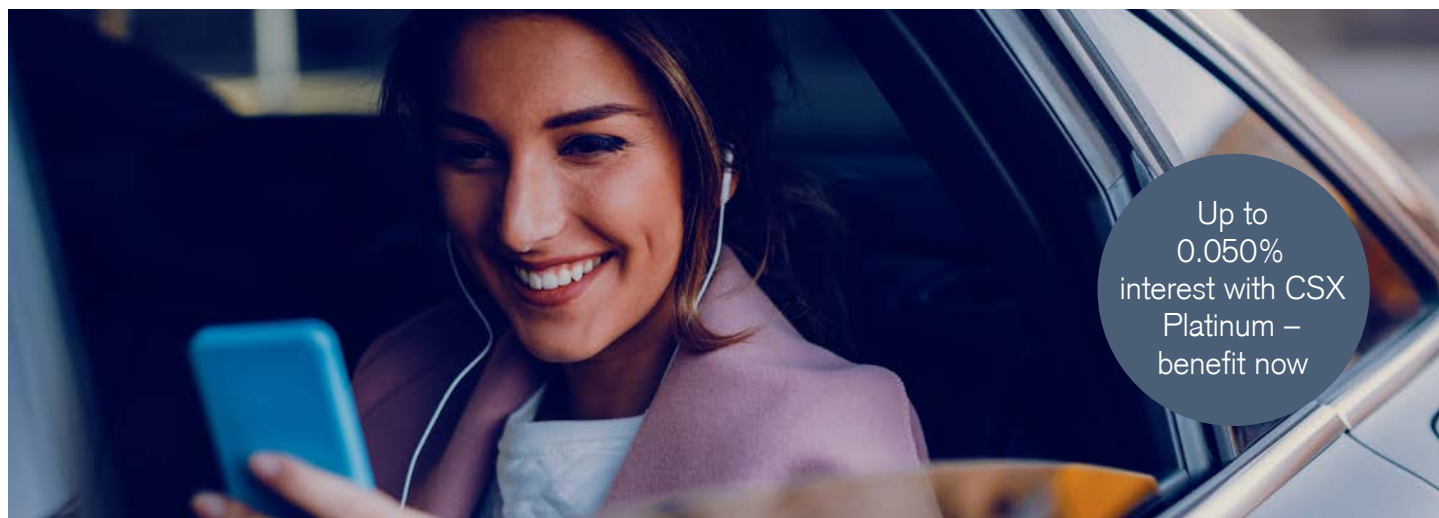


# CSX Platinum. Greater exclusivity and flexibility.



## CSX Platinum – the banking app tailored to your needs

CSX Platinum adapts to your needs and gives you access to a host of valuable benefits with your metal CSX Platinum credit cards. You can also choose your personal banking services from our selection of accounts and debit cards, and only pay for what you need. If your needs change, it's easy to modify your account and card options. CSX Platinum remains transparent, flexible, and convenient for you.

### Your product benefits

- Unlimited number of CSX Current accounts in 21 currencies
- Black Debit Mastercard for free cash withdrawals at Credit Suisse/UBS ATMs or at all ATMs in Switzerland
- American Express® Platinum Card made of metal with attractive Membership Rewards, plus Platinum Travel & Lifestyle Service
- CSX Mastercard® Platinum or CSX Visa Platinum made of metal with 0.2% cashback

More information is available at:  
[credit-suisse.com/csxplatinum](https://credit-suisse.com/csxplatinum)

## More benefits with the American Express® Platinum Card

- Enjoy the benefits of the Platinum Travel & Lifestyle Service, which is available around the clock and in a digital format
- Free access to more than 1,400 airport lounges, including Priority Pass™, Centurion®, Plaza Premium, and Delta Sky Club® lounges
- Annual credits\*: CHF 100 SWISS voucher, CHF 200 "SIXT ride" credit, 10% discount<sup>1</sup> on your purchases at Gubelin up to CHF 15,000, up to CHF 160 dining credit annually<sup>2</sup>.
- Comprehensive insurance benefits<sup>3</sup> for laid-back travel and carefree shopping
- Other benefits include attractive loyalty programs with numerous global hotel chains, rental car partners, Platinum events for special moments, and exclusive advance ticket sales for events and concerts
- Earn valuable Membership Rewards every time you use your American Express® Platinum Card. As a new client, you will receive 45,000 Membership Rewards welcome points\*, which you can exchange for attractive rewards or miles\*

\* With the partner option this offer is limited to the principal cardholder only.



