

Corporates

## **Current Account**

Overview of Prices and Conditions  
for Companies  
January 1, 2013

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# Business Easy Package

Convenient and tailored to your needs as a small business, our comprehensive banking package offers a wide variety of benefits and additional services at attractive conditions. The banking package also contains important products for your everyday banking transactions.

<b>Business Easy Corporate account</b>	
<b>Currency</b>	CHF
<b>Credit interest</b>	0.050%
	Should an overdraft beyond the scope of the Business Easy Overdraft limit or the Business Easy Loan be a possibility in exceptional cases, the same conditions will apply as described in the Overview of Prices and Conditions (page 3) under Current Account / Account Overdraft.
<b>Withholding tax</b>	35% of gross interest
<b>Interest limit</b>	No interest limit
<b>Availability</b>	Entire balance available at any time
<b>Standard level price</b>	CHF 11 per month/CHF 132 per year
<b>Postage</b>	E-documents are free Switzerland: A-post rates apply
<b>Statements</b>	<ul style="list-style-type: none"> <li>■ Quarterly (including account statement and closing statement)</li> <li>■ Monthly statement free of charge</li> </ul>
<b>Account extracts</b>	Free of charge
<b>Payment transactions</b>	Exemption of CHF 25 per quarter included in the package price, then depending on tariff
<b>Maestro cards</b>	Free of charge (included in standard level price)
<b>Credit Suisse Gold Business American Express Card®</b>	Every Business Easy Package includes one card <sup>1</sup> . Every additional card: CHF 125 annually.
<b>Credit cards (optional)</b>	All credit cards free of charge in the first year <sup>1</sup> . Afterwards: <ul style="list-style-type: none"> <li>■ MasterCard Business Standard (CHF): CHF 50 per year</li> <li>■ MasterCard Business Gold (CHF): CHF 150 per year</li> </ul>
<b>Restriction</b>	1 Business Easy package per client

<sup>1</sup> Subject to a favorable credit check result (by the credit card issuer). The latest Terms and Conditions for Charge Cards and Credit Cards from Credit Suisse AG apply.

# Current Account

<b>Current Account – the Basis for Your Banking Business in Swiss Francs and Foreign Currency</b>	
<b>Withdrawals</b>	Total balance available at any time
<b>Interest on credit balance</b>	CHF/EUR 0,050% Foreign currency No interest
<b>An account overdraft</b>	A current account with no credit limit is essentially to be managed on a credit-only basis. Overdrafts are therefore only permissible if agreed in advance with your client advisor. Currently, the rate of debit interest is 8.9% p.a. plus credit and overdraft fees. The bank also has the right to charge a fee of CHF 75 for granted overdrafts, as well as a fee of CHF 30 per reminder concerning account overdrafts.
<b>Withholding tax</b>	35% of gross interest
<b>Services</b>	Direct Net: Free of charge Direct Line business: Free of charge Maestro card: CHF 40 p.a.
<b>Fees and charges</b>	
Account administration	CHF 20 per quarter
Monthly statement <sup>4</sup>	Included
Quarterly statement <sup>1</sup>	Included
Postage	A-post rates apply (if desired, B-post)
<b>E-documents via Direct Net</b>	Free of charge
<b>Cash withdrawals and deposits</b>	
– Foreign currency from/to foreign currency in the same currency	2.5% to countervalue CHF 1,000 1.0% to countervalue CHF 50,000 Amounts from countervalue CHF 50,000 on request
– Payments at Cash ATM Plus <sup>2</sup>	Free excl. booking fees
– Payments at day / night safe	CHF 10 per transaction <sup>3</sup>
<b>Re-Ordering Statements</b>	
<b>Post-dated account / itemized statement in connection with estates</b>	
– per account	CHF 20 <sup>3</sup>
<b>All other investigations and administrative activities according to time needed</b>	
– first 30 minutes	Free of charge
– subsequently	CHF 120 per hour <sup>3</sup>

<sup>1</sup> Including account statement and closing statement.

<sup>2</sup> CHF and EUR deposits; EUR deposits at the banknote purchase rate.

<sup>3</sup> Plus VAT of currently 8.0% for clients with domicile in Switzerland and in the Principality of Liechtenstein. Clients with residence abroad are not subject to VAT.

<sup>4</sup> The monthly statements can also be obtained free of charge using the e-documents function in Direct Net.

## Take Advantage of Further Services and Information

### Supporting Your Daily Business

The Credit Suisse Business Center is there to support you in your daily banking transactions.

Our specialists at the Business Center are available for you from Monday to Friday, between 08:00 and 18:00

- Toll-free number **0800 88 88 71\***
- From abroad **++41 31 358 64 90**

\* Your telephone conversations with the Business Center and the Electronic Banking Desk are recorded for quality assurance purposes.

### CREDIT SUISSE AG

Marketing Corporate Clients  
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[www.credit-suisse.com/corporateclients](http://www.credit-suisse.com/corporateclients)

Corporates

## **Payment Transactions**

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# Payment Transactions

The choice of account and payment type, as well as the amount of assets held, will influence the level of any account fees and prices that apply. For further information, please refer to the relevant product descriptions. The following prices are charged in addition to the account fees, and are levied on a **per payment / payment slip** basis.

