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CREDIT SUISSE
P.O. Box 100
8070 Zurich

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Range of Accounts for Private Clients
The Terms and Conditions



Payments

	Private account	Private account euro	Contact Private account	Academica Private account	Academica plus Private account	Current account ⁶
Currency	CHF	EUR	CHF	CHF	CHF	CHF and foreign currencies
Suitability	the basis for your personal financial management	for private individuals who make payments in euros	young people between ages 12 and 20	students from 18 to 30 on a course lasting two or more years	for graduates up to two years after graduation or up to age 30.	for private payments, for securities and precious metals transactions, with no withdrawal restrictions
For clients domiciled abroad*	yes	yes	no	no	no	yes
Interest rate	please refer to separate sheet or the internet	please refer to separate sheet or the internet	please refer to separate sheet or the internet	please refer to separate sheet or the internet	please refer to separate sheet or the internet	please refer to separate sheet or the internet
Withholding tax	35% of gross interest	35% of gross interest	35% of gross interest	35% of gross interest	35% of gross interest	35% of gross interest
Interest limit	CHF 500,000, details for higher balances on request	EUR 500,000, details for higher balances on request	CHF 500,000, details for higher balances on request	CHF 500,000, details for higher balances on request	CHF 500,000, details for higher balances on request	unlimited
Account opening/closing	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Account administration charge per month	<ul style="list-style-type: none"> CHF 6 for assets¹ of up to CHF 15,000 free of charge for assets¹ in excess of CHF 15,000 	<ul style="list-style-type: none"> CHF 6 for assets¹ of up to CHF 15,000 free of charge for assets¹ in excess of CHF 15,000 	free of charge	free of charge	flat rate of CHF 5 for the entire package ⁵	CHF 3
Transaction charges	<ul style="list-style-type: none"> CHF 0.50 per transaction² for assets¹ of up to CHF 15,000 free of charge for assets¹ in excess of CHF 15,000 	free of charge	free of charge	free of charge	free of charge	<ul style="list-style-type: none"> CHF 0.40 per transaction free of charge if bank correspondence retained
Postage	E-documents: free of charge Switzerland: charge for A or B post International: applicable international rate	E-documents: free of charge Switzerland: charge for A or B post International: applicable international rate	E-documents: free of charge Switzerland: charge for A or B post	E-documents: free of charge Switzerland: charge for A or B post	E-documents: free of charge Switzerland: charge for A or B post	E-documents: free of charge Switzerland: charge for A or B post International: applicable international rate
Third-party charges	passed on to the customer	passed on to the customer	passed on to the customer	passed on to the customer	passed on to the customer	passed on to the customer
Overdrafts	only by agreement with the bank, interest rates upon request	only by agreement with the bank, interest rates upon request	not possible	only by agreement with the bank, interest rates upon request	only by agreement with the bank, interest rates upon request	only by agreement with the bank, interest rates upon request
Statements of account (closing balance)	<ul style="list-style-type: none"> free of charge for assets¹ of up to CHF 15,000: quarterly with annual statement of interest for assets¹ of up to CHF 15,000: annually with statement of interest 	free of charge, annually with statement of interest	free of charge, annually with statement of interest	free of charge, annually with statement of interest	free of charge, annually with statement of interest	<ul style="list-style-type: none"> free of charge quarterly with annual statement of interest > CHF 30 semi-annually with annual statement of interest
Statements of account	Monthly availability via the e-documents function in Direct Net or delivered by post (between 10 th and 20 th), free of charge; other arrangements upon request (e.g. at month-end, CHF 2 fee per month)	Monthly availability via the e-documents function in Direct Net or delivered by post (between 10 th and 20 th), free of charge; other arrangements upon request (e.g. at month-end, CHF 2 fee per month)	Monthly availability via the e-documents function in Direct Net or delivered by post (between 10 th and 20 th), free of charge; other arrangements upon request (e.g. at month-end, CHF 2 fee per month)	Monthly availability via the e-documents function in Direct Net or delivered by post (between 10 th and 20 th), free of charge; other arrangements upon request (e.g. at month-end, CHF 2 fee per month)	Monthly availability via the e-documents function in Direct Net or delivered by post (between 10 th and 20 th), free of charge; other arrangements upon request (e.g. at month-end, CHF 2 fee per month)	Free of charge using e-documents in Direct Net, or by post at the client's request, CHF 1 per statement
Withdrawals	CHF 500,000 p.a. six months' notice for larger sums ³	EUR 500,000 p.a. six months' notice for larger sums ³	CHF 500,000 p.a. six months' notice for larger sums ³	CHF 500,000 p.a. six months' notice for larger sums ³	CHF 500,000 p.a. six months' notice for larger sums ³	entire balance at any time
Cash Service card	with PIN, free of charge	with PIN, free of charge; withdrawals from ATMs not possible	with PIN, free of charge	with PIN, free of charge	with PIN, free of charge	with PIN, free of charge, ATM withdrawals from foreign currency accounts not possible
Maestro card	<ul style="list-style-type: none"> annual fee CHF 40 per card replacement card CHF 20 per card⁴ 	<ul style="list-style-type: none"> annual fee CHF 40 per card replacement card CHF 20 per card⁴ 	free of charge ⁴ , must be at least 14 years of age	free of charge ⁴	<ul style="list-style-type: none"> annual fee included in package price replacement card incl. in package price⁴ 	<ul style="list-style-type: none"> annual fee CHF 40 per card replacement card CHF 20 per card⁴
Direct Line/Direct Net	free of charge	free of charge	free of charge, must be at least 14 years of age	free of charge	free of charge	free of charge
Linked safekeeping account	possible	possible	possible	possible	possible	possible

