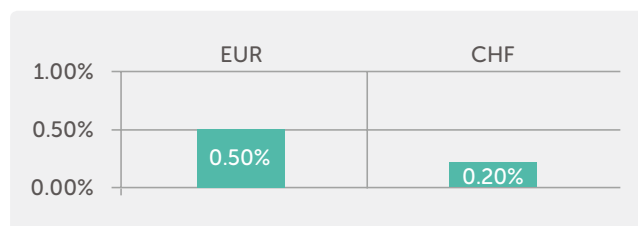


# CA Libre Epargne

## Don't wait to enjoy life's little indulgences

### Your benefits



### Funds may be accessed at any time

Build up capital to spend on a whim, in the case of an unforeseen event or on a major purchase.

### Key features

- Account opening and closing : free of charge
- Annual statement: free of charge
- Number of annual withdrawals : unlimited
- CA Libre Epargne withdrawal limit : CHF/EUR 20,000/month without penalty
- Notice for withdrawal higher than the limit : three months<sup>1</sup>
- Withholding tax : 35% on interest earned on amounts of CHF 201 or more

#### CHF currencies :

- Two accounts per customer
- From CHF 1 to CHF 100,000 : 0.20%
- From CHF 100,001 : 0.00%

#### EUR currencies :

- One account per customer
- From EUR 1 to EUR 200,000 : 0.50%
- EUR 200,001 and more : 0.00%

### Additional Information

The CA Libre Epargne account is automatically included in 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/rates](http://www.ca-nextbank.ch/rates)

Your Crédit Agricole next bank (Suisse) SA adviser is available to answer your questions and offer you personalised advice to suit your requirements.

<sup>1</sup> If the withdrawal limit is exceeded without notice, a penalty of 2% per quarter is automatically applied to the amount exceeding the limit.

If the withdrawal limit is exceeded with less than three months' notice, the penalty is reduced proportionally.

For more information, please refer to the «Service rates» brochure, which can be downloaded from our website [www.ca-nextbank.ch](http://www.ca-nextbank.ch), or obtained from one of our branches. Promotional offers are not cumulative. The information contained in this publication is provided for guidance purposes only and cannot be considered as an offer, incentive or recommendation to purchase and/or sell products.

Crédit Agricole next bank (Suisse) SA reserves the right to adjust its fees, services and interest rates.