**## Advisory mandate**

**### overview**

With the Raiffeisen Advisory Mandate, you make your own investment decisions while benefiting from Raiffeisen's analyses, market assessments, and recommendations. It offers comprehensive and professional investment advice tailored to your individual needs and investment goals.

**### Advantages**

* **Comprehensive investment advice** : You make the investment decisions yourself, supported by professional advice.
* **Portfolio monitoring** : Your portfolio is monitored and you will be contacted if there are relevant market changes.
* **Cost efficiency** : Low-cost investment products and reduced transaction fees.
* **Transparency** : Maximum transparency regarding recommended investment products, performance and costs.

**### Services**

* **Needs assessment and objective setting** : In a detailed consultation, your individual situation and needs are determined in order to create an investor profile.
* **Expertise and implementation** : An investment proposal is developed based on current market developments and expectations. Implementation is flexible and tailored to your needs.
* **Monitoring and outreach** : Experts continuously monitor global markets. We'll contact you when action is needed to ensure you don't miss any trends and keep risks under control.

**### Product information**

* **Portfolio** : Comprehensive investment advice and occasional discussions with your advisor. Recommended starting at CHF 100,000.
* **Portfolio Plus** : Comprehensive investment advice considering your individual situation and investment goals, proactive recommendations, and regular communication. Recommended for investments of CHF 200,000 and above.
* **Impulse** : Proactive recommendations, exciting investment ideas, and short-term opportunities without committing to an investment strategy. Recommended starting at CHF 100,000.

**### Investment strategies**

* **Return** : Supplement steady income with capital gains. Moderate fluctuations in value, suitable for low risk appetite.
* **Balanced** : Steady income and active capital gains through equity investments. Moderate fluctuations, suitable for medium risk tolerance.
* **Growth** : Capital gains from equity investments, supplemented by continuous income. Increased volatility, suitable for higher risk tolerance.
* **Stocks** : Investing in stocks to capitalize on growth opportunities and capital gains. High volatility, suitable for those with a high risk tolerance.

**### Important principles**

* **Sustainability** : Systematic consideration of sustainability in investment solutions to improve long-term results.
* **Diversification** : Broad diversification in the Portfolio and Portfolio Plus mandates, with the option of an investment focus on the Swiss domestic market or the global equity markets.
* **Cost transparency** : Access to low-cost investment products without distribution fees.

**### Frequently Asked Questions**

* **What is the difference between an advisory mandate and an asset management mandate?**
  + With an advisory mandate, you make all investment decisions yourself, supported by advice. With an asset management mandate, you delegate investment decisions to Raiffeisen.
* **How is the portfolio monitored?**
  + The experts continuously monitor developments and trends in the global markets and will contact you if necessary.

This structured overview provides a comprehensive insight into Raiffeisen’s advisory mandate.

**## Asset management mandate**

**### overview**

Entrust us with your needs and goals – we'll take care of their implementation. Your portfolio will be managed according to your specifications and continuously monitored and optimized by our investment experts.

**### Advantages**

* Delegation of the management of your investment capital to specialists
* Active management of the mandate according to your specifications
* Systematic monitoring of the portfolio
* Ensuring the defined investment strategy
* Transparent overview of investment decisions, investment products used, performance and costs

**### Services**

* Creation of a personal investor profile based on your needs and goals
* Determining the right investment strategy
* Selection of the desired mandate for optimal goal achievement
* Implementation of the strategic and tactical investment strategy by the Raiffeisen Investment Committee
* Continuous monitoring of global markets and portfolio optimization

**### Product information**

* **Futura Global** : Worldwide sustainable investment opportunities, investment in foreign currencies, mandate solutions in CHF or EUR
* **Futura Swissness** : Focus on the Swiss domestic market, minimizing currency risks
* **Futura Impact** : Value on the impact of the investments, positive and measurable ecological and social impact
* **Index Global** : Investing in global financial markets with index products, participating in global economic trends

**### Customization options**

* **Regular payouts** : Determine the frequency and amount for regular payouts
* **Waiver of alternative investments** : Exclusion of the asset class "alternative investments" (gold and real estate)
* **Direct investments in Swiss equities** : Implementation of the asset class "Swiss equities" with direct investments
* **Individual mandate** : Asset management according to personal preferences, from 2 million CHF or EUR

**### Options for the individual mandate**

* **Direct investments in Swiss equities** : investments in equities instead of collective investment schemes
* **Exclusively passive investments** : implementation via index funds/ETFs
* **Regular payouts** : Determine the frequency and amount for regular payouts

**### sustainability**

* **Futura asset management mandates** : Consideration of environmental, social and governance (ESG) criteria
* **Sustainability analysis** : Complementing traditional financial analysis
* **Sustainability reporting** : Transparent disclosure of the sustainability of the facilities

**### Portfolio Manager Report**

* **Quarterly reports** : Review and outlook on developments in the financial markets
* **Explanation of the impact** : Impact on Raiffeisen asset management mandates

**### Frequently Asked Questions**

* **What does the process for establishing an asset management mandate look** like **?** Creation of an investor profile, definition of the investment strategy, selection of the mandate, implementation of the strategy, continuous monitoring and optimization of the portfolio.
* **How is the fund managed?** : By the Raiffeisen Investment Committee based on current market developments and expectations.
* **Which mandate types are available?** : Futura Global, Futura Swissness, Futura Impact, Index Global.
* **What customization options are available?** Regular payouts, waiver of alternative investments, direct investments in Swiss equities, individual mandate.

**## Variable mortgage**

**### overview**

With a variable-rate mortgage, you remain flexible: There's no fixed interest rate or fixed term. The interest rate adjusts to current market conditions.

