

## **Cards and Accounts** Overview of Conditions



Updated 3/1/2015

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# General Notes

- Your client advisor will be pleased to inform you about the prices of special services.
- We reserve the right to make changes both to our prices and to the services we provide.
- Payments, commissions, discounts, etc. of third parties, as well as levies, taxes, etc. to third parties are already taken into account in these calculations.
- Where there is no further contact with bank clients, assets held at the bank are declared dormant. The fees and costs that would usually be charged by the bank continue to apply in this case. Furthermore, the bank charges the client an appropriate amount for investigation costs incurred for special treatment and monitoring of dormant assets.
- The Bank's "General Conditions" and the "Conditions for Payment Transactions" also apply.
- For further information, visit us at [www.credit-suisse.com/privateclients](http://www.credit-suisse.com/privateclients).

## General Conditions

<b>Account opening and closure</b>	Account opening and closure is free of charge.
<b>Interest rates</b>	The current interest rates for deposits and overdrafts can be found in the separate interest rate flyer.
<b>Postage</b>	Unless stated otherwise, postal charges for delivery of itemized statements and for debit and credit advice notes will also be billed in accordance with the current postal rates. Please note: There are no postal charges for e-documents.
<b>Third-party charges</b>	Third-party charges will also be billed for all accounts.
<b>Fees and charges</b>	Account fees for private accounts and current accounts are charged quarterly. For accounts subject to account fees, charges are debited quarterly, otherwise annually at year-end.
<b>Closing statement</b>	Closing statements are sent annually with the statement of interest, but quarterly if overdraft interest exceeds CHF 30.

## Statements in Connection with Estates

<b>Post-dated account statements/ itemized statements</b>	Free of charge
<b>Investigations and administrative activities according to time needed</b>	CHF 120 per hour <sup>1</sup>

## Fee for Clients Domiciled outside Switzerland/Liechtenstein

<b>Charged for each separate relationship where assets<sup>2</sup> do not exceed CHF 1 million or equivalent in another currency</b>	CHF 40 per month <sup>3</sup>
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<sup>1</sup> Plus value added tax, currently 8.0% for clients domiciled in Switzerland and the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

<sup>2</sup> Client assets include the sum of all credit balances in relevant current or private accounts, time deposits and client safekeeping accounts. Assets are valued based on month-end account and safekeeping account balances.

<sup>3</sup> The fee is charged quarterly. No fee is charged in the following cases:

- Relationships with retained correspondence
- Numbered accounts
- Relationships consisting exclusively of mortgage-secured credits and with assets of a maximum of CHF 10,000
- Relationships consisting exclusively of interest growth savings accounts
- Relationships consisting exclusively of rental deposit savings accounts

The bank may allow other exceptions.

## Package Services: Bonviva

	Bonviva Silver	Bonviva Gold	Bonviva Platinum	
<b>Package price per month</b> <sup>1</sup>	In the 1st year: CHF 7.50 Thereafter: CHF 15	In the 1st year: CHF 20 Thereafter: CHF 40	In the 1st year: CHF 40 Thereafter: CHF 80	
<b>Package price per month with partner option</b> <sup>1,2</sup>	In the 1st year: CHF 10 Thereafter: CHF 20	In the 1st year: CHF 25 Thereafter: CHF 50	In the 1st year: CHF 45 Thereafter: CHF 90	
<b>Eligibility</b>	Age 18 and over, resident in Switzerland.			
<b>Package content</b>	<b>Private account</b>	2 accounts included	3 accounts included	4 accounts included
	<b>Savings account</b> <sup>3</sup>	1 account included	1 account included	1 account included
	<b>Current account</b>		3 accounts included	5 accounts included
	<b>Maestro card</b> <sup>4</sup> (annual fee)	1 card included, free cash withdrawals at all ATMs in Switzerland	2 cards included, free cash withdrawals at all ATMs in Switzerland	2 cards included, free cash withdrawals at all ATMs in Switzerland
	<b>Credit cards</b> <sup>5</sup>	2 cards included CHF 60 for each additional card	2 cards included CHF 120 for each additional card	2 cards included CHF 120 for each additional card
<b>Online and Mobile Banking</b>	Included	Included	Included	
<b>Postage</b>	Included	Included	Included	
<b>Payment transaction charges</b> <sup>6</sup>	Included	Included	Included	

