



Information about the end of the year

November 2024

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TIP

Pay your 2025 3a retirement contribution at the start of the year and benefit from the preferential interest rate for longer.



In order to assist you in processing your banking transactions on time by the end of the year, you will find the key deadlines below.

Deadlines for payment transactions¹

We can guarantee execution of your payment in 2024 if the following deadlines are met:

Order via CIC eLounge	Entered and confirmed by 29.12.2024 at the latest
Written order	Received by the bank by 27.12.2024 at the latest

Payments received by us later than this will be executed as quickly as possible. However, it cannot be guaranteed that the posting will be made for the year 2024.

3a retirement provision¹

The following deadlines apply to ensure the timely booking of 3a retirement contributions in 2024:

Payment orders / transfers	Payment orders must be placed at the bank or post office by 23.12.2024 at the latest
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Maximum contributions	2024	2025
Employed persons with a pension fund	CHF 7 056	CHF 7 258
Employed persons without a pension fund (max. 20% of earned income)	CHF 35 280	CHF 36 288

¹ Instant payments must be made by 30.12.2024 at the latest in order to guarantee the posting is made for 2024.

Stock exchange transactions

Orders to buy/sell securities are accepted during normal bank opening hours (see opening hours over the holiday period).

Incoming and outgoing deliveries of securities

Securities can be delivered and received up to 20.12.2024.

Annual account statements

- Your accounts and custody accounts will be balanced at the turn of the year. You will receive the statements from January 2025. Please retain these for completing your tax return.
- You will receive the certificates for payments into your 3a retirement account in early February 2025.
- Subscribed tax statements for Switzerland for the year 2024 will be dispatched from mid-February 2025.

Opening hours over the holiday period

Weekday	Date	Opening hours ²
Tuesday to Thursday	24.12.2024 to 26.12.2024	Closed
Friday	27.12.2024	Normal opening hours
Tuesday to Thursday	31.12.2024 to 02.01.2025	Closed
Friday	03.01.2025	Normal opening hours

² Details at [cic.ch/locations](https://www.cic.ch/locations)

Please note that no payment, securities, foreign currency or money market transactions are possible on days when we are closed.

If you have any questions, please do not hesitate to contact your relationship manager.