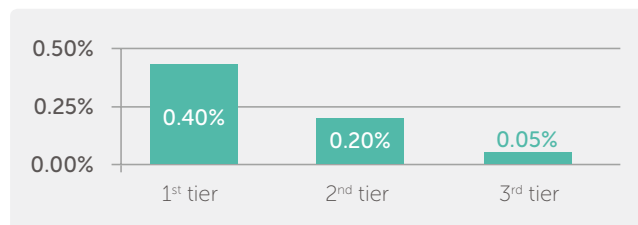


CA Energy

Take control of your plans

Your benefits

Interest rate of up to 0.40%



Tier-based reward system

- From CHF 1 to CHF 50,000: rate of 0.40%
- From CHF 50,001 to CHF 100,000: rate of 0.20%
- From CHF 100,001 to CHF 200,000: rate of 0.05%
- From CHF 200,001: rate of 0.00%

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
- Lower limit: none
- Interest rate limit: unlimited
- Payments: not mandatory
- During the first 6 months, the number of withdrawals is subject to a penalty¹
- After the first 6 months:
 - Unlimited number of withdrawals per year
 - Withdrawal limit of CHF 50,000 per calendar year without penalty
 - 3 months' notice² for a withdrawal exceeding this limit
- Withholding tax: 35 % on interest of CHF 200 or more

Additional information

The CA Energy account is available free (on request) with the CA Start, CA Extra and CA First packs.

Pack prices

CA Start	CHF 5/month
CA Extra	CHF 12/month
CA First	CHF 15/month

All of our rates are available on our website at www.ca-nextbank.ch

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

1. If a withdrawal is made during the first 6 months, a penalty of 2% will automatically be applied to the amount withdrawn.

2. 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.

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.