## Bonviva Banking Package Accounts in Detail

	Private account Bonviva Silver	Private account Bonviva Gold	Private account Bonviva Platinum	Savings account Bonviva	Current account Bonviva
<b>Currency</b>	CHF	CHF	CHF	CHF	CHF, USD, EUR, GBP, JPY
<b>Interest rate</b>	Higher interest rate	Higher interest rate	Higher interest rate	Higher interest rate	CHF: Standard interest rate; Other currencies: no interest paid
<b>Availability</b>	CHF 500,000 p.a. For higher amounts: 6 months' notice period			CHF 50,000 p.a. (for higher amounts: 6-month notice period).  Each year, twelve withdrawals are allowed free of charge. From the 13th withdrawal in a year, an administration fee of CHF 10 will be charged per withdrawal.	Entire credit balance at any time
<b>Withdrawal limit exceeded</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>Itemized statement creation</b>	Free of charge: monthly between 10th and 20th			Free of charge, at the end of the year	Only on request
<b>Dispatch of itemized statement and closing statement</b>	Free of charge				
<b>Withholding tax</b>	35% of the credit interest that is subject to withholding tax. For accounts with year-end closure, up to CHF 200 of such credit interest is exempt from withholding tax.				
<b>Interest limits</b>	CHF 100,000, higher limit on request			CHF 500,000, higher limit on request	CHF 2,000,000, higher limit on request
<b>Account overdraft</b>	Only by agreement with the bank			Not possible	Only by agreement with the bank

These accounts form part of the banking packages, and cannot be opened as individual products. If you do not wish to take advantage of the unique and varied Bonviva offering, the Basic Banking package offers payment and savings products and services for CHF 10 per month or CHF 15 per month with the partner option.

- The price reduction in the first year applies to new openings and upgrades. The price reduction does not apply to additional cards. **Special offer for Viva clients:** Viva clients who choose a Bonviva package within six months of closing their Viva package receive their Bonviva package free for the first year.
- The partner option is based on a joint relationship. You and your partner use the accounts on a shared basis and you each receive a set of bank cards (Maestro cards and credit cards); this ensures both account holders benefit from the Bonviva package.
- Savings accounts are not suitable for payment transactions (charges apply). Where payment transactions are made via the savings account, the current terms and conditions apply.
- Please see page 10 for Maestro card conditions in detail.
- An additional check is required before a credit card can be issued. The latest General Conditions for Charge Cards and Credit Cards of Credit Suisse AG apply. The date on which the fee for the additional card is debited may differ from the date when the package fee is debited.
- Excludes third-party charges. Credit Suisse assumes normal usage of up to a maximum of CHF 10,000 per year and reserves the right to calculate any charges in excess of that amount in accordance with the current price lists.

Further conditions: Savings account, page 6; payment transaction charges, pages 7–8; Maestro card, page 10.

## Package Services: Viva

		Viva Young	Viva Student
<b>Package price per month</b>		Free of charge in the first year and for all clients under the age of 16, afterwards CHF 2. Free of charge provided one parent is a Bonviva Silver, Gold or Platinum client.	Free for the first year, then CHF 4. Free of charge provided one parent is a Bonviva Silver, Gold or Platinum client.
<b>Eligibility</b>		From age 12 up to age 23 Resident in Switzerland	From age 18 up to age 30 Resident in Switzerland; at least two-year program at a university/university of applied sciences (list of schools at <a href="http://www.credit-suisse.com/viva">www.credit-suisse.com/viva</a> )
<b>Package content</b>	<b>Private account</b>	1 account included	1 account included
	<b>Savings account</b>	1 account included	1 account included
	<b>Maestro card<sup>1</sup> (annual fee)</b>	1 card included, free cash withdrawals at all ATMs in Switzerland	1 card included, free cash withdrawals at all ATMs in Switzerland
	<b>Prepaid card (annual fee)</b>	Annual fee for one card: included 1% load fee every time the card is loaded	Annual fee for one card: included <sup>3</sup> 1% load fee every time the card is loaded
	<b>Credit card<sup>2</sup> (annual fee)</b>		1 card included <sup>3</sup>
	<b>Online and Mobile Banking</b>	Included at age 14 and above	Included

