CREDIT SUISSE
Part of UBS Group

Precious metals in safekeeping accounts – the attractive investment alternative

Everything you need to know about precious metals
Precious metals are an attractive, tried-and-tested investment option. Particularly for investors who place great value on the security of the form of safekeeping but do not want to pass up on attractive opportunities for generating returns, an investment in gold, silver, platinum, or palladium held in a safekeeping account is an interesting possibility. The safekeeping account is especially suitable for investors with no or only a few trading activities (buying/selling precious metals).

Key points at a glance
- High level of security – our safe facilities satisfy the most stringent requirements.
- In the event of insolvency, physical precious metals are segregated out in your favor and do not form part of the bankruptcy estate.
- Various custody options in the form of individual or global safekeeping.
- Particularly suitable for investors with no or few trading activities.

Individual safekeeping
Due to their physical properties, coins and standard bars are separated in the safe and stored individually. You are the sole legal owner of these specific precious metals and can request their withdrawal at any time.

Collective safekeeping
The standard is for all other bars of precious metals to be held in collective safekeeping accounts. This means that your precious metals are held in safekeeping accounts together with those of other investors. You are the joint legal owner of these precious metals; your share is calculated by the number of units or by weight. Withdrawal can also be requested at any time in this case.

Your needs
- You want to diversify your portfolio.
- You require a secure form of safekeeping for your precious metals.
- You would like the option to withdraw your physical precious metals at any time.

Your benefits
- You benefit from a clear and simple form of safekeeping for your precious metals.
- Precious metals booked in your safekeeping account are not included in the bankruptcy estate in the event of insolvency; instead, they are segregated in your favor.
- You can rely on the many years of experience and comprehensive expertise of Credit Suisse in precious metal trading.

Potential risks
Precious metals are subject to currency and price fluctuations and are therefore only suitable for investors who are able and willing to take on a certain amount of risk.

Terms and conditions

Safekeeping fees (staggered rate)	up to CHF 5 million	0.35% p.a.
	over CHF 5 million up to CHF 20 million	0.30% p.a.
	over CHF 20 million	0.20% p.a.
	minimum per position plus 8.1% VAT	CHF 5 per month
Delivery fees (incl. 8.1% VAT)	CHF 10 per kg Minimum fee of CHF 100 per delivery.	
Conversion into or delivery as physical precious metal	Charges vary depending on the weight and the service required. Please contact your relationship manager.	

Source: Private Banking & Wealth Management investment transactions price list as of January 1, 2018.

Contact us

Your relationship manager will be pleased to answer any questions you may have during a personal consultation.
Call us on 0848 880 844*

* We would like to draw your attention to the fact that telephone calls to our lines may be recorded. We assume that, by calling us, you accept this business practice.

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OXAD 2 3224 02.2024