

CSX. Banking made easier and more flexible than ever before.



CSX – the banking app tailored to your needs

Credit Suisse's all-in-one banking service adapts to meet your needs. It's personal when you need it to be, and digital when you want it to be. Choose from our range of CSX accounts, debit cards, and credit cards to customize your banking the way you like it. And best of all: You only pay for what you really need. If your needs change, it's easy to modify your account and card options.

Enjoy the following benefits with CSX:

CSX accounts

- CSX private account
- Unlimited number of CSX current accounts in 21 currencies
- Up to three free CSX savings accounts in CHF

CSX debit cards

- Use the Debit Mastercard to pay in online shops and abroad with no transaction fees
- Cash withdrawals at all Credit Suisse/UBS ATMs or all Swiss withdrawal locations

Three CSX credit card lines to choose from:

CSX Plus credit card

- CSX Plus Mastercard® with 0.2% cashback
- Insurance benefits for carefree shopping

CSX Pro credit cards

- CSX Pro American Express® Card with 1.5% cashback at many hotels and restaurants worldwide and 0.5% cashback on all other purchases
- An additional 3.5% cashback (up to CHF 100) in the first three months for new clients with the CSX Pro American Express® Card
- CSX Pro Mastercard® or CSX Pro Visa credit card with 0.2% cashback
- Extensive insurance benefits for carefree shopping and travel

CSX Platinum credit cards made from metal – your benefits with the American Express® Platinum Card

- Use your American Express® Platinum Card to collect valuable Membership Rewards® points that don't expire.
- As a new client, you are given 45,000 Membership Rewards® points as a welcome gift that you can redeem for attractive rewards or miles in six frequent-flyer programs.
- Travel worry-free thanks to extensive insurance benefits, a personal and digital Travel & Lifestyle service, and access to 1,400 airport lounges worldwide.
- Annual credits*: CHF 100 SWISS and CHF 200 "SIXT ride" credit, 10% discount¹ on your purchases at G ubelin up to CHF 15,000, up to CHF 160 dining credit annually².

Your benefits with the CSX Mastercard® Platinum or CSX Visa Platinum card

- 0.2% cashback




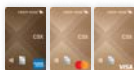

* Benefit limited to the principal cardholder for clients who chose the partner option.

¹ 5% on the purchase of diamond jewellery

² The principal cardholder of an American Express Platinum Card issued by Swisscard AECS GmbH will receive CHF 40 credited to their card account once per quarter if they or the additional cardholder has paid for consumption worth at least CHF 250 in a Swiss GaultMillau restaurant participating in the promotion (and accepting American Express) with their American Express Platinum Card in one single transaction. This amount is generally credited to the principal cardholder's card account by Swisscard within a week. This advantage applies from January 1, 2025 until December 31, 2025.

Configure your personal CSX banking offering.

Select the CSX accounts, debit card, and credit cards that make sense for you. You only pay for what you really need.

	Available products	Monthly price per product
Accounts	CSX Private account* CSX Current account CSX Savings account	Free of charge (no partner option available) CHF 3 per account Free of charge
Debit card		
White Debit Mastercard* 	Cash withdrawals at all ATMs subject to charge	Free of charge
Black Debit Mastercard 	Cash withdrawals at Credit Suisse/UBS ATMs included or Withdrawals at all Swiss ATMs included	CHF 3.95 per card CHF 7 per card CHF 5 per card with partner option
Credit cards¹		
CSX Plus 	1 CSX Plus Mastercard®	CHF 5 per card (no partner option available) CHF 40 per additional credit card (p.a.)
CSX Pro 	1 CSX Pro American Express® Card and 1 CSX Pro Mastercard® or 1 CSX Pro Visa	CHF 8 for one card duo CHF 9 for two card duos (with partner option) CHF 80 per additional credit card (p.a.)
CSX Platinum 	1 American Express® Platinum Card and 1 CSX Mastercard® Platinum or 1 CSX Visa Platinum	CHF 57 for one card duo CHF 60 for two card duos (with partner option) CHF 150 per additional credit card (p.a.)

