Cembra

Savings Account – the account with an attractive preferential interest rate

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The Savings Account is an online savings account from Cembra Money Bank Ltd. This innovative online product is suitable for customers who want to get more out of their savings in the medium term. Interest payments are based on the market for Swiss savings accounts and offer an attractive withdrawal limit and a notice period of three months.

Suitability	Private persons from the age of 18 with a Swiss domicile
Advantages	Preferential interest rate from the first Swiss franc Market-oriented interest rate
Interest rate*	Current interest rate: available at cembra.ch/savings
Withholding tax	35% of gross interest income, if interest is higher than CHF 200.–
Withdrawal options / availability**	Withdrawal limit: CHF 20,000.– every 90 days; for higher amounts, a notice period of three months applies. This notice period does not apply if investing in a savings product (medium-term note account) with higher interest payments from Cembra Money Bank Ltd.
Account opening (only possible online	Free
Account statement/balance	Free, annually as of 31 December
Account overdraft	Not possible
Account management	Free
Booking fees	None
Closure fees	None
Credit cards	Not possible
mySavings online access	Free, account inquiries and electronic payment transactions possible
Further provisions	– Communication exclusively electronically via mySavings (e-documents) – Account balance and statement of interest exclusively via mySavings – Payments into the account exclusively via IBAN – Payment transactions in CHF – The General Terms and Conditions for savings products of Cembra Money Bank Ltd. apply
Questions?	Contact our hotline 044 439 54 45

Comments
*   The effective interest rate may be adjusted by the Bank at any time and without prior announcement.
** If the notice period is not complied with, an early withdrawal penalty of 2% is charged
    on the amount in excess of the available withdrawal options.