



32-day call deposit

Short-term money market investment

For marketing purposes

Brief description

With a 32-day call deposit, your cash reserves are invested for the short-term on the money market at a variable interest rate. The amount that is invested can be increased or reduced to meet your short-term needs, allowing you to professionally and efficiently manage your cash flow.

The 32-day call deposit is subject to prevailing money market conditions. It is the ideal short-term investment solution, and the money is available at any time at 32 days' notice.

Suitability

The 32-day call deposit is particularly suitable for institutional investors looking to invest their money for the short-term who have at least CHF, EUR, USD 200,000 available for investment.

Your benefits

- **High degree of flexibility:** Thanks to the flexibility offered by the option to increase or reduce the call deposit at any time, you benefit from a cash management solution specifically geared to your needs.
- **Optimised liquidity management:** Thanks to the high degree of flexibility, the 32-day call deposit is the perfect tool for your short-term liquidity management.
- **Readily available:** When you need it, your money is repaid promptly at 32 days' notice.
- **Free management:** The 32-day call deposit does not incur any commission or charges. You thus benefit from optimised cash management, free of charge.

Risks

- **Risk of interest rate changes:** As the interest rate is determined by conditions on the money market, call deposits are exposed to a market risk.
- **A strong foundation:** Bank CIC is a wholly-owned subsidiary of the French financial group Crédit Mutuel. As a member of this Group, our bank which operates independently has a stable shareholder base and clear ownership structure.

Tax Treatment (in Switzerland)

The interest income is subject to withholding tax of 35% as well as income tax. 32-day call deposits are generally subject to wealth tax. Taxation is dictated by your personal circumstances.

Minimum investment

CHF, EUR, USD 200,000

Maximum investment

50 million; larger amounts by arrangement

Maturity

Minimum duration: 1 week, afterwards callable at 32 days' notice

Increase/reduction

Minimum CHF, EUR, USD 100,000
at 32 days' notice throughout the term

Currencies

CHF, EUR, USD

Callable

Can be called up at 32 days' notice

Interest rate

Variable, adjusted within 2 settlement days

Interest credit

End of quarter or upon repayment

Commission

No commission or charges

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