The price is calculated on a modular basis.

For illustrative purposes only.

Conditions

Requirements	<ul style="list-style-type: none">▪ Resident in Switzerland▪ Credit cards: Optional, from age 18. The issuance of credit cards is dependent on the credit check by Swisscard AECS GmbH.¹
Calculation of monthly price	The monthly price is determined by the products and services that have been selected. The fee is charged on a quarterly basis.
Framework conditions	<ul style="list-style-type: none">▪ At least one CSX Private or Current account in CHF and one Debit Mastercard.▪ The CSX Private account and the White Debit Mastercard are available only in the context of account openings via the app. Changes of product for existing client relationships are not possible.▪ The White Debit Mastercard is available only in combination with a CSX Private account.▪ A maximum of one CSX Private account and one Debit Mastercard are allowed. Additional accounts must be opened as CSX Current accounts.▪ Counter transactions at Credit Suisse branch offices are not possible with the CSX Private account.▪ When changing from the Black Debit Mastercard to the White Debit Mastercard, a one-time fee of CHF 8 per card change will be charged.▪ With the CSX Current account, a maximum of three CSX Savings accounts are allowed per client.▪ The selected card offer can be adjusted by the client after 30 days.
Conditions for clients between the age of 12 and 26²	<ul style="list-style-type: none">▪ 1 CSX Current account and 1 Black Debit Mastercard free of charge▪ 1 CSX Plus Mastercard optionally available free of charge from the age of 18 (CSX Pro and Platinum credit cards subject to a charge).

* Only available when opening a relationship via the app.

1 Credit cards are issued by Swisscard AECS GmbH. An additional check is required before a credit card can be issued. The latest General Terms and Conditions for Credit Cards of Swisscard AECS GmbH for Private Customers apply.

2 No preferential terms with partner option.

CSX accounts in detail

	CSX Private account	CSX Current account	CSX Savings account
Currency	CHF	CHF and foreign currencies	CHF
Annual interest rate¹	0.000%	CHF: 0.000% EUR: 0.000% Other foreign currencies: 0.000%	CSX savings account Platinum: 0.150% CSX savings account: 0.050%
Interest limit¹	–	–	CSX savings account Platinum: CHF 250,000 CSX savings account: CHF 50,000, for higher amounts consult interest rate flyer
Withholding tax	35% of the credit interest subject to withholding tax. For accounts with year-end closure, up to CHF 200 of such credit interest is exempt from withholding tax.		
Availability²	CHF 500,000 p.a. Higher amounts subject to three months' notice.	Entire credit balance at any time	CHF 50,000 p.a. Higher amounts subject to three months' notice. Each year, 12 withdrawals are allowed from the savings account free of charge. Starting with the 13th withdrawal in a year, an administration fee of CHF 10 per withdrawal will be charged.
Withdrawal limit exceeded²	If the withdrawal limit is exceeded in breach of the notice period, 1.0% of the excess amount is automatically debited as a charge. No restrictions in the case of purchases of securities and precious metals through Credit Suisse or for interest payments and principal repayments at Credit Suisse.	–	If the withdrawal limit is exceeded in breach of the notice period, 1.0% of the excess amount is automatically debited as a charge. No restrictions in the case of purchases of securities and precious metals through Credit Suisse or for interest payments and principal repayments at Credit Suisse.
Account overdrafts¹	Only by agreement with the bank	Only by agreement with the bank	Not possible
Closing statements	Annually with statement of interest Quarterly if overdraft interest exceeds CHF 30	Annually with statement of interest Quarterly if overdraft interest exceeds CHF 30	Annually with statement of interest
Extracts of account	Monthly between 10th and 20th	Monthly between 10th and 20th	Annually as of December 31
Mailing of bank documents	E-documents: Included Paper documents: subject to a fee ³	E-documents: Included Paper documents: subject to a fee ³	E-documents: Included Paper documents: subject to a fee ³
Postage	Postal rate	Postal rate	Postal rate
Online and mobile banking	Included	Included	Included
Payment transaction fees	The current terms and conditions apply. ⁴	The current terms and conditions apply. ⁴	Savings account not suitable for payment transactions (charges apply). Where payment transactions are made via the savings account, the current terms and conditions apply. ⁴