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.

3 Credit Suisse (Switzerland) Ltd. does not provide advice with regard to insurance services included in the credit cards of Swisscard AECS GmbH.

## Configure your personal CSX banking offering

Select the CSX accounts, debit cards, and credit cards that meet your requirements. You only pay for what you really need.

	Available products	Monthly price per product
<b>Accounts</b>	CSX Current account CSX Savings account	CHF 3 per account free of charge
<b>Debit cards</b>		
Black Debit Mastercard 	Cash withdrawals at Credit Suisse/UBS ATMs included or cash withdrawals at all ATMs in Switzerland included	CHF 3.95 per card  CHF 7 per card CHF 5 per card with partner option
<b>Credit cards<sup>1</sup></b>		
CSX Platinum 	1 American Express® Platinum Card and 1 CSX Mastercard® Platinum or 1 CSX Visa Platinum	CHF 57 for a 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.

## Conditions

### Requirements

- Resident in Switzerland.
- Credit cards: optional, from age 18. The issuance of credit cards is subject to a credit check by Swisscard AECS GmbH.<sup>1</sup>

### Calculation of the monthly price

The monthly price is determined based on the products and services that have been selected. The fee is charged quarterly.

### Framework conditions

- At least one CSX Current account in CHF and one Debit Mastercard.
- The CSX Current account allows a maximum of three CSX Savings accounts per client.
- After 30 days, clients are allowed to modify the card offering they have chosen.

<sup>1</sup> Credit cards issued by Swisscard AECS GmbH: An additional check is required for the issuance of credit cards. The latest General Terms and Conditions for Credit Cards of Swisscard AECS GmbH for private clients apply.

## CSX accounts

	CSX Current account	CSX Savings account
<b>Currency</b>	CHF and foreign currencies	CHF
<b>Annual interest rate<sup>1</sup></b>	CHF: 0.000% EUR: 0.000% Other foreign currencies: 0.000%	CSX Platinum Savings account: 0,050%
<b>Interest limit<sup>1</sup></b>	–	CSX Platinum Savings account: CHF 250'000, for higher amounts consult interest rate flyer
<b>Withholding tax</b>	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.	
<b>Withdrawal limit<sup>2</sup></b>	Entire balance at any time	CHF 50,000/year A three-month notice period is required on larger sums. Twelve free withdrawals allowed per year from the Savings account. From the 13th withdrawal in a year, an administration fee of CHF 10 will be charged per withdrawal.
<b>Withdrawal limit exceeded<sup>2</sup></b>	–	If the withdrawal limit is exceeded without observing the notice period, 1.0% of the excess amount will be automatically debited as a charge. No restrictions on the purchase of securities and precious metals through Credit Suisse or for interest payments and principal repayments to Credit Suisse.
<b>Account overdraft<sup>1</sup></b>	Only by agreement with the bank	Not permitted
<b>Closing statement</b>	Annually with statement of interest if overdraft interest exceeds CHF 30 quarterly	Annually with statement of interest
<b>Creation of an itemized statement</b>	Between the 10th and 20th of each month	Annually on December 31
<b>Mailing of bank documents</b>	E-documents: included Paper documents: chargeable <sup>3</sup>	E-documents: included Paper documents: chargeable <sup>3</sup>
<b>Postage</b>	Postal rate	Postal rate
<b>Online and mobile banking</b>	Included	Included
<b>Payment transaction fees</b>	The terms and conditions set out in the terms and conditions brochure apply. <sup>4</sup>	Savings accounts are not suitable for payment transactions (charges apply). Where payment transactions are made via the Savings account, the terms and conditions set out in the terms and conditions brochure apply. <sup>4</sup>

1 For details of interest rates and other limits go to [credit-suisse.com/zinsen](https://www.credit-suisse.com/zinsen).

2 The withdrawal limit and notice period for Private accounts will no longer apply from January 1, 2022. We reserve the right to reintroduce these 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 pro rata 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. apply; available at [credit-suisse.com/zinsen](https://www.credit-suisse.com/zinsen).