**### Advantages**

* **Flexibility** : No fixed term and no fixed interest rate.
* **Interest rate adjustment** : The interest rate is continuously adjusted to current market conditions.
* **Profit from falling interest rates** : Opportunity to profit from falling interest rates.
* **Switch option** : Flexible switch to another mortgage model.
* **Direct repayment** : Option to repay directly to reduce the amount of the loan and interest costs.

**### Risks**

* **Interest rate risk** : Higher interest costs when interest rates rise.
* **Fluctuating interest burden** : Makes accurate cost planning difficult.

**### Frequently Asked Questions**

* **Who benefits from a variable mortgage?**
  + If you need short-term financing.
  + If you want to sell your property in the near future.
  + If interest rates fall or remain low in the foreseeable future.

**### Interest rate development**

* **Interest rate development** : The interest rate development of the variable mortgage since 2000 shows how interest rates have changed over time.

**## Membership and share certificate**

**### overview**

As a cooperative member, you are more than just a customer: You are part of your local Raiffeisen bank. You have a say and are committed to the region and the local economy.

**### Advantages**

* **Attractive interest rate** : Receive a share certificate with an attractive interest rate.
* **Participation** : Take part in the general meeting or ballot and have a say in important decisions.
* **Preferential conditions** : Benefit from preferential conditions for banking products.
* **Free cards** : Get a free debit and credit card for the first year.
* **MemberPlus benefits program** : Take advantage of many leisure activities and discounts.

**### Services**

* **Membership** : By subscribing to a share certificate, you become a member of your local Raiffeisenbank. The share certificate represents a small piece of ownership in the bank and entitles you to participate in important decisions.
* **General Meeting** : You will be invited to the general meeting or ballot annually and will receive first-hand information about business policy.
* **Board of Directors** : Elect people you trust to the Board of Directors.
* **Profit sharing** : The interest on the share certificate allows you as a member to participate in the success of your bank.

**### become a member**

* **Subscription to a share certificate** : If you would like to become a member, you must subscribe to a share certificate at your local Raiffeisenbank.
* **Part of the community** : You are already part of the cooperative – just like more than two million members already are.
* **Contact us** : Contact your local Raiffeisenbank or use the contact form.

**### Special benefits for members**

* **Interest on shares** : 2.5% interest on your shares, determined at the ballot.
* **Voting rights** : Participation in ballots and participation in important decisions.
* **Member event** : Invitation to the annual member event “Served at Raiffeisen” with exclusive benefits.
* **Leisure Perks** : Access to MemberPlus leisure perks and seasonal local offers.

**### Things to know about membership**

* **Cooperative** : Each of the more than 200 Raiffeisen banks operates as an independent cooperative and allows the region to participate in its economic success.
* **Co-determination** : With the share certificate you become a cooperative member of the bank that issued the share certificate.
* **Discounted products** : As a member, you have the opportunity to benefit from the MemberPlus package, which includes an account, cards and e-banking as well as attractive leisure offers.

**### Frequently Asked Questions**

* **How do I become a member?** : Subscribe to a share certificate at your local Raiffeisenbank.
* **How do I benefit from MemberPlus Experience benefits?** : Create a login on the MemberPlus portal and take advantage of the offers.
* **Are there special offers for young people or students?** : Yes, young people up to 26 years of age with a YoungMemberPlus package automatically receive the MemberPlus benefits program.
* **How is the repayment of the shares regulated?** : Shares have an unlimited term and can be terminated at any time with a notice period of three months.

**## Fixed-rate mortgage**

**### overview**

With a fixed-rate mortgage, you benefit from a consistent interest rate and financial planning security throughout the entire term. This mortgage is particularly suitable for long-term financing where you want to protect yourself against rising interest rates.

**### Advantages**

* **Same interest rate throughout the entire term** : You are protected against rising interest rates.
* **Predictability** : Due to the constant interest rate, you can calculate your costs precisely.
* **Forward mortgage** : Possibility to fix the interest rate of your future mortgage in advance.

**### Services**

* **Financing your home** : With a fixed-rate mortgage, you finance your home at a fixed interest rate over a fixed term.
* **Cost control** : You pay a constant interest rate until the end of the term.
* **Forward mortgage** : Set the interest rate of your fixed-rate mortgage in advance for a surcharge to protect yourself against interest rate fluctuations.

**### Interest rate development**

* **Graphic** : The graphic shows the difference between the market interest rate and the fixed interest rate of the fixed-rate mortgage.
* **Interest rate trend** : The following graph shows the interest rate trend for the 5-year fixed-rate mortgage since 2000.

**### Risks**

* **Interest rate risk** : Market interest rates may rise during the term of your fixed-rate mortgage. When your mortgage matures, interest rates may be higher than they were at the time of closing.
* **No early termination** : You cannot terminate your mortgage early during the term. Switching to another mortgage model is not possible due to the fixed interest rate.

**### Frequently Asked Questions**

* **Who benefits from a fixed-rate mortgage?**
  + If you want to plan with fixed costs over a fixed term.
  + If you expect interest rates to rise.
  + If you need long-term financing.

**### The next step to your mortgage**

* **Schedule a consultation** : Let our experts advise you to find the right mortgage for you.
* **Take out a mortgage** : Take out your fixed-rate mortgage and protect yourself against rising interest rates.
* **Compare mortgages** : Compare different mortgage models to find the best solution for your needs.
* **Interest rate alert** : Track interest rate changes in the mortgage market to find the best time to take out your mortgage.
* **Mortgage calculator** : Calculate how much home you can afford.