Outgoing Payments			
	CHF / EUR payments in Switzerland	EUR payments in EU/EEA as per SEPA standard <sup>3</sup>	Other international and foreign currency payments <sup>4</sup>
<b>Direct Net</b> Credit Suisse electronic banking via the internet for: one-off payments, standing orders, payment lists, TELE DTA (Filetransfer)	Free of charge	Free of charge	CHF 5
<b>Direct Link</b> Payment orders by file transfer in DTA format from your standard finance software	Free of charge	Free of charge	CHF 5
<b>Direct Exchange</b> Payments via file transfer in DTA format from your ERP system (e.g. SAP)	Free of charge	Free of charge	CHF 5
<b>Multibank Services</b> Request for transfer (SWIFT MT101) / Single Customer Credit Transfer (MT103)	Free of charge	–	CHF 5
<b>Express execution<sup>1</sup> / priority execution</b>	CHF 3 <sup>2</sup>	–	CHF 5
<b>LSV+</b> Direct debit payments	Free of charge	–	–
<b>SEPA Direct Debit</b> SEPA direct debit payment	Free of charge	Free of charge	Not possible
<b>Multi-payment order</b> Standardized order enclosing payment slips and IPI (International Payment Instruction) Payment with a non-pre-printed payment slip	CHF 0.50 CHF 5	CHF 5 –	CHF 10 CHF 15
<b>Setting up standing orders</b> Setting up and changes in Direct Net Setting up and changes with coded form	Free of charge CHF 5	Free of charge CHF 5	Free of charge CHF 5
<b>Payment order form / Standing order form</b> – one-off payment (coded form A4) – standing orders	CHF 5 Free of charge	CHF 5 Free of charge	CHF 10 CHF 5
<b>Payment order by letter, telephone or fax</b>	CHF 20	CHF 20	CHF 25
<b>Payment order for “exotic” (non tradable) currencies</b>	–	–	CHF 80 flat rate
<b>Account transfer</b> (within same account relationship)	Free of charge	–	Free of charge
<b>Surcharge for payments from range of savings accounts</b>	CHF 5	CHF 5	CHF 5
<b>Surcharge for non-SEPA-standard payments</b> Surcharge for missing IBAN or BIC or if payment routing or bank instructions are issued	–	–	CHF 8
Incoming Payments			
<b>Credits (not including BESR) to an account at Credit Suisse</b> from accounts of domestic and foreign origin – up to 5,000 transactions per year – from 5,000 transactions per year	Free of charge Price by agreement		
<b>Incoming BESR payments</b> (orange payment slip) – via file transfer	Minimum of CHF 0.10 per incoming payment		
<b>Collections via direct debit (LSV+)</b> – via file transfer	Free of charge		
<b>Collections via SEPA direct debit</b>	Free of charge		
<b>Surcharge for notification by telephone or fax</b> – single commissions – permanent order (min. CHF 250 per quarter)	CHF 15 According to time spent		

<sup>1</sup> Direct Net: online payments 07:00–14:00, file transfer 07:00–12:00.

Direct Link / Direct Exchange: individual payments 07:00–14:00, collective payments 07:00–12:00.

<sup>2</sup> Express payments within Credit Suisse are free of charge.

<sup>3</sup> Payments based on the SEPA standard contain 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. More information on SEPA can be found on the internet at [www.credit-suisse.com/sepa](http://www.credit-suisse.com/sepa).

<sup>4</sup> Prices for payments with charging option “No charges to the beneficiary” (OUR) or “Shared charges” (SHA). For details of other possible surcharges, see page 3 “Additional Charges”.

<b>Multibank Solutions</b>	
<b>Multibank Services</b>	Execution of Credit Suisse payment transactions and receipt of Credit Suisse account information by a third-party bank or a service provider
<b>SWIFT MA-CUG and SCORE</b>	Direct data exchange with Credit Suisse via standardized notifications in the SWIFT network, with SWIFT MACUG (Member Administrated Closed User Group), or SCORE (Standardized Corporate Environment)

Your relationship manager and our Electronic Banking specialists will be happy to provide details of prices for multibank solutions (separate price sheet).

<b>Investigation Charges</b>	
<b>Client requires written confirmation</b> – Written confirmation of payments made (letter, fax, SWIFT copy)	CHF 50
<b>Extensive investigations/clarifications (hourly basis)</b> – Client recalls more than 5 payments – Client requests more than 24 copies of advices	CHF 120 per hour CHF 120 per hour
<b>Other investigations/clarifications/corrections</b> Other investigations/clarifications/corrections	Free of charge

