

# FIXED TERM DEPOSIT

## DEPOSIT YOUR EXTRA CASH AND GET A GREAT RATE

### YOUR BENEFITS

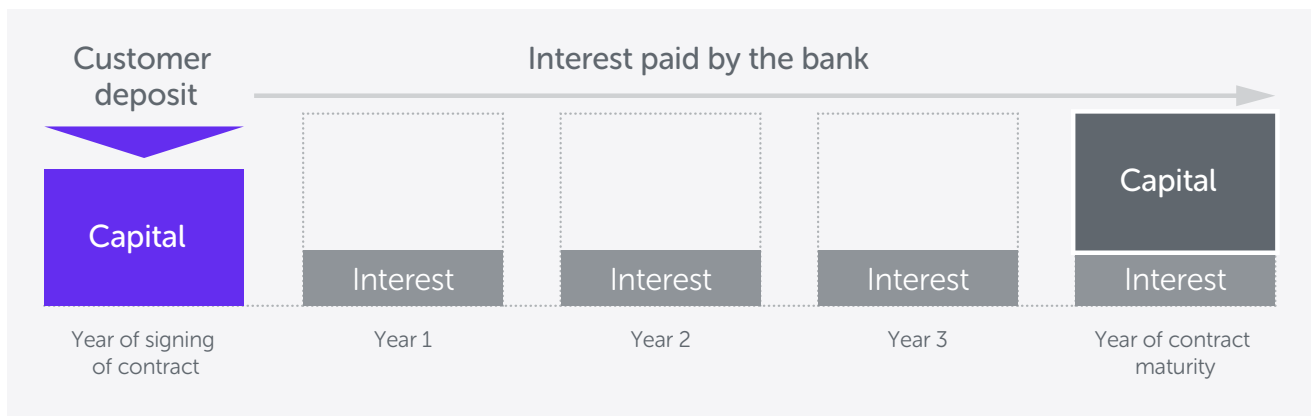
- A rate that is fixed upon signature of the contract and independent of market fluctuations
- Guaranteed capital for secure savings
- Your savings remain blocked for the term that suits you

With a fixed term deposit account, the term and the rate are fixed at the signing of the contract and are not influenced by the financial markets. This allows you to determine the actual interest you will receive, as well as the date on which you will recover the locked-up capital for other projects.

### FEATURES

- **Currencies:** CHF, EUR, USD
- **Fee:** None
- **Eligible amount:**
  - Minimum: CHF 50,000
- **Contract duration:** depending on currency
- **Blocking of funds:** yes, depending on the agreed term
- **Interest:** paid annually (every 12 months)
- **Withholding tax:** 35% from CHF 200 interest
- **Eligibility:** available to holders of the CA Start, CA Extra and CA First packages
- **Early withdrawal:** subject to a penalty
- **Withdrawal limit:** CHF 5,000 and in case of a withdrawal, the remaining balance in the fixed term deposit account must be at least CHF 10,000.
- **Annual statement:** free of charge
- **Pledging:** possible

### HOW THE FIXED TERM DEPOSIT WORKS



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

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