

# Flex Savings Account – the account with an attractive preferential interest rate

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**The Flex 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 and remain flexible. Interest payments are based on the market for Swiss savings accounts and offer an attractive withdrawal limit and notice period.**

<b>Suitability</b>	Private persons from the age of 18 with a Swiss domicile
<b>Advantages</b>	Preferential interest rate from the first Swiss franc Market-oriented interest rate
<b>Interest rate*</b>	Current interest rate: available at <a href="https://cembra.ch/savings">cembra.ch/savings</a>
<b>Withholding tax</b>	35% of gross interest income, if interest is higher than CHF 200.–
<b>Withdrawal options / availability**</b>	Withdrawal limit CHF 20,000.–: every 30 days; for higher amounts, a notice period of one month applies. This notice period does not apply if investing in a savings product (account or medium-term note) with higher interest payments from Cembra Money Bank Ltd.
<b>Account opening (only possible online)</b>	Free
<b>Account statement/balance</b>	Free, annually as of 31 December
<b>Account overdraft</b>	Not possible
<b>Account management</b>	Free
<b>Booking fees</b>	None
<b>Closure fees</b>	None
<b>Credit cards</b>	Not possible
<b>mySavings online access</b>	Free, account queries possible
<b>Further provisions</b>	<ul style="list-style-type: none"><li>– Communication exclusively electronically via mySavings (e-documents)</li><li>– Account balance and statement of interest exclusively via mySavings</li><li>– Payments into the account exclusively via IBAN and QR payment slips</li><li>– No payment transactions</li><li>– Payments from the account must be requested via mySavings</li><li>– The General Terms and Conditions for savings products of Cembra Money Bank Ltd. apply</li></ul>
<b>Questions?</b>	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.