## The Viva Banking Package Accounts in Detail

	Private account Viva Young	Private account Viva Student	Savings account Viva Young	Savings account Viva Student
<b>Currency</b>	CHF	CHF	CHF	CHF
<b>Interest rate</b>	Preferential interest rate	Preferential interest rate	Preferential interest rate	Preferential interest rate
<b>Availability</b>	CHF 500,000 p.a. For higher amounts: 6 months' notice period		CHF 50,000 p.a. For higher amounts: 6 months' notice period	
<b>Withdrawal limit exceeded</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>Itemized statement creation</b>	Free of charge: monthly between 10th and 20th; for other variants (e.g. end of month) CHF 2		Free of charge, at the end of the year	
<b>Dispatch of itemized statement and closing statement</b>	Free of charge		Free of charge	
<b>Withholding tax</b>	35% of the credit interest that is subject to withholding tax. For accounts with year-end closure, up to CHF 200 of such credit interest is exempt from withholding tax.			
<b>Interest limit</b>	CHF 500,000, higher limit on request		CHF 50,000, higher limit on request	

**Special offer for Viva clients:** Viva clients who choose a Bonviva package within six months of closing their Viva package receive their Bonviva package free for the first year.

<sup>1</sup> Please see page 10 for Maestro card conditions in detail.

<sup>2</sup> An additional credit check is required before a credit card can be issued. The latest General Conditions for Charge Cards and Credit Cards of Credit Suisse AG apply.

<sup>3</sup> The Viva Student package includes either a credit card or a prepaid card. If both cards are requested, there will be a charge for one of them.

## Private Accounts

Private accounts	Private account	Current account
Currency	CHF	All currencies
Age limit	Age 23 and over	None
Account management per month	CHF 5	
Availability	CHF 500,000 p.a. For higher amounts: 6 months' notice period	Entire credit balance at any time
Withdrawal limit exceeded	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.	–
Itemized statement creation	Free of charge: monthly between 10th and 20th; for other variants (e.g. end of month) CHF 2	Free of charge: twice a year, CHF 1 per itemized statement for other variations
Dispatch of itemized statement and closing statement	E-documents free of charge; postal dispatch: postal rate	
Maestro card	possible	
Withholding tax	35% of the credit interest that is subject to withholding tax. For accounts with year-end closure, up to CHF 200 of such credit interest is exempt from withholding tax.	
Interest limits	CHF 2 000,000, higher limit on request	
Account overdraft	Only by agreement with the bank	

## Savings Accounts

Savings accounts	Savings account	Interest growth savings account	Savings account for young people	Gift savings account
Currency	CHF	CHF	CHF	CHF
Age limit	Age 23 and over	None	Up to the age of 23 (account opened by parents). Between the ages of 12 and 23 (account opened by young person)	Until the young person reaches the age of 18, parents, godparents, relatives or acquaintances may open an account.
Account management per month	Free of charge			
Availability	CHF 50,000 p.a. For higher amounts: 6 months' notice period.  Each year, twelve withdrawals are allowed free of charge. From the 13th withdrawal in a year, an administration fee of CHF 10 will be charged per withdrawal.	CHF 25,000 p.a. For higher amounts: 6 months' notice period.  Each withdrawal results in an interest level downgrade. Once you reach interest level four, you can make one withdrawal per year without your interest level being lowered. From the 13th withdrawal in a year, an administration fee of CHF 10 will be charged per withdrawal.	CHF 50,000 p.a. For higher amounts: 6 months' notice period	
Withdrawal limit exceeded	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.			
Itemized statement creation	Free of charge at the end of the year			
Dispatch of itemized statement and closing statement	Free of charge			
Cash Service card	Free of charge			
Withholding tax	35% of the credit interest that is subject to withholding tax. For accounts with year-end closure, up to CHF 200 of such credit interest is exempt from withholding tax.			
Interest limit	CHF 500,000, higher limit on request	CHF 500,000, higher limit on request	CHF 50,000, higher limit on request	Until the young person reaches the age of 18 and up to an amount of CHF 50,000; as per Savings account for higher limit
Account overdraft	Not possible			

Note regarding Savings books: These are no longer offered. It is no longer possible to make deposits into existing Savings books and withdrawals may be made only if the Savings book is changed to an account or is closed completely. Book administration fee CHF 3 per month.

# Payment Transactions

The prices listed below are charged per payment/payment slip.

