

# Viva.\*

## The free banking package for young people and students.

### Finances under control

The free Viva Banking Package includes all the essential banking services, so you can keep your finances under control at all times, wherever you are.

### Your needs

- You require accounts and cards for all your financial needs

### Our service

- All banking package elements are free of charge
- Accounts with preferential interest rates
- Debit card with free cash withdrawals throughout Switzerland

### Viva banking services

- Private account and savings account with preferential interest rates
- Debit card with free cash withdrawals in CHF and EUR at all ATMs in Switzerland
- Easy and secure payments with Google Pay<sup>1</sup>, Apple Pay, and Samsung Pay
- Credit card (for ages 18 and above)<sup>2</sup> or prepaid card
- Online and mobile banking access
- Cardless cash – cash withdrawals using your smartphone



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### Contact us

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

\*\* Please note that consultations with an advisor may be recorded and saved without prior notice for quality assurance, compliance with legal or regulatory requirements, and verification purposes. By calling us, you accept this business practice.

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

1 American Express® credit cards excluded.

2 Credit Cards issued by Swisscard AECS GmbH.

3 Seats with additional benefits not included. Please note the rules regarding age restrictions.

## Terms and conditions

<b>Package price</b>	Free of charge
<b>Requirements</b>	<ul style="list-style-type: none"><li>▪ Viva Young – for young people aged 12 to 23</li><li>▪ Viva Student – for students aged 18 to 30 pursuing studies at a university or higher vocational school lasting at least two years</li><li>▪ Domicile in Switzerland</li></ul>

## Viva banking services

	<b>Viva Young and Viva Student private account</b>	<b>Viva savings account</b>
<b>Currency</b>	CHF	CHF
<b>Interest rate p.a.</b>	0.100% up to CHF 100,000, after that 0.000%	0.300%
<b>Interest limit</b>		CHF 50,000 – for higher amounts consult interest rate flyer <sup>1</sup>
<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>Availability<sup>2</sup></b>	CHF 500,000 p.a. For higher amounts: three months' notice period	CHF 50,000 p.a. For higher amounts: three months' notice period
<b>Withdrawal limit exceeded<sup>2</sup></b>	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 (through Credit Suisse) or for interest payments and principal repayments at Credit Suisse.	
<b>Account management per month</b>	Included	Included
<b>Account overdraft</b>	Only by agreement with the bank	Not possible
<b>Closing statement</b>	Free of charge, annually with statement of interest	Free of charge, annually with statement of interest
<b>Itemized statement creation</b>	Free of charge, monthly between 10th and 20th	Free of charge at the end of the year
<b>Dispatch of bank documents</b>	E-documents: included Paper documents: subject to charge <sup>5</sup>	E-documents: included Paper documents: subject to charge <sup>5</sup>
<b>Postage costs</b>	Included	Included
<b>Debit card</b>	Annual fee: included Replacement card: CHF 20; card blocking: free Free cash withdrawals at all ATMs in Switzerland	Not possible
<b>Credit card<sup>3, 4</sup> (for ages 18 and above)</b>	Mastercard Standard (annual fee: included) Replacement card: CHF 25; card blocking: free	Not possible
<b>Prepaid card<sup>4</sup> (Credit Suisse Prepaid Cards app included)</b>	Mastercard (annual fee: included) Card loading: 1% load fee each time you load your card Replacement card: CHF 20; card blocking: free	Not possible
<b>Payment transaction fees</b>	Included <sup>6</sup>	Savings account not suitable for payment transactions. Where payment transactions are made via the savings account, the current terms and conditions apply.
<b>Online and mobile banking</b>	Included	Included
<b>Cardless cash</b>	Included	Included
<b>Mobile payments</b>	Google Pay, Apple Pay, Samsung Pay, SwatchPAY!, and Credit Suisse TWINT included	Not possible

**Data source:** Credit Suisse (Switzerland) Ltd., unless otherwise specified.

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

2 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.

3 Credit cards issued by Swisscard AECS GmbH. An additional check is required before a credit card can be issued. The latest General Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH apply. You can find the exact terms and conditions at [swisscard.ch](https://swisscard.ch) or request them from Swisscard AECS GmbH.

4 The Viva Banking Package includes either a credit card (for ages 18 and above) or a prepaid card. If both cards are requested, a fee will be charged for one of the cards.

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. Credit Suisse assumes normal usage of up to a maximum of CHF 10,000 per year; usage in excess of that amount is subject to the conditions of the current price lists of Credit Suisse (Switzerland) Ltd.

**Credit Suisse (Switzerland) Ltd.,  
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