

Term Deposit

Get a better return than on a savings account



For marketing purposes

Brief description

A term deposit at Bank CIC is a way to invest your money for a fixed period in order to get a better return than on a savings account. The choice of the amount and the term is yours. When the term ends, all your money is paid back plus interest. A term deposit at Bank CIC ensures an attractive return.

Suitability

A term deposit is the ideal solution for anyone who is security-conscious and looking for a simple and transparent investment product.

Security

A term deposit is doubly beneficial: you get a fixed rate of interest and are covered by the deposit insurance scheme set down in law. Term deposits count as secured balances, enjoy privileged status in bankruptcy up to CHF 100,000 (or the equivalent in foreign currency) and are covered by deposit insurance. For more information, see www.esisuisse.ch.

A strong foundation

Bank CIC is a subsidiary of the French financial group Crédit Mutuel. As a member of this Group, we have a stable shareholder base and clear ownership structure, enabling us to operate independently.

Taxation (in Switzerland)

The interest income is subject to withholding tax of 35% as well as income tax. CIC term deposits are generally subject to wealth tax. Taxation is dictated by your personal circumstances.

Your benefits

- **Optimise short-term liquidity:** With a term deposit, you invest money you do not need in the short term securely at an attractive rate of interest.
- **Transparent interest rate conditions:** Interest is based on the money market rate and set in advance for the entire term. Depending on the term, the interest rate conditions may be more favourable than on a standard account.
- **You select the term:** You can take out a term deposit for a period of between one month and one year.
- **Secure investment:** The interest rate is fixed for the entire term and Bank CIC, a first class borrower, guarantees your capital. When the agreed term expires, your money is repaid and you can decide if you wish to reinvest.
- **No fees:** You do not pay any commission or duties on term deposits.
- **Foreign currencies:** Term deposits are available in CHF, EUR, USD and GBP (other currencies on request).

Minimum investment

50 000

Maximum investment

Unlimited

Maturity

1 to 12 months

Currencies

CHF, EUR, USD; GBP, other currencies on request

Interest rate

Fixed, credited on maturity, less 35% withholding tax

Commission

Free of commission

Risk profile

Lowest risk category: fixed rate of interest, guaranteed for the term

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