

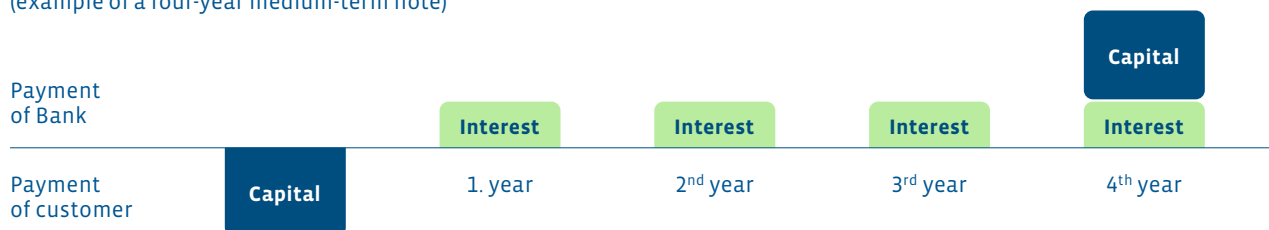
# Medium-term notes

Version: February 2024

**A Cembra Money Bank Ltd. medium-term note is suitable for customers who are looking for an attractive investment in Swiss francs with a guaranteed interest rate and who do not need immediate access to the funds during the fixed investment term.**

<b>Suitability</b>	Private persons from the age of 18 with a Swiss domicile
<b>Advantages</b>	Market-oriented interest rate upon conclusion and fixed during the set investment term
<b>Denomination</b>	Investment amount from CHF 20,000.–. Additional investments can be made in increments of CHF 1,000.– up to a maximum of CHF 1,000,000.– per transaction.
<b>Interest rate*</b>	See homepage
<b>Withholding tax</b>	35% of gross interest income
<b>Availability**</b>	No tradeability in principle
<b>Opening of Flex Savings Account</b>	Free, required for a subscription
<b>Booking fees</b>	None
<b>mySavings online access</b>	Free, queries possible
<b>Further provisions</b>	<ul style="list-style-type: none"> <li>– Opening a Flex Savings Account is prerequisite for subscription to a medium-term note</li> <li>– Communication exclusively via mySavings (e-documents)</li> <li>– The General Terms and Conditions of Cembra Money Bank Ltd. apply</li> </ul>
<b>Questions?</b>	Contact our hotline 044 439 54 45

**Principle of a medium-term note with purchase, annual interest payments and repayment of the capital upon expiry**  
(example of a four-year medium-term note)



#### Comments

\* Interest rates may be modified at any time. The interest rate for a product is determined by the daily rate in effect on the day of execution or payment by subscription.

\*\* In the event of early termination, an early withdrawal penalty of 2% is charged on the nominal amount, plus any refinancing costs.

#### Disclaimer

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