

# Savings account

Traditional saving with preferential interest rates



For marketing purposes

## Brief description

The savings account is ideal for private individuals who prefer a traditional savings account with an attractive interest rate. Designed to provide a secure place to deposit savings, the savings account is suitable for clients who are very security conscious. Bank CIC has combined attractive interest and the highest security for several decades and enjoys a special status in the Swiss range of savings offers.

## Suitability

The savings account is suitable for persons resident in Switzerland who prefer a traditional savings solution. In addition, the account is ideal for customers who appreciate a high level of security.

## Your benefits

- **Attractive interest:** You profit from an attractive interest rate and thus obtain above-average interest gains on your savings (see below for a sample calculation).
- **Flexible terms and conditions:** You determine both the amount of the deposits as well as when they are made to your savings account and you may also make withdrawals within the scope of your balance at any time by complying with the term of notice.
- **High level of security:** Bank CIC (Switzerland) Ltd. belongs to the Crédit Mutuel Group which, as a result of its structure and diversified business model, is one of the best capitalized banks in Europe with sustained solid ratings while offering you the highest level of security.

## How it works

With the savings account, you have an optimal place to deposit your savings. Thanks to the preferential interest rate offered by Bank CIC (Switzerland) Ltd., you benefit from significantly higher interest income compared to other providers.

For medium- and long-term savings goals, investing your savings in cleverinvest provides an interesting add-on to your savings account. For more information on cleverinvest, please go to [cic.ch/en/cleverinvest](https://cic.ch/en/cleverinvest).

## CIC eLounge

CIC eLounge is the modern e-banking of Bank CIC. You can use it to conveniently take care of your banking business at home or on the go. Our platform offers you full transparency about the development of your assets. For maximum flexibility, CIC eLounge is available as an app as well as a desktop version. More details can be found at [cic.ch/en/elounge-info](https://cic.ch/en/elounge-info).

## Risks

If the bank becomes insolvent, then bank deposits of up to CHF 100,000 per depositor and bank are privileged and additionally covered by the deposit insurance. Details can be found at [www.esisuisse.ch/en](https://www.esisuisse.ch/en)

## Tax treatment (in Switzerland)

Interest income is subject to the withholding tax deduction of 35%.

### Prices and conditions

**Offer:** for clients domiciled in Switzerland

**Interest rate:** for the current interest rates, please see "Overview of account interest rates": [cic.ch/en/interest-rates](https://cic.ch/en/interest-rates)

**Account opening, statements:** free of charge

**Account maintenance/interest:** included in the client relationship fee

**Term of notice:** 6 months

**CIC eLounge:** free of charge

### Withdrawals

Withdrawal of up to CHF 25,000 p.a. are possible. A notice of withdrawal is required for larger amounts and is subject to a six months' term of notice in writing. Withdrawals of more than CHF 25,000 p.a. must be transacted within 30 days of elapse of the previously specified term of notice. If the term of notice is not complied with, then 0.35% of the amount exceeding the respective limit shall be charged at the end of the month or upon termination of the account.



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