¹ For details on interest rates and other limits, please visit credit-suisse.com/interestrates.

² The withdrawal limit and the notice period for Private accounts no longer apply as of January 1, 2022. We reserve the right to reintroduce them at any time.

³ For bank documents in paper form, an annual fee of CHF 24 per client relationship no. and recipient will be charged but calculated on a pro rata basis each month. In addition, credit and debit advices in paper form will each cost CHF 0.50 per advice (max. CHF 100 per year). Plus value added tax, currently 8.1% for clients domiciled in Switzerland or the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

⁴ The conditions pursuant to the current overview of conditions of Credit Suisse (Switzerland) Ltd. at credit-suisse.com/interestrates apply.

Debit Mastercard

- Purchases in Switzerland, abroad, or in online stores: free¹
- Replacement card: CHF 20 per card
- Card blocking: CHF 55 per card if done via the 24-hour helpline; free of charge if done online

	Black Debit Mastercard		White Debit Mastercard
	Cash withdrawals at Credit Suisse/ UBS ATMs included	Cash withdrawals at all ATMs in Switzerland included	Cash withdrawals at all ATMs subject to charge
Basic fee	CHF 3.95/month per card	CHF 7/month per card CHF 5/month (partner option)	Free of charge
Currency	CHF, EUR, USD, GBP		CHF
Cash withdrawals ²			
■ Credit Suisse/UBS ATMs	Included	Included	CHF 2 per withdrawal in CHF, EUR 3.50 per withdrawal in EUR
■ Non-CS/UBS withdrawal locations	CHF 2 per withdrawal in CHF, EUR 3.50 per withdrawal in EUR	Included	CHF 2 per withdrawal in CHF, EUR 3.50 per withdrawal in EUR
■ ATMs outside Switzerland ³	CHF 4.75 plus 0.25% of the amount per transaction	CHF 4.75 plus 0.25% of the amount per transaction	CHF 4.75 plus 0.25% of the amount per transaction

1 Foreign exchange rate if the transaction currency is not the same as the account currency.

2 If the transaction currency is not the same as the account currency, the banknote rate will apply to cash withdrawals at Credit Suisse ATMs as well as at those of other Swiss providers. For foreign withdrawals, the foreign exchange rate applies.

