

## Exclusive Offer for members of Zug International Women's Club (ZIWC)



### Take Advantage of These Preferential Terms and Conditions on First-Class Banking Services

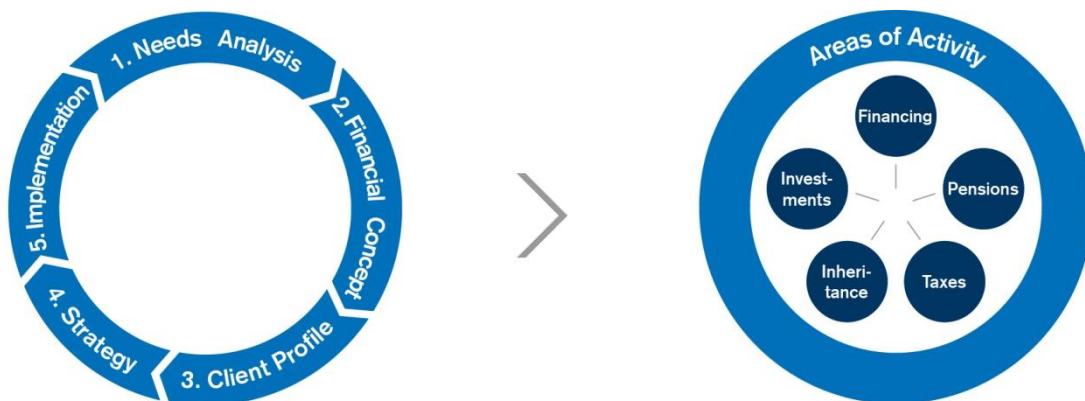
Zug International Women's Club and Credit Suisse are pleased to offer you a comprehensive package of services and financial solutions at exclusive preferential terms and conditions.<sup>1</sup>

#### Individual Advice

There are many special moments in life, whether it be buying your first home, becoming a parent, gaining promotion, or even making plans for early retirement. Many of these special moments come with financial opportunities and needs. Which stage of life have you reached? Using our comprehensive, structured advisory process, we analyze your personal financial situation in five steps.





#### Comprehensive Optimization

On the basis of the analysis, we show you which areas of activity have room for improvement. Does your current portfolio or strategy still match your understanding of risk? Is your home still optimally financed? Are there gaps in your retirement plan? Is there any room for improvement with regard to tax optimization? What kind of yields can you expect? Our answers will help you make sound decisions for a successful future.



<sup>1</sup> For legal reasons, we can make this preferential offer only to members of Zug International Women's Club domiciled in Switzerland. This offer is valid until December 31, 2017.

## Your Exclusive Preferential Terms and Conditions in Detail<sup>1</sup>

	For assets of less than CHF 500,000 with Credit Suisse	For assets of more than CHF 500,000 with Credit Suisse
	<p><b>Bonviva Banking Packages</b></p> <p>Our Bonviva packages offer you extremely attractive interest rates, as well as comprehensive services for payments, savings, accounts, and credit cards.</p> <p>For example, your first year will provide you with:</p> <ul style="list-style-type: none"> <li>• At half price: Bonviva Platinum</li> <li>• Free of charge: Bonviva Gold, Bonviva Silver and Viva for trainees</li> </ul> <p>These packages include free cash withdrawals using the Maestro card at all ATMs throughout Switzerland, no payment transaction fees (apart from third-party charges), a set of Maestro cards and Bonviva credit cards, free access to Mobile and Online Banking, and an attractive selection of rewards.</p>	<ul style="list-style-type: none"> <li>• Free of charge: Bonviva Platinum, Bonviva Gold, or Bonviva Silver</li> </ul>
	<p><b>Mortgages</b></p> <ul style="list-style-type: none"> <li>• Reduced interest rate of up to 0.2% on your individualized mortgage solution</li> <li>• We cover the transfer costs up to CHF 1,000 for an existing mortgage</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced interest rate of up to 0.3% on your individualized mortgage solution</li> <li>• We cover the transfer costs up to CHF 3,000 for an existing mortgage</li> </ul>
	<p><b>Investments – Credit Suisse Invest</b></p> <p>Regardless of whether you select one of the three Credit Suisse Invest investment solutions or a mandate, we provide you with an investment advisor, transparent offers at attractive prices and expertise. You also receive:</p> <ul style="list-style-type: none"> <li>• 30% discount on safekeeping, investment and mandate fees in the first year</li> <li>• No safekeeping or investment fees for your employee shares<sup>2</sup></li> <li>• If you transfer assets to Credit Suisse, we will pay up to CHF 1,000 in costs</li> </ul>	<ul style="list-style-type: none"> <li>• 30% discount on safekeeping, investment and mandate fees</li> <li>• No safekeeping or investment fees for your employee shares<sup>2</sup></li> <li>• If you transfer assets to Credit Suisse, we will pay up to CHF 3,000 in costs</li> </ul>
	<p><b>Pensions</b></p> <ul style="list-style-type: none"> <li>• Free initial meeting for comprehensive financial advice</li> </ul>	<ul style="list-style-type: none"> <li>• Free personal financial planning, including inheritance and tax issues to the value of CHF 3,000</li> </ul>

<sup>1</sup> For legal reasons, we can make this preferential offer only to employees of ZUG4YOU.CH domiciled in Switzerland.

This offer is valid until December 31, 2017.

<sup>2</sup> Only valid if the client banks exclusively with Credit Suisse.

## Mortgage Interest Rate Forecasts

	Interest Rate	Forecast for		
	09.10.2017	3 Mt.	6 Mt.	12 Mt.
<b>Flex rollover mortgage<sup>1</sup></b>	1.00	1.00	1.00	1.00
<b>Fix mortgage (3 years)<sup>2</sup></b>	1.13	1.15	1.15	1.15
<b>Fix mortgage (5 years)<sup>2</sup></b>	1.23	1.25	1.25	1.30
<b>Fix mortgage (10 years)<sup>2</sup></b>	1.62	1.70	1.80	1.95
<b>Fix mortgage (15 years)<sup>2</sup></b>	2.05	2.15	2.20	2.40

The interest rates listed are indicative values and apply to top-quality residential property and borrowers with impeccable creditworthiness.

<sup>1</sup> Flex rollover mortgage (framework term three years). Interest rate based on three month CHF LIBOR. Interest rate adjusted every three months.

<sup>2</sup> Fix mortgages. Fixed term and interest rate for the entire term.

The table shows how the interest rate burden can vary depending on the mortgage type and term selected. The forecasts provide an insight into the potential trends of the mortgages over a 3, 6 and 12-month horizon. The Flex rollover

mortgage is expected to move sideways over the coming 12 months. In the case of long-term Fix mortgages, interest rates are likely to raise by 5 to 30 basis points.

## Property prices and rents

In CHF, SFD and condominiums: Q4 2016; rents: Q4 2016

Most populous municipalities of region	Net rent per m <sup>2</sup> / year	Condos price per m <sup>2</sup>	SFD price per m <sup>2</sup>
Zug	300	13'420	18'630
Baar	266	11'980	17'100
Cham	263	11'370	15'980
Risch	232	11'260	15'690
Steinhausen	255	10'940	15'600
Affoltern am Albis	235	8'750	11'270
Unterägeri	260	11'950	16'490
CH (Median)	194	5'900	7'190

Source: Wüest Partner. Condos: condominium; SFD: single-family dwelling

### What Else Can We Do for You?

Take advantage of a free consultation to receive comprehensive information. Our advisors and experts are always there to help. Contact us:



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