**## E-banking: benefits and advantages**

**### overview**

With Raiffeisen E-Banking, you can conveniently conduct your banking transactions anywhere you have internet access. It offers a variety of features to help you manage your finances efficiently.

**### Benefits and advantages**

* **Convenience** : Do your banking anytime, anywhere.
* **Security** : High security standards protect your data and transactions.
* **Transparency** : Full control and overview of your finances.

**### Functions**

* **Assets**
  + Access to accounts, deposits, pension funds and loans
  + Asset overview in graphical representation
  + Bank statement as timeline or table view with easy date selection
  + Breakdown by currency and investment category
* **Payments**
  + Easy entry with the payment assistant
  + Payment orders for domestic and foreign transactions
  + Scan, import and share QR invoices with your smartphone
* **Payee**
  + Overview of all expenses for each payee
  + Creation of new payee lists
  + Search for payment recipients
* **eBill**
  + Convenient bill payment with just a few clicks
  + Paperless invoicing directly into e-banking
  + Checking and rejecting invoices in case of discrepancies
* **Tax documents**
  + Search and print tax documents for the last year
  + Selection and download of documents in PDF format
* **E-documents**
  + Obtain all bank documents in electronic form
  + Simple search function and timeline display
* **Card Self Service**
  + Overview of all Raiffeisen cards
  + Management functions such as topping up prepaid cards, blocking cards, ordering replacement cards and adjusting daily and monthly limits
* **Cards & TWINT**
  + Details of all payment methods available in e-banking
  + Display all transactions and credit card statements as e-documents
* **Cash delivery service**
  + Select and order cash in over 100 currencies
  + Free delivery via Swiss Post
* **Invest**
  + Buying and selling most listed securities
  + Manual entry of new titles
  + Worldwide trading of securities and issues
  + Subscription of time deposits and medium-term notes
* **Messages and notifications**
  + Sending encrypted messages to the bank
  + Account and securities account openings, address changes
  + Subscribe to notifications via push notification, email or SMS
* **Accessibility**
  + E-banking for blind and visually impaired people
  + Certified by the Access for All Foundation according to AA Plus
  + High-contrast color profile and use of screen readers

**### Security**

* **Current alerts** : Information about online investment fraud, search engine phishing, and other security risks.
* **Behavioral tips** : Recommendations for safe behavior in e-banking.

**## Mastercard**

**### overview**

With the Raiffeisen Mastercard credit card, you can pay cashlessly worldwide. You can choose between the Silver and Gold Mastercards, which offer you additional convenience and valuable benefits.

**### Advantages**

* **Worldwide acceptance** : At over 43 million locations worldwide.
* **Contactless payment** : With Apple Pay, Google Pay, Samsung Pay and contactless payment.
* **Insurance benefits** : Integrated insurance for additional protection.
* **Administration** : Via the one app and Card Self Service in e-banking.
* **Bonus program** : Attractive rewards and vouchers in the bonus program.
* **Free in the first year** : Free for Raiffeisen members in the first year.

**### Services**

* **Security** : Latest chip technology and 3-D Secure procedures for safe shopping.
* **Contactless payment** : Pay amounts under CHF 80 contactless without a PIN.
* **Online management** : Manage all cards and transactions online.
* **24h Assistance** : Support in emergencies abroad.

**### Online service**

* **one digital service** : conduct banking transactions conveniently with your smartphone or via the web portal.
* **Secure login** : Use your fingerprint or Face ID to log into the one app.
* **Push notifications** : Notifications for every transaction.
* **Authorization of online payments** : Via one app or SMS code (3-D Secure).
* **Card management** : Block/unblock card, order replacement card, view card number and PIN code, activate/deactivate contactless payment, activate/deactivate online payments, specify card usage region.

**### Insurance benefits**

* **Purchase protection** : Best price guarantee, extended warranty and, with Gold cards, additional purchase and transport insurance.
* **Travel protection** : Travel insurance for trip cancellation , trip interruption and, with Gold cards, additional luggage insurance and medical travel assistance.

**### Bonus program**

* **Surprize** : Collect valuable points with every payment.
* **Collect points** : One point per franc on all payments made with your card.
* **Additional points** : For competitions and promotions.
* **Redeem points** : Exchange surprize points via the one app.

**### Prices and conditions**

* **Mastercard Silver**
  + **Annual fee for main card** : CHF 96.–
  + **Annual fee for additional card** : CHF 24.–
  + **Combo offer (2 main cards)** : CHF 120.–
  + **Replacement card worldwide** : CHF 20.–
  + **Block card** : Free
  + **Cash withdrawal fee worldwide** : 4%, min. CHF 10.–
  + **Transactions in foreign currency** : Amount at card exchange rate + 1.500% processing fee
  + **Transactions in CHF abroad** : Amount + 1.500% processing fee
  + **Gambling commission** : 3.5% min. CHF 3.00
* **Mastercard Gold**
  + **Annual fee for main card** : CHF 198.–
  + **Annual fee for additional card** : CHF 48.–
  + **Combo offer (2 main cards)** : CHF 228.–
  + **Replacement card worldwide** : Free
  + **Block card** : Free
  + **Cash withdrawal fee worldwide** : 4%, min. CHF 10.–
  + **Transactions in foreign currency** : Amount at card exchange rate + 1.500% processing fee
  + **Transactions in CHF abroad** : Amount + 1.500% processing fee
  + **Gambling commission** : 3.5% min. CHF 3.00

**### Frequently Asked Questions**

* **How do I apply for the Mastercard?**
  + Fill out the online contact form. After your details have been verified, you will receive the card application for signature. Once returned, the card will be sent by mail.
* **How do I get access to the one online service?**
  + When you receive your Mastercard, you will also receive your login details for the online service one – simply by post.
* **What functions are available in Raiffeisen E-Banking?**
  + View card transactions and monthly statements, block and unblock cards, order replacement cards and PIN codes.