3 The possible withdrawal charge is set by the relevant provider. Credit Suisse has no influence over this.

Conditions for CSX Plus and CSX Pro credit cards¹

	CSX Plus Mastercard®	CSX Pro American Express® Card and CSX Pro Mastercard® or CSX Pro Visa
Monthly fee on principal cards	CHF 5 per card, free of charge for clients between the age of 12 and 26 (no partner option available)	CHF 8 for a card duo CHF 9 for two card duos (with partner option ²)
Annual fee for each additional card	CHF 40	CHF 80
Replacement card	CHF 25 per card	CHF 25 per card
Additional charges		
Cash withdrawals at ATMs ³ /Postomats in Switzerland	3.75%, min. CHF 5	3.75%, min. CHF 5
Cash withdrawals at ATMs abroad	3.75%, min. CHF 10	3.75%, min. CHF 10
Cash withdrawals at the counter – in Switzerland and abroad	3.75%, min. CHF 10	3.75%, min. CHF 10
Payment reminder fee	CHF 30	CHF 20
Annual interest rate from booking date ⁴	13%	13%
Foreign currency and foreign transaction fee	2.5%	2.5%
Paper billing fee	CHF 1.95	–
Copy of monthly bill (per order)	CHF 10	CHF 10
Duplicate monthly statement to own or third-party address (annual flat rate)	CHF 25	CHF 25
Delivery to foreign country by mail (per monthly statement)	CHF 1	CHF 1
Address inquiry	CHF 25	CHF 25
Card delivery by express or courier service	Actual costs, at least CHF 25	Actual costs, at least CHF 25
Services		
Bonus program	Cashback program	Cashback program
Conversion rate	<ul style="list-style-type: none"> 0.2% cashback⁵ per month on purchases⁶ using the CSX Plus Mastercard® 	<ul style="list-style-type: none"> 1.5% cashback⁵ on purchases⁶ at many hotels⁷ and restaurants⁷ and 0.5% cashback⁵ per month on purchases⁶ using the CSX Pro American Express® Card 0.2% cashback⁵ per month on purchases⁶ using the CSX Pro Mastercard®/Visa
Welcome offer (new clients)*	–	Additional 3.5% cashback ⁵ up to a max. of CHF 100 on purchases ⁶ made using the CSX Pro American Express® Card within the first three months
Swisscard app	Included	Included

- ¹ CSX credit cards are issued by Swisscard AECS GmbH. An additional check is required before a credit card can be issued. The latest General Terms and Conditions for Credit Cards of Swisscard AECS GmbH for Private Customers shall apply. These services are not provided by Credit Suisse (Switzerland) Ltd. In particular, Credit Suisse (Switzerland) Ltd. does not provide advice regarding insurance services included in the credit cards of Swisscard AECS GmbH.
- ² The partner option is based on a joint relationship. In this case, you share the accounts with your partner and you each receive the same number of credit cards.
- ³ Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).
- ⁴ Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill or can be requested from the issuer's customer service team at any time.
- ⁵ Cashback for the respective accounting period will be displayed on the monthly bill and credited to the card account of the principal cardholder; no cash payment will be made. You can find the exact terms and conditions on the cashback program at [swisscard.ch/bedingungen](https://www.swisscard.ch/bedingungen) or you can request them from Swisscard AECS GmbH.
- ⁶ Excluding fees, interest, chargebacks, amounts outstanding, cash withdrawals, balance transfers, as well as lottery, gambling, and casino transactions. Subject to additional restrictions.
- ⁷ Greater cashback (1.5% instead of 0.5%) only applies if the acceptance point concerned is registered as a hotel or restaurant with American Express and the card is used directly at the hotel/restaurant (bookings made via third-party platforms where the card is debited by the third party rather than by the hotel/restaurant are excluded).
- * Benefit limited to the principal cardholder for clients who chose the partner option.

Conditions for CSX Plus and CSX Pro credit cards¹

	CSX Plus Mastercard®	CSX Pro American Express® Card and CSX Pro Mastercard® or CSX Pro Visa
Insurance²		
Shopping insurance		
Purchase protection insurance	CHF 1,000/event	CHF 2,000/event
Return protection insurance	CHF 1,000/event	CHF 2,000/event
Online purchase protection	CHF 1,000/event	CHF 2,000/event
Travel insurance		
Travel cancellation and interruption insurance	–	CHF 4,000 (per person and trip)
Repatriation from abroad	–	Unlimited
Medical expenses insurance for travel abroad	–	CHF 100,000 (per person and trip)
Other conditions		
Monthly spending limit ³	CHF 5,000	CHF 30,000
Lost cards/replacement cards usually provided within	48 hours	48 hours
PIN code	Included	Included
Account management (currency)	CHF	CHF
Payment methods		
Direct debit	Included	Included
Payment slip	Included	Included
eBill	Included	Included
Installment facility		
Installment payment feature ⁴	2.5%, min. CHF 50	2.5%, min. CHF 50
Other benefits	Mastercard® Priceless® Cities ⁵	American Express Selects, Mastercard® Priceless® Cities ⁵

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2 You can find the exact conditions (including the sums insured and exclusions of liability) in the General Terms and Conditions of Insurance (including information for persons insured under the group insurance plan), which can be viewed at [swisscard.ch/conditions](https://www.swisscard.ch/conditions) or requested from Swisscard AECS GmbH.

