

# Term Deposit FLEX

Time deposit with a progressive step-up rate

For marketing purposes

## Brief description

Term deposit FLEX is a money market investment with a progressive growing interest rate (time deposit). Customers may request early redemption without any penalty on or before each quarterly interest payment date („Flex“).

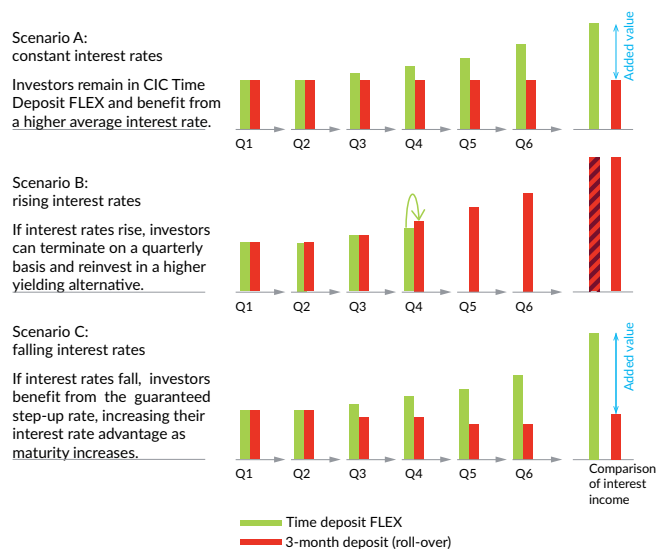
## Suitability

Term Deposit FLEX is ideal for customers who want to benefit from higher longer term interest rates while at the same time looking for the flexibility of quick redemptions in order to be able to respond to changes in liquidity needs or investment opportunities. Term deposit FLEX is explicitly intended for security-oriented investors seeking a straightforward and transparent product.

## Your benefit

- **Attractive interest:** Guaranteed attractive step-up coupon based on long-term interest rates for the entire maturity
- **Flexible conditions:** Ready availability thanks to quarterly option to terminate at customer request

## How it works



## 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)

Interest income is subject to withholding tax deduction of 35% and income tax. Investments in term deposit FLEX are subject to wealth tax in general. Personal circumstances are decisive for tax treatment.

### Minimum investment

5 millions

### Maximum investment

50 million; larger amounts by arrangement

### Maturity

12 to 24 months. Full redemption no later than at maturity.

### Currencies

CHF; also EUR & USD on request

### Interest rate

Fixed progressive step-up rate with quarterly payments

### Termination

Quarterly on interest payment date  
(Instructions must be received at least three value days in advance)

### Commission

Commission-free: Increase/reduction not possible during maturity

### Risk profile

Lowest risk class: Fixed income, guaranteed interest income until maturity

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