**## Fund savings plan**

**### overview**

With a fund savings plan, you invest your assets systematically. You benefit from higher returns than with a savings account, without having to worry about stock market prices or the ideal investment timing. A wide range of funds is available for your fund savings plan.

**### Advantages**

* **Regular investments** : You can regularly purchase fund shares starting from just CHF 100.
* **Average price effect** : By investing regularly, you benefit from the average price effect when prices fluctuate.
* **Automated process** : Once set up, the specified amount is invested regularly – completely automatically.
* **Withdrawal plan** : With a withdrawal plan, you can sell your fund shares regularly.

**### Services**

* **Return opportunities** : Benefit from the return opportunities on the financial markets and reach your savings goals faster.
* **Asset development** : Example of asset development from 2015 to the end of 2024 with monthly deposits of CHF 200 into the Raiffeisen Futura – Swiss Stock investment fund.
* **Average price effect** : Regular purchase of fund units at a fixed amount, regardless of current prices.

**### Product information**

* **Investment funds** : Selection from an attractive range of Raiffeisen funds and third-party funds.
* **Deposits** : You determine the amount and frequency of the deposits (monthly, quarterly or annually).
* **Flexibility** : Additional deposits or deposit breaks are possible at any time.
* **Types of funds** : investment target funds, equity funds, bond funds, actively, index-based or passively managed funds.

**### Average price effect**

* **Explanation** : With a fund savings plan, you regularly purchase fund shares for the same amount. When prices are high, fewer shares are purchased, and when prices are low, a proportionally larger number is purchased. This smooths the purchase price.

**### Frequently Asked Questions**

* **What are investment funds?** : A fund is an asset consisting of deposits from many individual investors and invested by investment experts in stocks, bonds, and other assets.
* **Is a fund savings plan also suitable for retirement planning?** : Yes, more and more savers are opting for a fund savings solution for their private pension provision.
* **invest in your fund savings plan each month** ? There is no hard and fast rule; it's best to only invest the amount you can comfortably live without, even after deducting your monthly expenses.
* **invest in a fund savings plan** ? To offset short-term market fluctuations, an investment period of at least six years is recommended.

**### The next step to your fund savings plan**

* **Arrange a consultation** : Let our experts advise you to find the right fund savings plan for your needs.
* **Getting started with investing** : Take advantage of the opportunity to invest regularly in funds and achieve your savings goals.
* **Sustainability** : Invest in sustainably oriented funds to benefit from the opportunities of the financial markets in the long term.

**## Variable loan**

**### overview**

The variable-rate loan allows you to finance medium-term investments in equipment, machinery, or business expansions. This way, the liquidity required for operations remains unaffected. Additionally, you benefit from the opportunity for falling interest rates, allowing you to use the return on your investment for repayment.

**### Advantages**

* **Preservation of liquidity** : The company’s liquidity remains untouched.
* **Instantly investable** : Allows immediate investments.
* **Repayments based on income** : Repayment is made from the income from your investment spread over the term of the loan.
* **Interest rate according to market conditions** : The interest rate adjusts to current market conditions.
* **Falling capital market interest rates** : Opportunity to benefit from falling interest rates.

**### Risks**

* **Interest rate risk** : When you take out a variable-rate loan, you assume the risk of interest rate changes. If interest rates rise, you will have to bear the higher interest costs.

**### How it works**

* **Payment** : The variable loan will be paid out to you once.
* **Repayment** : Repayment is made in line with the depreciation of your investment and from its cash flow. The loan must be fully repaid by the end of your investment's lifespan.
* **Interest rate** : The interest rate of the variable loan is based on the situation on the capital market and also depends on your creditworthiness and any collateral.
* **Termination** : The variable loan can be terminated at any time with a notice period of six weeks.

**### Comparison: Variable loan vs. fixed loan**

* **interest rate level**
  + **Variable loan** : Suitable for falling or normal interest rates.
  + **Fixed-term loans** : Suitable for rising or low interest rates.
* **flexibility**
  + **Variable loan** : Flexible because the interest rate adjusts to market conditions.
  + **Fixed-term loan** : Fixed interest rate, no adjustment to market conditions.

**### Documents**

* **Checklist** : Documents for applying for a loan can be downloaded here (PDF, 46.1KB).
* **Product sheet** : Variable Loan – Product sheet (PDF, 26.3KB)

**## Fixed-term loans**

**### overview**

A fixed-rate loan allows you to finance medium-term investments in equipment, machinery, or business expansions. It offers a fixed interest rate for the entire term, allowing you to budget for the interest burden . This loan type is particularly suitable in times of low or rising interest rates.

**### Advantages**

* **Preservation of liquidity** : The company’s liquidity remains untouched.
* **Instantly investable** : Allows immediate investments.
* **Repayment at maturity** : Repayment only occurs at the maturity of the fixed-term loan.
* **Fixed interest rate** : The fixed interest rate allows for precise budgeting of interest costs.
* **Protection against rising interest rates** : Protection against rising interest rates during the term.

**### Risks**

* **Interest rate risk** : Although the interest rate is fixed, you bear the risk that interest rates will fall during the term and you will continue to have to pay the higher agreed interest rate.
* **No early termination** : There is generally no option to exit during the term. If you terminate the contract early or fail to comply with the notice period, you will be required to pay compensation to the bank.

**### How it works**

* **Conclusion** : You take out a loan for a fixed term at a fixed interest rate.
* **Interest rate** : The fixed interest rate depends on the capital market situation at the time of conclusion as well as on your creditworthiness and any collateral.
* **Term** : You choose the term yourself between 1 and 10 years, depending on the lifespan of your investment.
* **No termination** : The fixed-term loan cannot be terminated during the term.

