

CSX Credit. A personal loan designed to meet your needs.



Flexible financing with CSX Credit¹

Are you hoping to realize your dream project at last? Perhaps you are planning to study, or looking to bridge a short-term financial bottleneck? With CSX Credit, you can apply for a personal loan – one that is individually tailored to your needs and fully digital – simply and in just a few steps.

CSX Credit at a glance

- Credit amount of CHF 5,000 to CHF 250,000
- Term of 6 to 84 months
- Annual interest rate of 6.9% to 9.9% (depending on creditworthiness)
- For homeowners: Annual interest rate of 4.9% to 7.9%²
- Loan amount paid out via account transfer after 14-day statutory waiting period

Your product advantages

- Simple online credit application
- Credit decision within 24 hours
- Flexible repayment:
 - Repayment possible free of charge within 10 days of receiving the money
 - Payment deferral possible free of charge twice during contract term
- Payment protection insurance^{3,4} against earnings incapacity and involuntary unemployment available for a fee
- Payment protection insurance^{3,4} in event of death included
- No opening fees or commissions

¹ CSX Credit is offered in cooperation with BANK-now Ltd.

² Prerequisite: You have been the sole owner or co-owner of a property in Switzerland for at least six months (entry in the land register).

³ Additional payment protection insurance possible. Payment protection insurance is a group insurance policy agreed by BANK-now Ltd., as policyholder, with Helvetia Swiss Insurance Company AG (Helvetia), as insurer. It is subject to the [General Insurance Provisions \(GIP\) of Helvetia](#).

⁴ Credit Suisse does not provide advice on non-banking products.

Prerequisites for a personal loan

- Regular income
- Minimum age of 20
- Permanently resident in Switzerland
- Swiss citizenship, permanent residence permit C, or holder of permit B, L, or G

Repayment

The loan is repaid in equal monthly amounts, thus making it easy to budget. Additional repayments can be made at any time.

Increases

Existing loans can be increased at any time if the prerequisites (positive credit check regarding affordability) are met.

Replacement of existing credit

The replacement and transfer of an existing loan is easy. To do so, enter the change request in the credit application.

Calculation example

Credit amount	CHF 10,000
Effective annual interest rate (depending on creditworthiness)	6.9%
Term	36 months
Monthly payment (excludes payment protection insurance)	CHF 307.35
Total interest costs excluding payment protection insurance	CHF 1,064.60
Total interest costs including payment protection insurance⁵	CHF 1,660.40

⁵ Additional payment protection insurance in the event of earnings incapacity and involuntary unemployment can be selected.

Sample calculation: A loan of CHF 10,000 with an effective annual interest rate between 6.9% and 10.9% (interest rate depends on creditworthiness of client) over a term of 36 months will incur overall interest costs of between CHF 1,064.60 and CHF 1,682.00. Credit approval is prohibited if it leads to excessive debt (Art. 3 of the Swiss Federal Act against Unfair Competition).

Your customized personal loan in just a few steps

1.

Online application

Apply for a personal loan online in just a few steps.

2.

Processing

Loan request will be processed within 24 hours.

3.

Payment

Transfer will be made after 14-day statutory waiting period.

Contact us

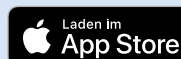
If you have any questions about CSX Credit, we would be pleased to discuss them with you personally:
Telephone: 0848 880 844*

* Calls may be recorded.

For more information about CSX Credit, visit:
credit-suisse.com/csxCredit

CSX Credit.

Apply for your personal loan in just a few steps via online banking or directly via the Credit Suisse – CSX app.



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