* Additional charges may apply for clients domiciled outside of Switzerland (see reverse page).

¹ Assets are all credit balances in accounts, securities in safekeeping accounts, or mortgages of at least CHF 200,000 that are held in the name of the same client at a branch of Credit Suisse.

² No booking charges are made for the following services: Maestro card payments and cash withdrawals,

cash deposits/withdrawals using Cash Service ATMs, multi-payment orders, debiting of correspondence checks, transfers using Direct Line, TELE DTA from Direct Net. All Direct Net payments from CHF private accounts are also exempt from booking fees.

³ If the withdrawal limit is exceeded, there is an automatic charge of 1.0% of the amount exceeding the withdrawal limit. There are no restrictions on the purchase of securities and precious metals or for interest payments and principal repayments at Credit Suisse.

Saving

Retirement provision

Savings account ⁷ /Savings account for young people ⁷	Flex investment account	Interest growth savings account	Gift savings account	Pension 3 rd pillar	Vested benefits 2 nd pillar
CHF	CHF/EUR	CHF	CHF	CHF	CHF
ideal for flexible saving Savings account: persons aged 20 and over Savings account for young people: young people under 20	for a medium-term savings horizon, the perfect combination of a competitive interest rate with the security of a savings account	people with a longer-term savings horizon benefit step by step from a preferential interest rate	for your godchild or grandchild	Pillar 3a retirement savings account – for persons aged 18 and over with earned income subject to AHV contributions	for persons with disposable pension fund assets
Savings account: yes Savings account for young people: no	yes	yes	yes	no	no
please refer to separate sheet or the internet	please refer to separate sheet or the internet	please refer to separate sheet or the internet	please refer to separate sheet or the internet	please refer to separate sheet or the internet	please refer to separate sheet or the internet
35% of gross interest, up to CHF 50 p.a. exempt from withholding tax	35% of gross interest	35% of gross interest, up to CHF 50 p.a. exempt from withholding tax	35% of gross interest, up to CHF 50 p.a. exempt from withholding tax	exempt from withholding tax	exempt from withholding tax
CHF 500,000, details for higher balances on request	unlimited, minimum deposit of CHF/EUR 5,000	CHF 500,000, details for higher balances on request minimum deposit of CHF 1,000	up to the young person's 18 th birthday and up to CHF 25,000; for higher balances, refer to Savings account	unlimited	unlimited
free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
free of charge not suitable for payment transactions (subject to charges)	free of charge not suitable for payment transactions (subject to charges)	free of charge not suitable for payment transactions (subject to charges)	free of charge not suitable for payment transactions (subject to charges)	free of charge	free of charge
E-documents and B post: free of charge	E-documents and B post: free of charge	E-documents and B post: free of charge	E-documents and B post: free of charge	E-documents and B post: free of charge	E-documents and B post: free of charge
passed on to the customer not possible	passed on to the customer not possible	passed on to the customer not possible	passed on to the customer not possible	passed on to the customer not possible	passed on to the customer not possible
Via e-documents or by post: free of charge, annually with statement of interest	Via e-documents or by post: free of charge, annually with statement of interest	Via e-documents or by post: free of charge, annually with statement of interest	Via e-documents or by post: free of charge, annually with statement of interest	Via e-documents or by post: free of charge, annually with statement of interest	Via e-documents or by post: free of charge, annually with statement of interest
Via e-documents or by post: free of charge, annually as of December 31	Via e-documents or by post: free of charge, annually as of December 31	Via e-documents or by post: free of charge, annually as of December 31	Via e-documents or by post: free of charge, annually as of December 31	Via e-documents or by post: free of charge, annually as of December 31 if account movements	Via e-documents or by post: free of charge, annually as of December 31 if account movements
CHF 50,000 p.a. six months' notice for larger sums ³ Savings account for young people: limited withdrawals are possible	withdrawals possible three bank working days before end of quarter (31.3./30.6./30.9./31.12.)	CHF 25,000 p.a., six months' notice for larger sums ³ . Each withdrawal results in a drop in the level of interest. At interest level 4, one withdrawal per year can be made without a reduction in the level of interest	CHF 50,000 p.a. six months' notice for larger sums ³	no notice period	no notice period
with PIN, free of charge	without PIN, free of charge; ATM withdrawals not possible	without PIN, free of charge; ATM withdrawals not possible	without PIN, free of charge; ATM withdrawals not possible	not possible	not possible
not possible	not possible	not possible	not possible	not possible	not possible
possible for transfers between accounts held at the same branch, free of charge	account information available free of charge	possible for transfers within the same client relationship, free of charge	possible for transfers within the same client relationship, free of charge	account information available free of charge	account information available free of charge
possible	not possible	not possible	possible	securities saving with Mixta-BVG Basic, Mixta-BVG Defensiv, Mixta-BVG and Mixta-BVG Maxi	securities saving with Mixta-BVG Basic, Mixta-BVG Defensiv, Mixta-BVG and Mixta-BVG Maxi