**### Comparison: Fixed-rate loan vs. variable-rate loan**

* **interest rate level**
  + **Fixed-term loans** : Suitable for rising or low interest rates.
  + **Variable loan** : Suitable for falling or normal interest rates.
* **flexibility**
  + **Fixed-term loan** : Fixed interest rate, no adjustment to market conditions.
  + **Variable loan** : Flexible because the interest rate adjusts to market conditions.

**### Documents**

* **Checklist** : Documents for applying for a loan can be downloaded here (PDF, 46.1KB).
* **Product sheet** : Fixed-term loan – product sheet (PDF, 26.5KB)

**## current account**

**### overview**

A current account is the foundation for all banking transactions for companies, institutions, and self-employed individuals. It enables the quick and convenient processing of all payment transactions and offers numerous financial services.

**### Advantages**

* **Clarity** : All debtor and creditor payments, including wage payments, can be processed through this account.
* **Security** : Cashless payment transactions via payment order, standing order or direct debit (LSV).
* **Simplicity** : Payments are processed quickly and conveniently with Raiffeisen’s e-banking.
* **Flexibility** : Unlimited access to your balance and the option to apply for individual credit limits .
* **Internationality** : Account management also possible in foreign currencies, worldwide cashless payments and cash withdrawals with Raiffeisen credit cards.

**### Services**

* **Individual access permissions** : Determine who can access the account.
* **Monthly account statement** : Overview of all incoming and outgoing payments.
* **Daily statement** : Including individual displays of entries and exits.
* **Periodic account closing** : Regular settlement of the account.
* **Cashless payment transactions** : processing via payment order, standing order and direct debit (LSV).
* **Wage payments** : processing of wage payments.
* **Debit card included** : Use of the Raiffeisen debit card for cashless payments and cash withdrawals.
* **Credit limits** : Application for individual credit limits on request.

**### Prices and conditions**

* **Interest rate recommendation Raiffeisen Switzerland** : 0.0000 %
* **Withholding tax** : Interest income is subject to the federal withholding tax of 35%.
* **Interest on deposits** : Subject to change; the interest rate depends on the money and capital markets.

**### Documents**

* **Product sheet** : current account – product sheet (PDF, 24.3KB)

**## Securities account**

**### overview**

The securities account is ideal for investors who wish to make their own investment decisions or seek occasional advice from our advisors. Your Raiffeisenbank offers you the opportunity to buy and sell investments both online via e-banking and by phone.

**### Advantages**

* **Security** : Your investment instruments are optimally protected in the securities account against losses due to theft and cybercrime.
* **Professional processing** : The usual capital transactions are handled professionally for you, and we carry out further administrative steps according to your instructions.
* **Access to global markets** : You have access to the global securities markets and can trade your securities either online or through your advisor.
* **Detailed reports** : You will receive a detailed list of assets valued at current prices at the end of the year.

**### Services**

* **Custodial investment instruments** : shares, bonds, investment funds, structured products, warrants, traded options (only through an advisor).
* **Capital transactions** : Timely information about capital transactions and automatic settlement on your account.
* **Tax directory** : Overview of tax-relevant information, makes it easier to fill out the tax return.

**### Product information**

* **Integration in e-banking** : The seamless integration of the securities account in e-banking allows you to view your portfolio and trade selected securities anytime and anywhere.
* **Asset inventory** : Detailed overview of your assets and liabilities, valued at current prices.
* **Sustainability reporting** : Insight into the environmental and social impacts of your portfolio.
* **Performance indicators** : Display of the money-weighted rate of return (MWRR) and the time- weighted rate of return (TWRR).

**### Tax directory**

* **Switzerland** : Simplifies the completion of tax returns for private individuals residing in Switzerland.
* **Country-specific** : Tax reporting for Germany, Austria, Italy and France.
* **Generic** : Customizable tax reporting regarding language, valuation currency and capital gain calculation method.

**### Frequently Asked Questions**

* **What services are included in the securities account?** Secure custody of your investment instruments, processing of standard capital transactions (interest, dividends, repayments, etc.), execution of other administrative actions (capital increases, etc.) according to your instructions.
* **What can I store in a securities account?** Participation certificates, medium-term notes, stocks, bonds, structured products, mortgage notes, policies, precious metals.
* **transfer a securities account from another bank to Raiffeisen** ? Fill out an order at your Raiffeisen bank, which will then be sent to the bank in question so that they can initiate the transfer.

**### Additional services**

* **Asset inventory** : Shows a comprehensive picture of your current financial situation, taking into account all assets and liabilities held at your Raiffeisenbank.
* **Country-specific and generic tax reporting** : Makes it easier to fill out your tax return, available periodically or as a one-off order.
* **Interest and balance list** : Includes the tax-relevant information of your account and credit products, making it easier to complete your tax return.

**### Documents and legal information**

* **Product sheet** : Securities account – Product sheet
* **Product sheet** : Asset list – Product sheet
* **Product sheet** : Tax directory – Product sheet

**## Visa Debit Card**

**### overview**

With the Raiffeisen Visa Debit Card, you can make cashless payments worldwide. You can also use the card for online purchases. The Visa Debit Card offers you flexibility and security for your daily banking transactions.

**### Advantages**

* **Worldwide acceptance** : Cashless payments and cash withdrawals worldwide.
* **Contactless payment** : Pay amounts under CHF 80 contactless without a PIN.
* **Online purchases** : Store your card for online purchases and subscriptions.
* **Free in the first year** : Free for Raiffeisen members in the first year.