3 Subject to a successful credit check by Swisscard AECS GmbH.

4 Credit approval is prohibited if it leads to overindebtedness.

5 Take advantage of exclusive shopping and value-added services, and enjoy extraordinary events in some of the world's most exciting cities. Find out more at [priceless.com](https://www.priceless.com).

Conditions on CSX Platinum credit cards¹

	American Express® Platinum Card ²	CSX Mastercard® Platinum or CSX Visa Platinum
Monthly fee on principal cards	CHF 57 for a card duo	
Monthly fee for principal cards with the partner option ³	CHF 60 for two card duos	
Annual fee for each additional card	CHF 150	CHF 150
Replacement card	Free of charge	Free of charge
Additional charges		
Cash withdrawals at ATMs ⁴ /Postomats in Switzerland	3.75%, min. CHF 5	3.75%, min. CHF 5
Cash withdrawals at ATMs abroad	3.75%, min. CHF 10	3.75%, min. CHF 10
Cash withdrawals at the counter – in Switzerland and abroad	3.75%, min. CHF 10	3.75%, min. CHF 10
Payment reminder fee	CHF 20	CHF 20
Annual interest rate from booking date ⁵	13%	13%
Foreign currency and foreign transaction fee	1.75%	2.5%
Copy of monthly bill (per order)	Free of charge	Free of charge
Duplicate monthly statement to own or third-party address (annual flat rate)	Free of charge	Free of charge
Delivery to foreign country by mail (per monthly statement)	Free of charge	Free of charge
Address inquiry	Free of charge	Free of charge
Card delivery by express or courier service	Costs exceeding CHF 100	Costs exceeding CHF 100

¹ CSX credit cards are issued by Swisscard AECS GmbH. An additional check is required before a credit card can be issued. The latest General Terms and Conditions for Credit Cards of Swisscard AECS GmbH for Private Customers shall apply. These services are not provided by Credit Suisse (Switzerland) Ltd. In particular, Credit Suisse (Switzerland) Ltd. does not provide advice regarding insurance services included in the credit cards of Swisscard AECS GmbH.

² www.americanexpress.ch/platinumcard

³ The partner option is based on a joint relationship. In this case, you share the accounts with your partner, and you each receive the same number of credit cards.

⁴ Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).

⁵ Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill or can be requested from the issuer's customer service team at any time.

	American Express® Platinum Card	CSX Mastercard® Platinum or CSX Visa Platinum
Services		
Bonus program	Membership Rewards®	Cashback program
Conversion rate	▪ CHF 1 ¹ = 1 point	▪ CHF 1 = 0.2 centimes / 0.2% cashback ²
Welcome points (new clients)*	45,000 Membership Rewards points	–
Swisscard app	Free of charge	Free of charge
Pay with Points ³	Pay for selected purchases with Membership Rewards points	–
Priority Pass™ ⁴	Free unlimited access	–
Lounge access	American Express® Lounges, Centurion® Lounges, Delta Sky Club Lounges, Plaza Premium Lounges	–
Travel & Lifestyle service ⁵	24 hours a day, 7 days a week	–
Airline benefits	Platinum International Airline Program	–
Hotel and restaurant benefits	Fine Hotels & Resorts, The Vacation Collection	–
Rental car benefits	HERTZ, SIXT*, AVIS	–
SWISS vouchers*	CHF 100/year	–
"SIXT ride" credit*	CHF 200/year	–
Shopping benefits	Annual credits in co-operation with renowned shopping partners.	–
Mastercard® Priceless® Cities ⁶	–	Included with CSX Mastercard® Platinum
American Express Selects	Included with American Express® Platinum Card	–
Insurance coverage⁷		
Travel insurance		
Transport accident insurance	CHF 1,000,000 (per person and trip)	
Medical expenses for travel abroad	CHF 3,000,000 (per person and trip)	
Repatriation from abroad	Unlimited	
Costs of search, rescue, and recovery operations	CHF 60,000 (per person and trip)	
Travel assistance	Various assistance services	
Benefits in event of kidnapping	CHF 10,000 (per person and trip)	
Travel cancellation and interruption insurance	CHF 30,000 (per person and trip)	
Travel inconvenience insurance		
- Delayed departure of 4 hours	CHF 400 with documentation (per person and trip) CHF 150 flat rate without documentation (per person and trip)	
- Baggage delays of at least 6 hours	CHF 2,000 with documentation (per person and trip) CHF 300 flat rate without documentation (per person and trip)	
Luggage insurance	CHF 6,000 (per person and trip)	
Home assistance while you are traveling	Various forms of assistance in event of damage to your place of residence	

