

# Bonviva Silver. Day-to-day banking.

## Everything you need for a transparent fee

Bonviva Silver puts you in complete control of your spending. Cash withdrawals using your debit card at any ATM in Switzerland and payment transaction fees are included. You also benefit from attractive, value-added services for better living.

## Your needs

- You need a variety of accounts and cards to do your daily banking efficiently.
- You want complete transparency regarding costs and do not want to pay extra for every service.

## How you benefit

- Straightforward banking – all from a single source
- Fixed package price
- Preferential interest rate on Bonviva savings account
- Bonviva credit cards for more flexibility and attractive rewards
- Easy and secure payments with Google Pay (for Mastercard and Visa), Apple Pay, and Samsung Pay

## Bonviva Silver banking services

- 2 private accounts in CHF
- 1 savings account in CHF (with preferential interest rate)
- 1 debit card: free cash withdrawals at all ATMs in Switzerland
- Bonviva American Express® Card
- Bonviva Visa Classic or Bonviva World Mastercard Standard
- Payment transaction fee on private account included
- Online and mobile banking access



## Bonviva Silver value-added services

- Lost-key service: one key ring included
- Transport accident insurance
- American Express Selects<sup>SM</sup>: exclusive offers and benefits for American Express cardholders around the world
- Mastercard® Priceless® Cities: exclusive offers for shopping and value-added services for World Mastercard cardholders
- Bonviva Rewards Shop: Bonviva points earned with your Bonviva credit cards can be redeemed for attractive rewards, shopping vouchers, or SWISS Miles & More bonus miles

## Conditions

Package price per month <sup>1</sup>	CHF 15
Package price per month with partner option <sup>1, 2</sup>	CHF 20
Eligibility	Age 18 and over and resident of Switzerland. The issuance of credit cards and thus the ability to open a Bonviva Banking Package is subject to a credit check by Swisscard AECS GmbH. <sup>3</sup>

## Bonviva Silver accounts

	Private account	Savings account
Currency	CHF	CHF
Interest rate p.a. <sup>4</sup>	0.01%	0.10%
Interest limit <sup>4</sup>	CHF 50,000 for higher amounts consult interest rate flyer	CHF 250,000 for higher amounts consult interest rate flyer
Withholding tax	35% of the credit interest subject to withholding tax. For accounts with an annual end-of-year statement, up to CHF 200 of such credit interest is exempt from withholding tax.	
Availability	CHF 500,000 per year Three months' notice required on larger sums.	CHF 50,000 per year Three months' notice required on larger sums. Twelve free withdrawals allowed 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	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 at Credit Suisse.	
Account management per month	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 statement	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 <sup>6</sup>	Savings account not suitable for payment transactions (charges apply). If payments are made via the savings account, the general terms and conditions apply.
Online and mobile banking	Included	Included
Cardless Cash	Included	Included

1 The package price is debited quarterly.

2 The partner option is based on a joint relationship. You and your partner use the accounts together, with each of you receiving one set of bank cards (debit cards and credit cards).

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.

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

5 For bank documents in paper form, a monthly fee of CHF 2 per client relationship no. and recipient will be charged. In addition, credit and debit advices in paper form will cost CHF 0.50 per individual advice (max. CHF 100 per year).

6 This excludes third-party charges. Credit Suisse assumes usage of up to a maximum of CHF 10,000 per year. For usage in excess of that amount, the conditions stipulated in the latest pricing schedule of Credit Suisse (Switzerland) Ltd. shall apply at [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates).

## Bonviva Silver credit cards<sup>1</sup>

		Bonviva American Express® Card	Bonviva Visa Classic/ Bonviva World Mastercard Standard
<b>Annual fee</b>	Principal card	Included	Included
	For each additional card <sup>2</sup>	CHF 60	CHF 60
<b>Liability</b>	If card is lost or stolen	None <sup>3</sup>	None <sup>3</sup>
<b>Replacement card</b>	For instance, in the event of loss, theft, or willful damage	CHF 25	CHF 25
<b>Cash withdrawals with PIN code</b>	ATMs in Switzerland	3.75%, min. CHF 5	3.75%, min. CHF 5
	ATMs/counters abroad	3.75%, min. CHF 10	3.75%, min. CHF 10
<b>Spending limit</b>	Per month for both Bonviva credit cards	Up to CHF 25,000 <sup>4</sup>	Up to CHF 25,000 <sup>4</sup>
<b>Payment methods</b>	Direct debit (DD)	Yes, in CHF	Yes, in CHF
	Payment slip	Yes, in CHF	Yes, in CHF
<b>Installment facility<sup>5</sup></b>	Minimum amount payable shown on the monthly bill	5% of the total amount, min. CHF 50	5% of the total amount, min. CHF 50
<b>Annual interest<sup>6</sup></b>		12%	12%
<b>Payment reminders</b>		CHF 20	CHF 20
<b>For transactions in foreign currency or a foreign country</b>		2.5%	2.5%