**### Services**

* **Check your account balance** : Check your account balance and make deposits at Raiffeisen ATMs.
* **Reservations** : Reserve hotels or rental cars.
* **Management** : Management of the card via Raiffeisen E-Banking and the debiX + app.

**### Card functions and security**

* **Contactless payment** : Simply pay contactless.
* **3-D Secure** : Pay risk-free in online shops.
* **Visa Debit Card as a payment method** : For subscriptions (e.g. Netflix or Spotify).
* **Expenditure control** : Control expenses by direct debiting of accounts.
* **Account service** : Free account service at Raiffeisen ATMs.

**### Flexible administration**

* **Card Self Service** : Manage your debit card conveniently via Raiffeisen E-Banking.
  + Block card
  + Order a new PIN, OTRC code and replacement card
  + Set limits
  + Customize usage options (e.g. switch the “Pay online” function on or off)
* **debiX + App** : Increase security when shopping online with your debit card.
  + Approval of 3-D Secure payments via app confirmation
  + Receiving push notifications for transactions
  + Real-time display of transactions in the app

**### Prices and conditions**

* **Ticket sales** : From 12 years
* **Basic account** : transaction account
* **Card currency** : CHF
* **Annual fee** : CHF 48.–
* **Replacement card** : CHF 15.–/CHF 8.– (Card Self Service)
* **Block card** : Free
* **Cash withdrawal abroad** : CHF 4.50
* **Cashless payments abroad** : 1.250% on the amount, min. CHF 1.50

**### Documents**

* **Legal provisions** : All legal provisions relating to the cards and other helpful documents can be found in the Private Customers Download Center.

**### Frequently Asked Questions**

* **How does the Visa debit card differ from the Visa credit card?**
  + Unlike credit cards, payments made with a Visa Debit Card are debited directly from the bank account. Provisional credit card payments (e.g., for hotel reservations) are debited later.
* **Why was V PAY replaced by Visa Debit?**
  + The Visa Debit Card is the successor to the V PAY card. Debit cards have been further developed and offer new features and uses (e.g., online shopping ).
* **How secure is the Visa Debit Card?**
  + By activating 3-D Secure, you can pay even more securely online. This internationally recognized security standard requires the cardholder to authenticate themselves during the payment process through an additional authorization.
* **How do I register for 3-D Secure?**
  + Along with your Visa Debit Card, you will receive a separate letter with instructions and a one-time code (OTRC code). This allows you to register for 3-D Secure in the debiX + app.

**## Prepaid credit card**

**### overview**

With the prepaid Raiffeisen Mastercard or Visa Card, you can make cashless payments worldwide. The prepaid credit card is your trusted companion for occasional use on vacation or for online shopping. It offers the benefits of a credit card, but on a credit basis.

**### Advantages**

* **Easy Top-up** : Top up the card easily and conveniently.
* **Worldwide acceptance** : At over 43 million locations worldwide.
* **Contactless payment** : With Apple Pay, Google Pay, Samsung Pay and contactless payment.
* **Administration** : Via the one app and Card Self Service in e-banking.
* **Security** : Latest chip technology and 3-D Secure procedures for safe shopping.
* **Worldwide card replacement** : Guaranteed.

**### Services**

* **Contactless payment** : Pay amounts under CHF 80 contactless without a PIN.
* **Online management** : Manage all cards and transactions online.
* **Online service** : Secure login via fingerprint or Face ID in the one app, push notifications or SMS for every transaction, authorization of online payments via one app or SMS code (3-D Secure), block/unblock card, order replacement card, view card number and PIN code, activate/deactivate contactless payment, activate/deactivate online payments, specify region of use of the card.

**### Card functions and security**

* **Advantages like a credit card** : But on a credit basis.
* **Contactless payment** : Simply pay with your smartphone or smartwatch.
* **3-D Secure** : Pay risk-free in online shops.
* **Online management** : Manage all cards and transactions online.

**### Top up card**

* **Card Self Service** : Top up your prepaid card easily and conveniently via e-banking.
* **Telephone order** : Top up directly at your Raiffeisenbank.
* **Bank transfer** : Alternatively, you can also make payments via bank transfer. The credit will be issued within five business days.

**### Prices and conditions**

* **Ticket sales** : From 14 years
* **Basic Account** : Transaction Account/Saving Account
* **Card currency** : CHF
* **Annual fee for main card** : CHF 50.–
* **Commission per top-up** : 1%, min. CHF 5.–
* **Replacement card worldwide** : CHF 20.–
* **Block card** : Free
* **Cash withdrawal fee worldwide** : 4%, min. CHF 10.–
* **Transactions in foreign currency** : Amount at card exchange rate + 1.750% processing fee
* **Transactions in CHF abroad** : Amount + 1.750% processing fee
* **Gambling commission** : 3.5% min. CHF 3.00
* **Commission for refunding card balance** : CHF 20.– per withdrawal to bank/postal account

**### Documents**

* **Legal provisions** : All legal provisions relating to the cards, insurance benefits and claim and complaint forms can be found in the private customer download centre.

**### Frequently Asked Questions**

* **What is a prepaid credit card?**
  + A prepaid card is a credit card that allows you to spend only the amount previously loaded onto the card. At the same time, you enjoy the convenience of card payments worldwide.
* **How do I apply for a prepaid credit card?**
  + Fill out the online contact form. After your information has been verified, you will receive the card application for signature. Once returned, the card will be sent by mail.
* **How do I get access to Digital Service one ?**
  + When you receive your prepaid card, you will also receive your login details for the online service one – simply by post.
* **What functions are available in Raiffeisen E-Banking?**
  + View card transactions and monthly statements, block and unblock cards, order replacement cards and PIN codes, and top up cards.

