

# The Savings account

Achieve your savings goals easily and conveniently.



## What you should know about Credit Suisse Savings accounts

With our Savings accounts, you can save the money you do not need right away and invest it securely. Our Savings accounts feature free account management and differ from Private accounts in particular with regard to interest limit and withdrawal conditions.

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### The Savings account

#### Your needs

- You are looking for a safe way to invest your savings
- You want easy access to the capital you have saved

#### Your benefits

- A way to save that is easy and convenient
- Free account management
- Free Cash Service card for a range of services at all Credit Suisse ATMs
- Online account inquiries and transfers via Online & Mobile Banking
- Regular automatic transfers can be made from your Private account with the Cash Manager

## Conditions

### Savings account

Currency	CHF
Suitability	An ideal account for flexible saving
Interest rate p.a.	0.050% up to CHF 50,000, after that 0.000%
Withholding tax	35% of the credit interest that is subject to withholding tax. For accounts with an annual closing statement, up to CHF 200 of such credit interest is exempt from withholding tax.
Availability	CHF 50,000 p.a., three months' notice for larger amounts <sup>1</sup>  Each year, 12 withdrawals are allowed free of charge from the Savings account. From the 13th withdrawal in a year, an administration fee of CHF 10 will be charged per withdrawal.
Account opening/closing	Free of charge
Account management fee per month	Free of charge
Account statements	Annually as of December 31
Closing statements	Annually with a statement of interest
Postage	E-documents: sent free of charge By post: postal rates
Sending bank documents <sup>2</sup>	E-documents: included Paper documents: subject to fee
Debit card	Not possible
Cash Service card <sup>3</sup>	Annual fee: free of charge Replacement card: CHF 20 per card
Online & Mobile Banking	Only possible for transfers between accounts within the same client relationship, free of charge
Payment transactions	Not suitable for payment transactions
Third-party charges	Passed on to the client
Overdraft	Not possible
Safekeeping accounts	Not possible

**Source:** Credit Suisse, otherwise specified.

The tax treatment depends on the individual circumstances of each client and may therefore vary. Credit Suisse does not provide tax advice and tax implications have not been taken into consideration when calculating the returns.

<sup>1</sup> If the withdrawal limit is exceeded without observing the notice period, there is an automatic charge of 1.0% of the amount exceeding the withdrawal limit.

No restrictions on the purchase of securities and precious metals (through Credit Suisse) or for interest payments and principal repayments at Credit Suisse.

<sup>2</sup> The bank charges an annual fee for bank documents in paper form in the amount of CHF 24 per client relationship number and recipient, which is 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.

<sup>3</sup> Blocking of Cash Service card: CHF 55 per card.

#### General information:

Additional fees may be charged for clients domiciled outside of Switzerland/Liechtenstein (see the Overview of conditions).

This does not include clients with a Credit Suisse Banking package.

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**Contact us**

Your advisor will be happy to arrange a personal consultation.

Call us at 0848 880 844\*

For more information, visit our website at:

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

\* Please note that telephone calls to these numbers may be recorded.

We assume that, by calling us, you accept this business practice.

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