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# Basic Banking package. Accounts and card at a fixed price.\*

## **Straightforward, low-cost banking**

Our Basic Banking package offers you the most important banking services at a fixed price: a private account and a savings account, a debit card allowing you to make cash withdrawals free of charge at all ATMs in Switzerland, as well as online and mobile banking access. If you do not need to perform extensive payment transactions and have no need for credit cards or extra services, then the Basic Banking package is the right choice for you.

## **Your needs**

- You need a private account and a savings account.
- You want to make daily payments using a debit card instead of a credit card.

## **Your benefits**

- Straightforward banking – all from a single source.
- Lower fees for bundle with accounts and payment transactions.



## **Basic Banking package services**

- 1 private account in CHF
- 1 savings account in CHF
- 1 debit card<sup>1</sup>
- Free cash withdrawals at all ATMs in Switzerland
- Payment transaction fees up to CHF 25 per year from private account included
- Online and mobile banking access

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## **Contact us**

Your advisor will be happy to arrange a personal consultation.  
Call us at 0848 880 844\*.

Visit our website for additional information about our banking packages:

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

\* Please note that telephone calls to these numbers may be recorded. We assume that, by calling us, you accept this business practice.

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

\* It is no longer possible to open a new package.

<sup>1</sup> Currently the Debit Mastercard can be registered for Apple Pay and Samsung Pay.

## Terms and conditions

Package price per month <sup>1</sup>	CHF 10
Package price per month with partner option <sup>1,2</sup>	CHF 15
Requirements	Individuals must be 18 years of age and over and residing in Switzerland

## Basic Banking accounts

	Private account	Savings account
Currency	CHF	CHF
Interest rate p.a. <sup>3</sup>	0.000%	0.050%
Interest limit <sup>3</sup>	-	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.	
Availability <sup>4</sup>	CHF 500,000 per year 3 months' notice required on larger sums.	CHF 50,000 per year 3 months' notice required on larger sums. 12 free withdrawals per year from the savings account. An administration fee of CHF 10 per withdrawal will be charged starting with the 13th withdrawal in one year.
Withdrawal limit exceeded <sup>4</sup>	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 on the purchase of securities and precious metals, or for interest and principal repayments to Credit Suisse.	
Monthly account management fee	Included	Included
Account overdraft	Only by agreement with the bank	Not possible
End-of-year statement	Free of charge, annually with statement of interest (quarterly if overdraft interest exceeds CHF 30)	Free of charge, annually with statement of interest
Itemized statements	Free of charge, between the 10th and 20th of each month	Free of charge, annually as of December 31
Dispatch of bank documents	E-documents: included Paper documents: subject to charge <sup>5</sup>	E-documents: included Paper documents: subject to charge <sup>5</sup>
Postage costs	Included	Included
Debit card	Annual fee: included Replacement card: CHF 20 per card Blocking fee: CHF 55 per card Free of charge online	Not possible
Payment transaction fees	Included up to a maximum amount of CHF 25 per year <sup>6</sup>	Savings account not suitable for payment transactions. If payment transactions are made via the savings account, the current terms and conditions apply.
Online and mobile banking	Included	Included

1 The package price will be debited quarterly.

2 The partner option is based on a joint relationship, in which you and your partner use the accounts together, with each of you receiving a debit card.

3 For details on interest rates and other limits go to [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates).

4 As of January 1, 2022, the withdrawal limit and notice period for Private accounts will no longer apply. We reserve the right to reintroduce these at any time.

5 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 cost CHF 0.50 per individual 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.

6 This excludes third-party charges. Once the maximum has been exceeded, the conditions stated in the current Credit Suisse (Switzerland) Ltd. price lists apply.

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