<b>Additional Charges</b>	
<b>Third-party charges</b>	All third-party charges (e.g. post office cash payments and third-party bank charges) are generally passed on to the client
<b>Payment channels/payment requirements</b>	Credit Suisse selects the most suitable payment channel for the processing of payment transactions. Where possible, clients' payment requirements are observed. Any additional costs that arise are charged to the client separately.
<b>Charge options for international and foreign currency payments</b> – Shared charges (SHA)  – All costs debited to the beneficiary (BEN)  – All costs debited to the client (OUR)	The client pays the charges of Credit Suisse; the charges of the foreign bank are paid by the beneficiary.  All charges (Credit Suisse and third-party banks) are debited to the beneficiary. Credit Suisse applies amount-related tariffs for BEN payments.  In addition to the Credit Suisse prices, a flat-rate charge for third-party expenses is made: – Payments in EUR to the EU/EEA CHF 18 – All other payments CHF 24 The one-time charge covers all third-party costs; no additional charges are made.
<b>Charging Options for Incoming Payments from BESR</b> – Intraday provision of incoming payment data files (hourly from 06.00 a.m. to 04.00 p.m.)  – Data delivery via an additional electronic channel  – Provision of cancellation files  – Provision of BESR credit data in the form of a paper list  – Creating personalized BESR slips (e.g. numbering, payer, etc.) for slips printed by Credit Suisse  – Testing BESR slips for slips printed by clients	CHF 100 per quarter and participant number (with effect from 1.4.2013)  CHF 100 one-off on setting up (with effect from 1.4.2013)  CHF 250 per request (with effect from 1.4.2013)  CHF 2 per paper list (with effect from 1.4.2013)  First 30 minutes without surcharge on slip costs, after that an additional CHF 120 per hour <sup>1</sup>  First 30 mins. free of charge thereafter CHF 120 per hour <sup>1</sup>

<sup>1</sup> Plus VAT (current rate of 8.0% for clients domiciled in Switzerland and the Principality of Liechtenstein). Clients domiciled abroad are not liable to pay VAT.

<b>Forms</b>	
<b>Multi-payment order</b>	Free of charge
<b>Payment order / standing order</b>	Free of charge
<b>BESR Bank</b> (orange payment slip)	CHF 0.10 per payment slip <sup>1</sup> (with effect from 1.4.2013)
<b>BESR Easy</b> (billing form with orange payment slip)	CHF 0.05 per payment slip <sup>1</sup> (with effect from 1.4.2013)
<b>Red payment slip</b>	CHF 0.20 per payment slip <sup>1</sup>
<b>IPI</b> (International Payment Instruction)	Free of charge

<b>Issuing Checks</b>	
<b>Bank checks</b> (issued by Credit Suisse) – issue – return – blocking	CHF 40 <sup>2</sup> per check CHF 30 per check CHF 50 per check
<b>Correspondence checks</b> – issuing fee, payable on debiting of the cashed check – blocking of personal checks	CHF 10 CHF 30

<b>Check Remittance</b>	
<b>Immediate crediting under usual reserve</b> <sup>3</sup> – bankers draft (drawn on banks of Credit Suisse Group) – checks payable within Switzerland and abroad – additional third-party charges for CHF checks payable in Germany, Belgium and United Kingdom – Travelers Cheques – Swiss Bankers and American Express – other travelers checks	Free of charge CHF 10 per check <sup>4</sup> CHF 12 per check Free of charge CHF 2 per check
<b>Crediting after final payment</b> <sup>3</sup> – bankers draft (drawn on banks of Credit Suisse Group) – checks payable within Switzerland and abroad	Free of charge CHF 30 per check
<b>Returned items</b> – due to insufficient funds – due to formal errors	CHF 40 per check CHF 20 per check

<b>Check Forms</b>	
<b>Correspondence check</b>	CHF 1
<b>Remittance</b>	Free of charge

<b>General Note</b>	
<ul style="list-style-type: none"> <li>■ We reserve the right to make changes both to our prices and to the services we provide.</li> <li>■ Payments, commissions, discounts, etc. are already taken into account in these calculations.</li> <li>■ Contact with 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 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.</li> <li>■ The bank's General Conditions and Conditions for Payment Transactions also apply.</li> </ul>	

<sup>1</sup> Plus VAT (current rate of 8.0% for clients domiciled in Switzerland and the Principality of Liechtenstein). Clients domiciled abroad are not liable to pay VAT.

<sup>2</sup> Plus any applicable postage, express and insurance charges.

<sup>3</sup> The final decision on the type of processing is made by the bank.

<sup>4</sup> Checks payable abroad that are issued neither in the corresponding national currency nor in CHF may be subject to third-party charges, which will be passed on.



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### Electronic Banking

Direct Net allows you to carry out your payment transactions conveniently, and at any time of day, from your PC. You can call up the latest details of your account balance or view your investment portfolio quickly, securely, and at any time. Further information at

[www.credit-suisse.com/corporateclients](http://www.credit-suisse.com/corporateclients).

Our Electronic Banking specialists are available from Monday to Friday from 07:30 to 17:30

- Toll-free number **0800 88 11 88\***
- From abroad **++41 31 358 65 75**

### Deposits

You can make deposits of banknotes free of charge at any Cash ATM Plus at over 85 different Credit Suisse locations in Switzerland – even after the bank has closed.

\* Your telephone conversations with the Business Center and the Electronic Banking Desk are recorded for quality assurance purposes.

### CREDIT SUISSE AG

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