your contacts

If you have any questions regarding the electronic banking products and payment transaction solutions offered by Credit Suisse (Switzerland) Ltd., our specialists from the Electronic Banking Desk will be happy to help:

From Switzerland, call 0800 80 87 50* toll free

From abroad, call +41 800 88 11 88*

Mon.–Fri., 08:00–17:00

eb.desk@credit-suisse.com

* Please note that telephone calls to our numbers may be recorded. We assume that, by calling us, you accept this business practice.