

Information about the end of the year

TIP

Pay your 2019 contribution into your 3a retirement account at the start of the year and benefit from the preferential interest rate for longer.



In order to assist you in settling your banking transactions on time by the end of the year, you will find the key deadlines below.

Deadlines for payment transactions

We can guarantee execution of your payment in 2018 if the following deadlines are met:

Order via e-banking	Entered and confirmed by 8 am on 28.12.2018 at the latest
Order in writing	Received by the bank by 21.12.2018 at the latest

Payments received by us later than this will be executed as quickly as possible but probably not until the start of 2019.

3a retirement provision

The following deadlines apply to ensure the timely booking of 3a retirement contributions in 2018:

Payment orders/transfers	Payment orders must be placed at the bank or post office by 21.12.2018 at the latest
Deposits at the bank counter ¹	By 11.30 am on 31.12.2018 at the latest

¹ Only possible in Basel

Maximum contributions	2018	2019
Persons in employment with pension fund	CHF 6 768	CHF 6 826
Persons in employment without pension fund (max. 20% of income from employment)	CHF 33 840	CHF 34 128

Stock exchange transactions

Orders for security purchases/sales are accepted during normal bank opening hours (see opening hours over the holiday period).

Annual account statements

Your accounts and custody accounts will be balanced at the turn of the year. You will receive the statements from January 2019. Please retain these for completing your tax return.

You will receive the certificates for payments into your 3a retirement account in early February 2019.

Subscribed tax statements for Switzerland for the year 2018 will be dispatched from mid-February 2019.

Opening hours over the holiday period

Weekday	Date	Opening hours
Friday	21.12.2018	Normal opening hours ¹
Monday	24.12.2018	Open until 11.30 am
Tuesday–Wednesday	25.–26.12.2018	Closed
Thursday–Friday	27.–28.12.2018	Normal opening hours ¹
Monday	31.12.2018	Open until 11.30 am ²
Tuesday–Wednesday	01.–02.01.2019	Closed
From Thursday	03.01.2019	Normal opening hours ¹

¹ Details at cic.ch/locations

² Geneva: closed all day

Please note that on the closed days no payment, securities, foreign exchange or money market transactions will be possible. If you have any questions, please do not hesitate to contact your relationship manager.