Outgoing Payments			
	CHF/EUR payments within Switzerland	EUR payments in EU/EEA to SEPA standard <sup>1</sup>	Other international/foreign currency payments <sup>9</sup>
<b>Online banking (access free of charge)</b>			
Execute one-off payment	Free of charge	Free of charge	CHF 5
Payment lists	Free of charge	Free of charge	CHF 5
TELE DTA	Free of charge	Free of charge	CHF 5
Setting up/changing standing order	Free of charge	Free of charge	Free of charge
Execute payment from standing order	Free of charge	Free of charge	CHF 5
Pay e-bill	Free of charge	Not possible	Not possible
Express execution <sup>2</sup> /priority execution	CHF 3 <sup>3</sup>	Not possible	CHF 5
<b>Direct debit</b>			
Setting up direct debit	Free of charge	Not possible	Not possible
Direct debit payment	Free of charge	Not possible	Not possible
Setting up SEPA direct debit	Free of charge	Free of charge	Not possible
SEPA direct debit payment	Free of charge	Free of charge	Not possible
<b>Submission as per multi-payment order (form available free of charge)</b>			
Payment using preprinted payment slip	CHF 0.50 <sup>4</sup>	CHF 5	CHF 10
Payment with a non-preprinted payment slip	CHF 5	Not possible	CHF 15
<b>Submission as per coded form (form available free of charge)</b>			
Payment from one-off order	CHF 5	CHF 5	CHF 10
Setting up and changing standing order <sup>5</sup>	CHF 5	CHF 5	CHF 5
Deleting standing order	Free of charge	Free of charge	Free of charge
Payment from standing order	Free of charge	Free of charge	CHF 5
Extraordinary/urgent <sup>6</sup> payment from standing order	CHF 20	CHF 20	CHF 25
<b>Submission of payment order by letter, telephone, or fax</b>			
Per payment	CHF 20	CHF 20	CHF 25
<b>Other charges</b>			
Account transfer: payment within the same account relationship	Free of charge	Free of charge	Free of charge
Payment order for "exotic" (non-tradable) curr.	Not possible	Not possible	Flat rate CHF 80
Surcharge on payment from Savings account <sup>7</sup>	CHF 5	CHF 5	CHF 5
Surcharge for non-SEPA-standard payment (EUR payments in EU/EEA without IBAN or BIC or with payment routing specifications or instructions to the bank) <sup>8</sup>	Not possible	Not possible	CHF 8

1 Payments based on the SEPA standard comprise the IBAN of the beneficiary and the BIC of the beneficiary's bank, and are issued using the "shared charges" (SHA) option. In addition, these payment orders must not include any payment-routing specifications or instructions to the beneficiary's bank. Please note that payments of large amounts are not processed and billed via SEPA, but automatically using a real-time clearing channel (SWIFT/TARGET2). More information on SEPA can be found on the internet at [www.credit-suisse.com/sepa](http://www.credit-suisse.com/sepa).

2 Online payment 07:00 –14:00; file transfer 07:00 –12:00.

3 Express payments within Credit Suisse AG are free of charge.

4 Free of charge for the Bonviva and Viva private accounts.

5 Set-up fee and changes. 3rd pillar standing order within Credit Suisse AG is free of charge. Cut-off date two days prior to execution – otherwise further supplements are possible.

6 The order must be received by the bank at the latest two days prior to the value date.

7 Applies only to gift savings accounts and savings accounts for young people. No surcharges apply to payments and account transfers to a Credit Suisse Pension account – 3rd pillar, as well as repayments.

8 This surcharge will apply in addition to the charge for other foreign/foreign currency payments.

9 Prices for payments with the charge option "No charges to the beneficiary" (OUR) or "Shared charges" (SHA). For potential further surcharges see the charge codes for international and foreign currency payments.

<b>Outgoing Payments</b>	
<b>Charging options for international and foreign currency payments</b>	
Shared charges (SHA)	The client pays Credit Suisse charges; the beneficiary pays the third-party bank charges.
All costs debited to the beneficiary (BEN)	All charges (Credit Suisse and third-party banks) are debited to the beneficiary. Credit Suisse charges the following fees (or the equivalent in the relevant currency, in the case of foreign currency payments) for BEN payment transactions: <ul style="list-style-type: none"> <li>■ CHF 5 for transfers of CHF 0 to CHF 999.99</li> <li>■ CHF 20 for transfers of CHF 1,000 to CHF 9,999.99</li> <li>■ CHF 40 for transfers of CHF 10,000 or more</li> </ul> Third-party bank charges may also apply.
All costs debited to the client (OUR)	In addition to the Credit Suisse prices, a flat-rate charge for third-party expenses is made: <ul style="list-style-type: none"> <li>■ Payments in EUR to the EU/EEA CHF 18</li> <li>■ All other payments CHF 24</li> </ul> The flat-rate charge covers all third-party costs; no additional charges are made.
<b>Payment channels/payment requirements</b>	Credit Suisse selects the most suitable payment channel for the processing of payment transactions. Wherever possible, clients' payment requirements are also observed. Any additional costs that arise are charged to the client separately.