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## Debit Mastercard

- Purchases in Switzerland/abroad/from online stores free of charge<sup>1</sup>
- Replacement card: CHF 20 per card
- Blocking: CHF 55 per card if done via the 24-hour helpline; free of charge if done online

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### Black Debit Mastercard

	Cash withdrawals at Credit Suisse/UBS ATMs included	Cash withdrawals at all ATMs in Switzerland included
<b>Basic fee</b>	CHF 3.95/month per card	CHF 7/month per card CHF 5/month (partner option)
<b>Currency</b>	CHF, EUR, USD, GBP	

### Cash withdrawals<sup>2</sup>

■ Credit Suisse/UBS ATMs	Included	Included
■ Non-CS/UBS withdrawal locations	CHF 2 per withdrawal in CHF, EUR 3.50 per withdrawal in EUR	Included
■ ATMs abroad <sup>3</sup>	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 and at those of other Swiss providers. For foreign withdrawals, the foreign exchange rate applies.

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

## Conditions for CSX Platinum credit cards<sup>1</sup>

	American Express® Platinum Card <sup>2</sup>	CSX Mastercard® Platinum or CSX Visa Platinum
Monthly fee on principal cards		CHF 57 for a card duo
Monthly fee on principal cards with partner option <sup>3</sup>		CHF 60 for two card duos
Annual fee for each additional card	CHF 150	CHF 150
Replacement card	Free of charge	Free of charge
<b>Additional charges</b>		
Cash withdrawals at Swiss ATMs <sup>4</sup> /Postomats	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 <b>from posting date</b> <sup>5</sup>	12%	12%
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 issued by Swisscard AECS GmbH: An additional check is required for the issuance of credit cards. The latest General Terms and Conditions for Credit Cards of Swisscard AECS GmbH for private clients apply. These services are not provided by Credit Suisse (Switzerland) Ltd. In particular, Credit Suisse (Switzerland) Ltd. does not provide advice with regard to insurance services included in the credit cards of Swisscard AECS GmbH.

2 [www.americanexpress.ch/platinumcard](http://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 client service team at any time.

**American Express® Platinum Card<sup>2</sup>**
**CSX Mastercard® Platinum  
or CSX Visa Platinum**
**Services**

Bonus program	Membership Rewards®	Cashback program
Conversion rate	~ CHF 1 <sup>1</sup> = 1 point	~ CHF 1 = 0.2 centimes / 0.2% cashback <sup>2</sup>
Welcome points (new clients)*	45,000 Membership Rewards points	–
Swisscard app	Free of charge	Free of charge
Pay with Points <sup>3</sup>	Pay for selected purchases with Membership Rewards points	–
Priority Pass™ <sup>4</sup>	Free unlimited access	–
Lounge access	American Express® lounges, Centurion® lounges, Delta Sky Club lounges, Plaza Premium lounges	–
Travel & Lifestyle Service <sup>5</sup>	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 <sup>6</sup>	-	Included with CSX Mastercard® Platinum
American Express Selects	Included with American Express® Platinum Card	–

**Insurance coverage<sup>7</sup>**
**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

- 1 Excluding fees, interest, chargebacks, amounts outstanding, cash withdrawals, topping up cashless payment methods, and sales from lotteries, gambling, and casinos. Subject to additional restrictions.
  - 2 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 for the cashback program at [swisscard.ch/bedingungen](http://swisscard.ch/bedingungen) or request them from Swisscard AECS GmbH.
  - 3 The terms of participation in Pay with Points apply (additional cardholders do not benefit from Pay with Points). More information is available at [americanexpress.ch/pay-with-points](http://americanexpress.ch/pay-with-points).
  - 4 Access to more than 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.
  - 5 Details of the Travel & Lifestyle Service can be found at [americanexpress.ch/platinumcard](http://americanexpress.ch/platinumcard).
  - 6 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](http://priceless.com).
  - 7 You can find the exact conditions (including the sums insured and exclusions of liability) in the Terms and Conditions of Insurance (including information for persons insured under the group insurance plan), which are available at [www.swisscard.ch](http://www.swisscard.ch) or can be requested from Swisscard AECS GmbH.
- \* With the partner option this service is limited to the principal cardholder only.

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**

Travel information and advances	Included CHF 15,000
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**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. CHF 2,000/calendar year
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**Other conditions**

Spending limit per month <sup>1</sup>	Max. CHF 50,000
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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 facility <sup>2</sup>	2.5%, min. CHF 50
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1 Subject to a successful credit check by Swisscard AECS GmbH.

2 Credit approval is prohibited if it leads to excess of liabilities over assets.

**CREDIT SUISSE (Switzerland) Ltd.,****part of UBS Group**

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