**## Debit Mastercard**

**### overview**

With the Raiffeisen Debit Mastercard, you can make cashless payments worldwide. You can also use the card for online purchases. The Debit Mastercard offers you flexibility and security for your daily banking transactions.

**### Advantages**

* **Worldwide acceptance** : Cashless payments and cash withdrawals worldwide.
* **Contactless payment** : Pay amounts under CHF 80 contactless without a PIN.
* **Online purchases** : Store your card for online purchases and subscriptions.
* **Free in the first year** : Free for Raiffeisen members in the first year.

**### Services**

* **Check your account balance** : Check your account balance and make deposits at Raiffeisen ATMs.
* **Reservations** : Reserve hotels or rental cars.
* **Management** : Management of the card via Raiffeisen E-Banking and the debiX + app.

**### Card functions and security**

* **Contactless payment** : Simply pay contactless.
* **3-D Secure** : Pay risk-free in online shops.
* **Debit Mastercard as a payment method** : For subscriptions (e.g. Netflix or Spotify).
* **Expenditure control** : Control expenses by direct debiting of accounts.
* **Account service** : Free account service at Raiffeisen ATMs.

**### Flexible administration**

* **Card Self Service** : Manage your debit card conveniently via Raiffeisen E-Banking.
  + Block card
  + Order a new PIN, OTRC code and replacement card
  + Set limits
  + Customize usage options (e.g. switch the “Pay online” function on or off)
* **debiX + App** : Increase security when shopping online with your debit card.
  + Approval of 3-D Secure payments via app confirmation
  + Receiving push notifications for transactions
  + Real-time display of transactions in the app

**### Prices and conditions**

* **Ticket sales** : From 12 years
* **Basic account** : transaction account
* **Card currency** : CHF
* **Annual fee** : CHF 48.–
* **Replacement card** : CHF 15.–/CHF 8.– (Card Self Service)
* **Block card** : Free
* **Cash withdrawal abroad** : CHF 4.50
* **Cashless payments abroad** : 1.250% on the amount, min. CHF 1.50

**### Documents**

* **Legal provisions** : All legal provisions relating to the cards and other helpful documents can be found in the Private Customers Download Center.

**### Frequently Asked Questions**

* **How does the Debit Mastercard differ from the Mastercard Credit Card?**
  + Unlike credit cards, payments made with a Debit Mastercard are debited directly from the bank account. Provisional credit card payments (e.g., for hotel reservations) are debited later.
* **Why was Maestro replaced by Debit Mastercard?**
  + The Debit Mastercard is the successor to the Maestro card. Debit cards have been further developed and offer new features and uses (e.g., online shopping ).
* **How secure is the Debit Mastercard?**
  + By activating 3-D Secure, you can pay even more securely online. This internationally recognized security standard requires the cardholder to authenticate themselves during the payment process through an additional authorization.
* **How do I register for 3-D Secure?**
  + Along with your Debit Mastercard, you will receive a separate letter with instructions and a one-time code (OTRC code). This allows you to register for 3-D Secure in the debiX + app.

**## Private account**

**### overview**

The personal account is the basis for your daily banking transactions, such as transfers, standing orders, and salary payments. It offers complete transparency and security in your daily banking operations.

**### Advantages**

* **Payment transactions** : Fast and convenient processing of payment transactions.
* **Standing orders and direct debit** : Record recurring payments as standing orders and direct debit (LSV).
* **E-Banking** : 24/7 account access via e-banking.
* **Worldwide cash withdrawals** : Withdraw money worldwide with Raiffeisen debit and/or credit cards.

**### Services**

* **Account features** : The private account is ideal for everyday needs such as salary payments, payment transactions and securities transactions.
* **Account management** : Free account management and domestic payments via e-banking.
* **Cash withdrawal** : Withdraw cash at any time with your debit or credit card and make cashless payments worldwide.
* **Standing orders and direct debit** : Make recurring payments automatically using a standing order or direct debit (LSV).
* **Account statement** : Regular account statements with all incoming and outgoing transactions and periodic account closing free of charge in e-banking.

**### Prices and conditions**

* **Interest rate** : 0.000%
* **Availability/ Withdrawal limits** : No restrictions, full account balance available at any time.
* **Account management fee** : CHF 60 per year

**### Account requirements and terms and conditions**

* **Legal age** : The Raiffeisen private account is only intended for adult customers.
* **Overdrafts** : For short-term overdrafts, the bank charges interest based on the market.
* **Interest on deposits** : Subject to change; the interest rate depends on the money and capital markets.
* **Withholding tax** : You pay the federal withholding tax of 35 percent on interest income.

**### Documents**

* **Product sheet** : Private account – product sheet
* **General Terms and Conditions (GTC)** : Basic Regulations

**### The next step**

* **Open an account** : Open your private account and benefit from the numerous advantages.
* **Schedule a consultation** : Let our experts advise you to find the right account for your needs.

**## TWINT**

**### overview**

With the Raiffeisen TWINT app, you can conveniently and securely pay with your smartphone and send money to friends and family. TWINT offers a variety of features that make paying and money transfers easy and flexible.

**### Advantages**

* **Payment in online shops** : Pay in over 1,000 online shops.
* **Payment at the checkout** : Pay at the checkout with TWINT.
* **Parking fees :** Pay parking fees without coins .
* **Send and request money** : Send, request and split money.
* **Digital vouchers** : Buy digital vouchers and make donations.