## Bonviva Silver value-added services<sup>7</sup>

The following insurance benefits depend on the use of the credit cards and provide coverage only when the amount is paid by credit card. These benefits apply to additional cardholders as well.

		Bonviva American Express® Card	Bonviva Visa Classic/ Bonviva World Mastercard Standard
<b>Lost-key service</b>		1 key ring included (there is a charge of CHF 30 for each additional key ring)	
<b>American Express Selects<sup>SM</sup><sup>8</sup></b>	Special offers at select hotels, restaurants, and shops worldwide	Exclusively for American Express cardholders	–
<b>Mastercard® Priceless® Cities<sup>8</sup></b>	Exclusive offers for shopping and value-added services	–	Exclusively for World Mastercard cardholders
<b>Transport accident insurance<sup>9</sup></b>	Disability/death in a public mode of transport	CHF 500,000	CHF 500,000
<b>Search, rescue, and recovery costs<sup>9</sup></b>		CHF 60,000	CHF 60,000

## Bonviva rewards shop

<b>Welcome points<sup>10</sup></b>	5,000		
<b>Bonviva points on card spending<sup>11</sup></b>		1 CHF = 1 point (convertible into 0.5 SWISS Miles & More bonus miles)	1 CHF = 0.2 points (convertible into 0.1 SWISS Miles & More bonus miles)

- 1 Subject to compliance with issuing criteria. You can find the detailed terms and conditions (issuing criteria, card conditions, General Terms and Conditions, and General Terms and Conditions of Insurance) at [swisscard.ch](http://swisscard.ch).
- 2 The date on which the annual fee for credit cards is debited may differ from that of the package fee.
- 3 Provided you have met your obligation to cooperate and exercise due care in accordance with the Terms and Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH available at [swisscard.ch](http://swisscard.ch).
- 4 Subject to successful credit check by Swisscard AECS GmbH, the issuer.
- 5 Installment facility requires an accepted and valid credit agreement. Credit approval is prohibited if it leads to overindebtedness for the cardholder.
- 6 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 customer service team at any time.
- 7 The advice for non-banking products is not comprehensive.
- 8 Additional services offered with Bonviva credit cards (also for additional cardholders).
- 9 The exact terms (including sums insured and exclusions of liability) are shown in the complete Terms and Conditions of Insurance, which can be viewed at [swisscard.ch](http://swisscard.ch) or requested from Swisscard AECS GmbH.
- 10 To receive the welcome points, cardholders must use their credit card at least five times in the first three months. Welcome points apply only to new packages.
- 11 Not including fees, interest, chargebacks, amounts outstanding, cash withdrawals, purchase of credit, or proceeds from lotteries, gambling, and casinos; other restrictions remain reserved.

---

**Contact us**

Your advisor will be happy to arrange a personal consultation.

Call us at 0848 880 844\*;

Mon.–Fri., 8:00 a.m. to 8:00 p.m.

For further information, visit our website at:

**credit-suisse.com/bonviva**

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



**CREDIT SUISSE (Switzerland) Ltd.**

P.O. Box 100

CH-8070 Zurich

**credit-suisse.com**

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, neither in part nor in full, without the written permission of CS. Your Personal Data will be processed in accordance with the Credit Suisse privacy statement accessible at your domicile through the official Credit Suisse website <https://www.credit-suisse.com>. In order to provide you with marketing materials concerning our products and services, Credit Suisse Group AG and its subsidiaries may process your basic Personal Data (i.e. contact details such as name, e-mail address) until you notify us that you no longer wish to receive them. You can opt-out from receiving these materials at any time by informing your Relationship Manager. Copyright © 2020 Credit Suisse Group AG and/or its affiliates. All rights reserved.