- Excluding fees, interest, chargebacks, amounts outstanding, cash withdrawals, balance transfers, as well as lottery, gambling and casino transactions. Subject to additional restrictions.
 - Cashback for the corresponding accounting period will be displayed on the monthly bill and credited to the card account of the principal cardholder; no cash payment will be made. You can find the exact terms and conditions on the cashback program at [swisscard.ch/bedingungen](https://www.swisscard.ch/bedingungen), or you can request them from Swisscard AECS GmbH.
 - The terms of participation in Pay with Points shall apply (additional cardholders do not benefit from Pay with Points). Further information is available at [american-express.ch/pay-with-points](https://www.americanexpress.ch/pay-with-points).
 - Access to over 1,400 airport lounges. The services are provided by Priority Pass. Please also be sure to read the general terms and conditions that you receive with your Priority Pass.
 - Details on the Travel & Lifestyle service can be found at [americanexpress.ch/platinumcard](https://www.americanexpress.ch/platinumcard).
 - Take advantage of exclusive shopping and value-added services, and enjoy extraordinary events in some of the world's most exciting cities. Find out more at [priceless.com](https://www.priceless.com).
 - You can find the exact conditions (including the sums insured and exclusions of liability) in the General Terms and Conditions of Insurance (including information for persons insured under the group insurance plan), which can be viewed at [swisscard.ch](https://www.swisscard.ch) or requested from Swisscard AECS GmbH.
- * With the partner option, this offer is limited to the principal cardholder only.

American Express® Platinum Card**CSX Mastercard® Platinum
or CSX Visa Platinum**

Loss damage waiver for rental cars	CHF 120,000/event
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Vehicle assistance

- Roadside assistance, towing, recovery shipping of spare parts, and scrapping	Included
- Vehicle pick-up	CHF 100
- Hotel during repair for max. of 5 days	CHF 1,000
- Alternative travel credit	CHF 100

Travel information and advances

Included
CHF 15,000

Shopping insurance

Purchase protection insurance	CHF 3,000/event
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Return protection insurance	CHF 3,000/event
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Two-year warranty extension	CHF 3,000/calendar year
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Ticket insurance	CHF 1,000/event, max. of CHF 2,000/calendar year
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Other conditions

Monthly spending limit ¹	CHF 50,000 max.
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Lost cards/replacement cards usually provided within	48 hours
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PIN code	Included
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Account management (currency)	CHF
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Payment methods

Direct debit	Included
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Payment slip	Included
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eBill	Included
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Installment facility

Installment payment feature ²	2.5%, min. CHF 50
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1 Subject to successful credit check by Swisscard AECS GmbH.

2 Credit approval is prohibited if it leads to overindebtedness.

Source: Credit Suisse, unless otherwise specified, April 2023.

**Credit Suisse (Switzerland) Ltd.,
part of UBS Group**

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