

Investment fund savings plan

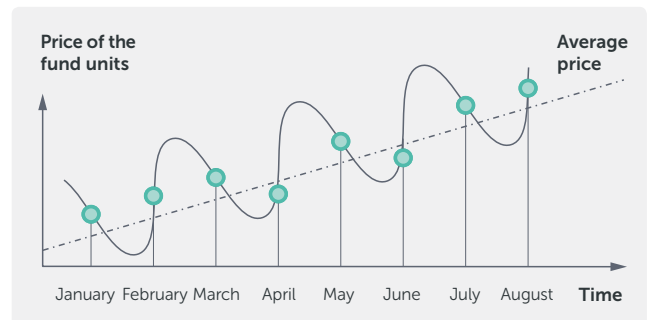
Make your capital grow by investing regularly in a diversified portfolio

Would you like to invest with a fund savings plan?

By subscribing to a fund savings plan, you save gradually and regularly while benefiting from a monthly and automated investment in one or more investment funds of your choice.

Your advantages

- **Accessible wealth:** benefit from a simple, automated and accessible solution from CHF 100
- **Diversification:** gain immediate access to varied and balanced investments.
- **Evolution:** benefit from the growth potential over time and the cumulative effect of your investments.
- **Controlled volatility:** by investing regularly, you reduce the risks associated with fluctuations and benefit from the effect of the average price over the long term.



Characteristics

- Account: 1 deposit account per relationship
- Currency: CHF, EUR
- Minimum monthly payment: CHF 100
- Subscription to investment funds: monthly
- Opening a deposit account: free
- Setting up a fund savings plan: free
- Suspension of the fund savings plan¹: free
- Availability of funds (redemption): at any time
- Change in the choice of funds: free
- Change in the amount of the monthly payment: free and at any time
- Deposit statement: free
- Swiss tax estimate: CHF 250
- Commission fees²: 0.50%/transaction amount
- Custody fees³: 0.10% per year, no minimum fees
- Investment fund withdrawals: CHF 120 per position
- Investment fund entry: not permitted
- Closing of the fund savings plan⁴: CHF 100
- The Fund Savings Plan is part of a banking package

Additional information

Product range

In partnership with Amundi and Swisscanto, leaders in asset management in Europe and Switzerland, Crédit Agricole next bank offers you the opportunity to access a diversified range of investment funds: equity, bond, real estate, money market or multi-asset funds, while integrating an analysis of the environmental, social and governance impact of the companies in which you invest.

Our partners of excellence

Amundi

The leading asset manager in Europe, ranked in the world top 10⁵ with more than 100 million clients – individuals, institutions and companies.

Swisscanto

A leading provider of investment funds in Switzerland and the leader in 100% Swiss-made asset management with over 50 years of experience in Switzerland and abroad.

Useful information

Do you have a project, but not enough cash available immediately? Securities-based line of credit is the ideal solution. By pledging your Amundi investment fund deposit, you quickly obtain cash at attractive conditions without selling your investments.

Our advisers will discuss your investment objectives with you, assess your sensitivity to risk-taking and determine your investor profile. This will allow you to make your choice based on your return expectations.

1. The suspension of the fund savings plan implies the stopping of the standing order that supplies the deposit account. Therefore, you keep the securities already obtained but no longer subscribe to new fund units.
2. Also includes commissions charged by third parties. Other fees and taxes are not included (VAT, withholding tax, stamp duty, etc.).
3. Fees are charged quarterly and are calculated based on the average portfolio valuation.
4. Closing the fund savings plan results in the total redemption of all securities held in the holder's deposit account.
5. Source: IPE "Top 500 Asset Managers" published in June 2024 based on assets under management as at 31/12/2023.

This document is an advertising medium for information purposes only and should in no way be considered as an offer of services or a recommendation to buy and/or sell financial instruments. The information contained in this document does not take into account the client's individual, financial and/or tax needs. Furthermore, this information is subject to change without notice by the issuer of the instrument concerned and is not legally binding for the bank. The documentation of the services and the list of investment funds offered by the bank is available on our website www.ca-nextbank.ch and from your adviser. In addition, the conditions of purchase and/or sale of the investment funds offered by the bank as well as the prospectuses and key information documents relating thereto can be obtained free of charge from one of our advisers. The client must bear in mind that any investment always involves a possible risk of loss. The bank reserves the right to modify at any time and without notice the fees and rates applicable to its banking products and transactions on financial instruments.