<b>Incoming Payments</b>	
<b>Credits (not including BESR) to an account at Credit Suisse from accounts of domestic and foreign origin</b>	
Up to 5,000 transactions per year	Free of charge
Over 5,000 transactions per year	As per agreement

<b>Incoming BESR payments (orange payment slip)</b>	
Per incoming payment	Price on request (minimum of CHF 0.10)

<b>Forms</b>	
<b>Multi-payment order</b>	Free of charge
<b>Coded payment order</b>	Free of charge
<b>BESR Bank (orange payment slip)</b>	CHF 0.10 per payment slip <sup>1</sup>
<b>BESR Easy</b>	CHF 0.05 per payment slip <sup>1</sup>
<b>Red payment slip</b>	CHF 0.20 per payment slip <sup>1</sup>

<b>Third-Party Charges</b>	
<b>Third-party charges</b>	All third-party charges (e.g. post office BESR correction fees, "No charges to the beneficiary" (OUR) charge option, and post office cash deposit charges) are generally passed on.

<sup>1</sup> Plus value added tax, currently 8.0% for clients domiciled in Switzerland and the Principality of Liechtenstein. Clients domiciled abroad are not liable to pay VAT.



# Services and Investigations

<b>Written confirmations</b>	
Written confirmations of payments made (letter, fax, SWIFT copy)	CHF 50
<b>Investigations/clarifications (hourly) based on time spent</b>	
<ul style="list-style-type: none"> <li>■ Client recalls more than 5 payments</li> <li>■ Client requests more than 24 copies of a record</li> </ul>	CHF 120 per hour CHF 120 per hour
<b>Creating and checking BESR slips (orange payment slips), other charge options</b>	
<ul style="list-style-type: none"> <li>■ Personalized BESR slips (e.g. numbering, depositor, etc.) generated if slips printed by Credit Suisse</li> <li>■ BESR slips printed by clients undergo testing</li> <li>■ Intraday provision of incoming payment data files (hourly from 6 a.m. to 4 p.m.)</li> <li>■ Provision of cancellation files</li> <li>■ Provision of BESR credit data in the form of a paper list</li> </ul>	First 30 minutes without surcharge on slip costs, after that an additional CHF 120 per hour <sup>1</sup>  First 30 minutes free of charge, thereafter CHF 120 per hour <sup>1</sup> CHF 100 per quarter and participant number  CHF 250 per request CHF 2 per paper list

## Check

<b>Forms</b>		
<b>Remittance of checks</b>	Free of charge	
<b>Correspondence checks in Swiss francs</b>	CHF 1 per check	
<b>Check issuance/stopped checks</b>		
<b>Bank check (issued by Credit Suisse)</b>	<b>Category</b>	<b>Price per check</b>
	■ Issue	CHF 40 <sup>2</sup>
	■ Return	CHF 30
<b>Correspondence checks (issued by the clients themselves)</b>	■ Stop order	CHF 50
	■ Issue fee, payable on debiting	CHF 10
	■ Stop order	CHF 30
<b>Cashing of checks</b>		
<b>Checks drawn on banks of Credit Suisse</b>	Internal bank checks (CHF and foreign currency), free of charge	
	Correspondence checks (CHF and foreign currency), CHF 10 per check	
<b>All checks drawn on other Swiss banks</b>	Acceptance only in exceptional cases (CHF and foreign currency), CHF 15 per check	
<b>Travelers checks<sup>3</sup></b>	Travelers Checks from Swiss Bankers and American Express (CHF and foreign currency), free of charge	
	Other travelers checks (CHF and foreign currency), CHF 2 per check	
<b>Foreign currency checks<sup>3</sup></b> valid for EUR, USD, GBP, CAD, JPY, DKK, NOK, SEK; all other currencies on request	For foreign currency checks payable in the same currency, a discount applies alongside the above charges <ul style="list-style-type: none"> <li>■ 2.5% up to equivalent of CHF 1,000</li> <li>■ 1.0% up to equivalent of CHF 50,000</li> <li>■ Amounts from equivalent of CHF 50,000 on request</li> </ul>	

Additional information on checks can be found on the "Checks" fact sheet at [www.credit-suisse.com](http://www.credit-suisse.com)

1 Plus value added tax, currently 8.0% for clients domiciled in Switzerland and the Principality of Liechtenstein. Clients domiciled abroad are not liable to pay VAT.  
 2 Plus any dispatch, express, and insurance costs.  
 3 Conversions are made at the banknote purchase rate.

