

# Investment fund savings plan

The other way to save over the long term with AMUNDI, your investment partner

## Your benefits

- Build wealth easily and automatically, from CHF 100.
- Take advantage of diversified investments.
- Invest regularly in the financial market.
- In the long term, profit from a potentially more attractive return than you would receive with a classic savings account.

### Minimise the effects from the market through monthly investments

By investing regularly you profit from the average price over the long term. The investment costs are spread, and the risk that comes with buying all your fund units at once when the financial markets are very high is potentially reduced.

### How the investment fund savings plan works

By signing up to a fund savings plan you benefit from monthly automatic investment in one or more investment funds, depending on your preference.



## Features

- Account: 1 deposit account per customer
- Currency: CHF, EUR
- Minimum monthly deposit: CHF 100
- Subscription of investment funds: monthly
- Opening a deposit account: free
- Setting up fund savings plan: free
- Suspension of fund savings plan<sup>1</sup>: free
- Availability of funds (redemption): any time
- Change selection of investment funds: free
- Change in monthly deposit payments: any time
- Deposit statement: free
- Swiss tax estimate: CHF 74.30 (+ VAT)
- Subscription / redemption fees: 0.50% of the transaction total
- Custody fees for holding the funds<sup>2</sup>: 0.10% per year, no minimum fees
- Outward deliveries of funds: CHF 120 per position
- Inward deliveries of funds: not authorised
- Closure of fund savings plan<sup>3</sup>: CHF 100
- The investment fund savings plan is part of a banking pack (CA Start, CA Extra, CA First).

## Further information

### Product range

In partnership with Amundi, Crédit Agricole next bank (Suisse) SA has the opportunity to offer you a range of investment products that incorporate an environmental, social and governance impact analysis of the companies in which you invest<sup>5</sup>.

### Our partner Amundi

- No. 1 in Europe by assets under management<sup>4</sup>
- In the top 10 worldwide<sup>4</sup>
- More than 100 million clients throughout the world
- 5,000 employees and market experts

### Some aspects to bear in mind

- The value of financial instruments can fluctuate and influence the value of the fund positively or negatively.
- The capital invested is not guaranteed and investments entail a risk of loss.

## Tips

Do you have a project but not enough cash immediately available? A securities-based loan is the ideal solution. Pledge your Amundi investment fund assets as collateral and get cash fast, with attractive terms and without selling your investments.

**Our advisors will discuss your investment goals with you, assess your appetite for risk-taking and determine your investor profile. This will allow you to make a decision based on your performance expectations.**

1. The suspension of the fund savings plan entails stopping the standing order that is used to pay into the securities account. You would thus keep the securities already acquired, but would no longer register new fund units.
2. Quarterly fee based on to the average account value at the end of the month.
3. The closure of the savings plan entails the redemption in their entirety the securities that the holder has in the account.
4. Source: IPE «Top 400 asset managers» published in June 2020 and based on AUM as at December 2019.
5. All actively managed open-ended funds, managed by investment companies within Amundi group, when an ESG rating methodology is applicable.

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