

Welcome to Switzerland. Welcome to Credit Suisse.



Benefit from our advisory expertise for a successful start to your time in Switzerland

Credit Suisse has stood for tradition and innovation for more than 150 years. As an international bank with Swiss roots, we have the know-how and the experience to provide expatriates in Switzerland with comprehensive, expert advice and support. During a personal consultation, we will find out together what your priorities are and how we can best meet your needs and wishes.

Laying the basis

We aim to help you get quickly situated in Switzerland with regard to your financial needs, so you can fully focus on your arrival and all the related tasks.

First things first

As soon as you are registered in Switzerland, you can rapidly establish the basis for your daily banking by opening a bank account. We would be happy to advise you during a free consultation at one of our branches.

Rental deposit savings account

In Switzerland, it is customary for tenants to provide a rental deposit. The rental deposit savings account is opened in your name and you can freely use the interest income. However, the release of the rental deposit and cancellation of the relevant savings account is only permitted with the landlord's consent.

CSX – the banking app tailored to your needs

Credit Suisse's all-in-one banking service adapts to meet your needs. It's personal when you need it to be, and digital when you want it to be. Choose from our range of CSX accounts, debit cards, and credit cards to customize your banking the way you like it. And best of all: You only pay for what you really need. If your needs change, it's easy to modify your account and card options. Enjoy the following benefits with CSX:

CSX accounts

- CSX private account (open directly in the app)
- Unlimited number of CSX current accounts in 21 currencies
- Up to three free CSX savings accounts in CHF

CSX debit cards

- Use the Debit Mastercard to pay in online shops and abroad with no transaction fees
- Cash withdrawals at all Credit Suisse ATMs or all Swiss withdrawal locations

Third-pillar pension account

Retirement provision in Switzerland is based on three pillars: 1. state pension benefits, 2. mandatory occupational benefits, 3. voluntary private benefits. The latter is divided into tied pension provision (Pillar 3a) and flexible pension provision (Pillar 3b). While you can access Pillar 3b capital at any time, Pillar 3a is subject to legal regulations regarding deposits, availability, investment forms, and beneficiary clause. However, this form of private pension has comprehensive tax advantages that you can enjoy from day one. We would be happy to advise you on the pension option that is right for you.

Taking the next steps

As soon as you have internet access and a contract for a Swiss mobile phone, you will also be able to do your banking whenever and wherever you want. With Credit Suisse Direct, you benefit from the following advantages:

- fast banking anytime, online or mobile
- more cost-effective conditions for payments than for paper-based payment transactions
- reduced fees on every online trading transaction
- broad range of services such as account and asset overview, payments, credit card history, securities trading, market data, and research
- online client center, e-documents, and online applications for many products

We also recommend that you review your financial situation and the selected solutions as soon as you have settled into your new life. What are your needs now? Are you satisfied with your choice of products? Would you like to lower or raise your credit card limit? Would you like to make your money work harder? We would be happy to help you find answers to all these questions during a personal consultation.

Investing

Would you like to transfer your securities to Switzerland? We would be happy to show you how you can optimize your portfolio and assist you with a transfer. During an obligation-free personal consultation, we will first discuss your individual needs and goals and then provide you with a cost-free investment proposal. Please pay special attention to the currency split: Now that the center of your life is in Switzerland, your future expenses and income will also be in Swiss francs. Because of this, holding securities in a foreign currency poses a currency risk, which can be entirely or partially avoided. Our investment advisory services

are tailored to your precise needs, since with Credit Suisse Invest – our transparent investment solutions – we leave it up to you to decide on your desired level of advisory service.

Taxes

As a resident of Switzerland, you are subject to tax here. However, it is possible that you may also have to pay taxes in your country of origin. We recommend you obtain thorough information on this matter.

Thinking ahead

Planning for retirement

The longer you stay in Switzerland, the more relevant the topic of retirement planning becomes for you. The earlier you begin planning for your retirement, the more relaxed you can be when you think about the future.

Purchasing residential property

Our mortgage specialists will accompany you on your path to home ownership. We look at the overall situation for your financing and provide tailor-made solutions that fully meet both your needs and possibilities. Your mortgage specialist is based in your region, and is therefore highly familiar with local market conditions. He or she will also be happy to provide you with valuable tips and advice.

Contact us

We would be delighted to arrange an appointment with you. Depending on what steps you wish to take, we will inform you as to which documents you should bring to a personal consultation. Give us a call at: 0848 880 840*
For more information, visit our website at:
[credit-suisse.com/welcome](https://www.credit-suisse.com/welcome)

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

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