



# Information about the end of the year

November 2023

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## TIP

Pay your 2024 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 processing 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 2023 if the following deadlines are met:

Order via CIC eLounge	Entered and confirmed by <b>3 pm on 27.12.2023</b> at the latest
Written order	Received by the bank by <b>27.12.2023</b> at the latest

Payments received by us later than this will be executed as quickly as possible. However, the accounting cannot be guaranteed for the year 2023.

### 3a retirement provision

The following deadlines apply to ensure the timely booking of 3a retirement contributions in 2023:

Payment orders / transfers	Payment orders must be placed at the bank or post office by <b>22.12.2023</b> at the latest
Deposits at the bank counter <sup>1</sup>	By <b>12 pm on 29.12.2023</b> at the latest

<sup>1</sup> Only possible in Basel

Maximum contributions	2023	2024
Employed persons with a pension fund	CHF 7 056	CHF 7 056
Employed persons without a pension fund (max. 20% of earned income)	CHF 35 280	CHF 35 280

### Stock exchange transactions

Orders to buy/sell securities are accepted during normal bank opening hours (see opening hours over the holiday period).

### Incoming and outgoing deliveries of securities

Securities can be delivered and received up to 19.12.2023.

### Annual account statements

Your accounts and custody accounts will be balanced at the turn of the year. You will receive the statements from January 2024. Please retain these for completing your tax return.

You will receive the certificates for payments into your 3a retirement account in early February 2024.

Subscribed tax statements for Switzerland for the year 2023 will be dispatched from mid-February 2024.

### Opening hours over the holiday period

Weekday	Date	Opening hours
Friday	22.12.2023	Normal opening hours <sup>1</sup>
Tuesday	26.12.2023	Closed
Friday	29.12.2023	Normal opening hours <sup>1</sup>
Tuesday	02.01.2024	Closed
From Wednesday	03.01.2024	Normal opening hours <sup>1</sup>

<sup>1</sup> Details at [cic.ch/locations](https://www.cic.ch/locations)

Please note that no payment, securities, foreign currency or money market transactions are possible on days when we are closed.

If you have any questions, please do not hesitate to contact your relationship manager.