

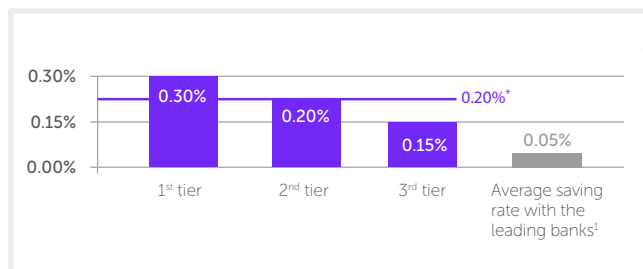
CA ENERGY

TAKE CONTROL OF YOUR PLANS!

YOUR BENEFITS

Interest rate of up to 0.30%

With an average return of 0.20 %*, your savings can earn you up to 4 times more than traditional accounts.



Tier-based reward system

- From CHF 1 to CHF 50,000: rate of 0.30 %
- From CHF 50,001 to CHF 100,000: rate of 0.20 %
- From CHF 100,001 to CHF 200,000: rate of 0.15 %

Secure savings

Combine security with an attractive rate, in a risk-free savings account.

KEY FEATURES

- **Currency:** CHF
- **1 account per customer**
- **Opening and closing an account:** free of charge
- **Annual statement:** free of charge
- **E-banking and mobile banking access**
- **Transfer of funds:** free of charge via BVR payment slip, LSV direct debit facility, or standing order
- **Lower limit:** none
- **Interest rate limit:** CHF 200,000
- **Payments:** not mandatory
- **During the first 12 months:** unlimited number of withdrawals, subject to fees²
- **After the first 12 months:**
 - Unlimited number of withdrawals per year
 - Withdrawal limit of CHF 100,000 per calendar year
 - 6 months' notice³ for a withdrawal exceeding this limit
- **Withholding tax:** 35 % on interest of CHF 200 or more

ADDITIONAL INFORMATION

The CA Energy savings account comes as part of the CA EssenCiel banking pack, at CHF 15 per month. Free with balances of CHF 20,000 or above⁴.

We are available to answer any questions you may have and to offer you personalised advice based on your requirements.

* See detailed terms and conditions at your local branch.

1. Average interest rate for the second half of 2019.

2. If a withdrawal is made during the first 12 months, a penalty of 2 % will automatically be applied to the amount withdrawn.

3. If the withdrawal limit is exceeded without notice, a penalty of 2 % will automatically be applied to the amount exceeding the limit.

If you exceed the withdrawal limit with notice of less than six months, the penalty is reduced proportionally.

4. Receive a CA EssenCiel pack free of charge when your average balance is at least CHF 20,000 (calculated at the end of each month).

The average balance corresponds to the total funds held in (current account(s), savings account(s) and fixed-term deposit account(s)) held by the same customer with Crédit Agricole next bank. Billing is calculated monthly.

Crédit Agricole next bank (Suisse) SA reserves the right to make changes to the fees and services indicated in this document at any time, and without prior notice.