# Card Terms and Conditions

Maestro Card	
Annual fee	CHF 50 per card <sup>1</sup>
Replacement card	CHF 20 per card
Card blocking	CHF 55 per card

Cash Withdrawals					
Location	Withdrawal currency	Account currency	Fees per withdrawal at		Exchange rate
			Credit Suisse ATMs	Non-CS withdrawal locations <sup>2</sup>	
Switzerland	CHF	CHF	Free of charge	CHF 2.00 <sup>1</sup>	–
		EUR	Free of charge	CHF 2.00 <sup>3</sup>	Banknote rate
		Other	Free of charge	CHF 2.00 <sup>3</sup>	Banknote rate
	EUR	CHF	Free of charge	EUR 3.50 <sup>1</sup>	Banknote rate
		EUR	EUR 3.50 <sup>3</sup>	EUR 3.50 <sup>3</sup>	–
		Other	Free of charge	EUR 3.50 <sup>3</sup>	Banknote rate
Abroad	CHF 4.75 per withdrawal plus 0.25% of the amount <sup>2</sup>				Forex rate <sup>4</sup>

Purchases		
Location	Fee per payment	Exchange rate
Switzerland	Free of charge	Forex rate <sup>4</sup>
Abroad	CHF 1.50 per transaction	Forex rate <sup>4</sup>

Cash Deposits at Credit Suisse ATMs <sup>5</sup>					
Location	Deposit	Currency	Account currency <sup>6</sup>	Fees	Exchange rate
Switzerland	Notes	CHF	CHF	Free of charge	–
		EUR	CHF	Free of charge	Banknote rate
	Coins	CHF	CHF	Free of charge	–
Abroad	No cash deposits possible abroad				

- <sup>1</sup> Free of charge for Basic Banking, Bonviva Silver, Gold and Platinum Banking Packages, Credit Suisse Banking and Credit Suisse Banking Extra Packages, Viva Young, Viva Student and Academica plus private accounts, and Business Easy.
- <sup>2</sup> The possible withdrawal charges are set by the relevant provider. Credit Suisse has no influence over this.
- <sup>3</sup> Free of charge for foreign currency accounts as part of the Bonviva Gold and Bonviva Platinum Banking Packages and the Credit Suisse Banking and Credit Suisse Banking Extra Packages.
- <sup>4</sup> If the transaction currency is not the same as the account currency.
- <sup>5</sup> Cash deposits can only be made at designated Credit Suisse ATMs. A maximum of CHF 50,000 can be deposited per account and per day.
- <sup>6</sup> Cash deposits can only be made to CHF accounts.

# Counter Terms and Conditions

## Cash Withdrawals and Deposits at the Counter

<b>Foreign currency from/to foreign currency account in the same currency</b> valid for EUR, USD, GBP, CAD, JPY, DKK, NOK, SEK; all other currencies on request	2.5% up to equivalent of CHF 1,000 1.0% up to equivalent of CHF 50,000 Amounts from equivalent of CHF 50,000 on request
<b>Foreign currency from/to CHF account</b>	Current banknote rate
<b>CHF from/to foreign currency account</b>	Current foreign exchange rate

## Payment in Coins

### For clients of Credit Suisse AG (exchange into notes/account credit)

<b>At Cash Service counters</b>	Up to CHF 100, free of charge Over CHF 100, 2%, rounded up to whole Swiss francs
<b>At self-service counting machines</b> (if service available)	Up to CHF 300, free of charge Over CHF 300, 1%, rounded up to whole Swiss francs

### Non-clients

<b>At Cash Service counters</b>	5% of the amount counted, rounded up to whole Swiss francs
<b>At self-service counting machines</b> (if service available)	3% of the amount counted, rounded up to whole Swiss francs

### Note

- Deposits into a Savings account for young people are free of charge.
- We accept correctly rolled coins from our clients free of charge.
- Paper for rolls of coins can be obtained at any post office.



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