

## Fixed deposit account PLUS

Your secure investment with a fixed interest rate. And more.



A **Fixed deposit account PLUS** with bank zweiplus is a worthwhile and secure alternative to the well-known savings account. The predictability and security of the capital are invaluable advantages – particularly in times of crisis. You can also take up a loan against the investment. We would recommend that you always invest at least some of your capital in a fixed-term deposit.

### Fixed interest rate and fixed term = high level of security

You can invest as little as CHF 10 000 at a fixed and guaranteed interest rate for a specific term. This makes it easy to calculate the interest income. The Fixed deposit account PLUS is available from a term of 3 months for freely chosen terms of up to 12 months as well as for 2, 3, 4 or 5 years.

### A Fixed deposit account PLUS is very cost-effective

You do not pay any fees, commission or other charges on fixed deposits. At the end of the fixed term selected by you, your investment is repaid together with the interest<sup>1</sup>, or you can invest your money in a new fixed deposit.

### Your chief advantages

- + High level of security, as the interest rate and term are fixed and the amount that was invested is repaid in full on maturity
- + Suitable as an alternative investment to bonds or a savings account, as a holding position, for short-term liquidity management, or a reserve in times of crisis
- + No fees or commission for a fixed term
- + Very attractive interest rates
- + Freely chosen terms of 3 to 12 months or 2, 3, 4 or 5 years
- + Freely chosen investment amount from CHF 10 000
- + A loan can be taken up against the investment

<sup>1</sup> The interest is paid out annually for investments with a term of more than 12 months.

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### Product details

<b>Investment horizon</b>	short- to long-term
<b>Investment currency</b>	Swiss francs (CHF)
<b>Investment / min. denomination</b>	from CHF 10 000 / CHF 1 000
<b>Fees / commission</b>	No fees or commission
<b>Terms</b>	<ul style="list-style-type: none"> <li>• fixed</li> <li>• freely chosen terms of 3 to 12 months</li> <li>• as well as 2, 3, 4 or 5 years</li> </ul>
<b>Changes</b>	not possible
<b>Potential for return</b>	depending on prevailing conditions on the money market
<b>Risk of loss</b>	low
<b>Early withdrawal</b>	not possible
<b>Interest</b>	<ul style="list-style-type: none"> <li>• guaranteed fixed interest rate for the entire term, minus 35% withholding tax</li> <li>• the interest is paid out annually for investments with a term of more than 12 months</li> </ul>

### Contact us

- + Your advisor would be happy to meet you for a personal discussion.
- + Call us on the toll-free number **00800 0800 55 55** (Monday to Friday, 8h30 to 17h30).
- + Visit our website for more information at: [www.bankzweiplus.ch/moneymarket](http://www.bankzweiplus.ch/moneymarket)

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