⁴ CHF 55 charge for blocking Maestro card.

⁵ Included in the package price: account fee, Maestro card fee, and credit card fee.

⁶ Current accounts in CHF may only be opened with investment assets of CHF 15,000 or more.

⁷ Savings books: new openings no longer possible. Deposits can no longer be made; withdrawals are only possible in connection with a

conversion to an account or a closure. Book administration fee CHF 3 per month.

- All prices are set at the time of publication. Prices are subject to change at any time.
- Other fees and terms can be found in our brochure "Range of Accounts and Payment Transactions."

Additional Fees for Clients with Domicile outside of Switzerland/Liechtenstein

Assets	Risk Country ¹	Non-Risk Country ¹
< CHF 50,000	CHF 240	CHF 72
CHF 50,001 – CHF 250,000	CHF 240	CHF –
> CHF 250,001	CHF –	CHF –

¹ Please contact your client advisor to obtain the current risk country classification

Cash Withdrawal/Deposit Fees for Cash Service

Foreign currency from/to a foreign currency account	2.5% up to equivalent of	CHF 1,000
	1.0% up to equivalent of	CHF 50,000
	Amounts from the equivalent of	CHF 50,000 on request
Foreign currency from/to a CHF account	Current banknote rate	
CHF from/to a foreign currency account	Current foreign exchange rate	

Other fees and terms for cash transactions can be found in our brochure "Range of Accounts and Payment Transactions."

Note

Contact to bank clients is sometimes lost and the assets held at the bank are declared dormant as a result. The fees and costs that would usually be charged by the bank also continue to apply in this case. Furthermore, the bank charges the client an appropriate amount for investigation costs incurred and for the special treatment and monitoring required by dormant assets.

Cash Manager for Private Clients.

Your Key to a Higher Return.

With Cashmanager from Credit Suisse, you determine the basic amount that should always be available on your private/checking account. Cashmanager regularly checks the account balance and transfers the amount in excess of the basic amount to your savings account. If the account balance is insufficient to pay your bills on the due date, Cashmanager automatically transfers the required amount from your savings account, and your cash flow problem is solved.

You can personalize Cashmanager to check the balance and carry out the relevant transactions on any business day and at any interval you want – weekly, biweekly or monthly. It has never been so easy to optimize your interest earnings.

Further information on Cashmanager can be found at:

www.credit-suisse.com/cashmanager

Investment Fund Savings Plan.

Investing Professionally – Even with Small Amounts.

Build up your assets systematically with an Investment fund savings plan from Credit Suisse. You start with an initial deposit of CHF 1,000 and then decide on the fund, the amount and the frequency of your further investments. We take care of the rest. Payments and withdrawals are possible at any time. You benefit simultaneously from the uncomplicated handling of an account and the potential for returns offered by an investment fund. The broad spread of risk and the long savings period give you security. Interested?

You can find more information at www.credit-suisse.com/anlagefonds.

Get more out of your money with an Investment fund savings plan from Credit Suisse.