**### Functions**

* **QR code payments** : Open the TWINT app, scan the QR code and pay.
* **Send and request money** : Send or request money in real time.
* **Payment in online shops and apps** : Pay conveniently and securely online.
* **Payment at the cash register or vending machine** : Pay on site or at vending machines with TWINT.
* **Pay for parking time** : Pay for parking time without coins or a parking meter. If you finish your parking session early, the difference will be refunded.
* **Digital vouchers and credit** : Buy or give away digital vouchers and credit.
* **Donations** : Donate to charitable organizations directly from the TWINT app.
* **Cash withdrawal :** Withdraw cash at selected Sonect shops.
* **Orders** : Order coffee and food to your home.

**### Prices and conditions**

* **Free of charge** : Raiffeisen TWINT is free of charge for you.
* **Third-party services** : Fees are payable, and fees will be displayed or communicated by the third-party provider prior to payment.

**### Documents**

* **Terms and Conditions** : You can find more information about the Raiffeisen TWINT app in our General Terms and Conditions (GTC).

**### Frequently Asked Questions**

* **Who can use TWINT?**
  + Raiffeisen TWINT is available to all persons aged 12 and over residing in Switzerland, Liechtenstein, Germany, Austria, France and Italy.
  + Requirements: A smartphone with iOS (from version iOS 15) or Android (from version 9.0), a Swiss mobile number, a Raiffeisen debit card (Visa Debit Card, Debit Mastercard, V-Pay or Maestro) with a personal transaction account.
* **How do I set up TWINT?**
  + Download the TWINT app and follow the short steps in the registration process.
* **How much money can I twint ?**
  + The amount of money you can spend with TWINT depends on your account balance and the defined limits.
* **Can I use Raiffeisen TWINT with a joint account?**
  + Yes, you can also register for Raiffeisen TWINT using a debit card linked to a shared or authorized transaction account.

**### The next step to TWINT**

* **Google Play** : Download the TWINT app from the Google Play Store .
* **App Store** : Download the TWINT app from the App Store.
* **TWINT offers** : Discover offers, promotions and competitions.
* **TWINT for clubs** : Simply collect money and increase club revenues.

**## Pension funds**

**### overview**

Pension funds offer the opportunity to build retirement capital and benefit from the return opportunities offered by the financial markets. You can optimize your retirement planning by investing in various funds tailored to your risk tolerance and investment goals.

**### Advantages**

* **Return opportunities** : You benefit from the return opportunities on the financial markets.
* **Flexibility** : You decide how much risk you want to take and choose the appropriate pension fund.
* **Professional management** : We manage the fund.

**### How it works**

* **Difference to pension and vested benefits account** : In contrast to pension and vested benefits account, a pension fund offers you the opportunity to achieve returns on the financial markets and thus optimize your assets.
* **Investment** : The Raiffeisen Pension or Vested Benefits Foundation invests part or all of your account balance in securities-linked pension funds on your behalf.

**### Investment strategies**

* **Yield** :
  + **Funds** : Raiffeisen Futura – Pension Invest Yield, Raiffeisen Futura II – Systematic Invest Yield
  + **Share of shares** : Around 25%
  + **Suitable for** : Sustainably oriented investors with a medium to long-term investment horizon and moderate risk appetite.
* **Balanced** :
  + **Funds** : Raiffeisen Futura – Pension Invest Balanced, Raiffeisen Futura II – Systematic Invest Balanced
  + **Share of shares** : Around 45%
  + **Suitable for** : Sustainably oriented investors with a medium to long-term investment horizon and medium risk tolerance.
* **Growth** :
  + **Funds** : Raiffeisen Futura – Pension Invest Growth, Raiffeisen Futura II – Systematic Invest Growth
  + **Share of shares** : Around 65%
  + **Suitable for** : Sustainably oriented investors with a long-term investment horizon and increased risk tolerance.
* **Shares** :
  + **Funds** : Raiffeisen Futura – Pension Invest Equity, Raiffeisen Futura II – Systematic Invest Equity
  + **Share of shares** : Around 95% to 100%
  + **Suitable for** : Sustainably oriented investors with a long-term investment horizon and high risk tolerance.

**### Prices and conditions**

* **Issuing commission** : graduated tariff
  + For the first CHF 100,000: 0.75%
  + For amounts over CHF 100,000: 0.35%
* **First investment** : Made after the 31-day waiting period.
* **Fee for non-compliance with the notice period** : 2% on the amount exceeding the free availability, provided the bank allows early withdrawal.

**### Frequently Asked Questions**

* **Who are pension funds suitable for?**
  + Pension funds are suitable for anyone who wants to invest their retirement savings in securities for the long term. This also applies to vested benefits during a longer break from work or self-employment.
* **Is a retirement fund riskier than a retirement account?**
  + Yes, capital gains and losses are possible with a retirement fund. However, over the long term, stock prices have always moved upwards, allowing for higher returns.
* **At what intervals can I invest money?**
  + Regular investments are possible starting from a minimum amount of CHF 100 per investment.
* **How much stock market knowledge do I need to have to invest in retirement funds?**
  + No prior knowledge is required, as investment specialists manage the securities. However, it is important to be aware of the risks.
* **How long are my pension/vested benefits assets tied up in a pension fund?**
  + Until you reach the reference age. After that, you can sell the fund or transfer the fund units to an unlinked account.
* **Can I invest in sustainable investments with pension funds?**
  + Yes, the entire range of pension funds is geared towards sustainability.

**### The next step to your retirement fund**

* **Investing** : Invest in pension funds and benefit from the potential returns.
* **Arrange a consultation** : Let our experts advise you to find the right pension fund for your needs.
* **Fund savings plan** : Invest regularly in pension funds and achieve savings goals.
* **Digital Pillar 3a** : Simple and completely digital retirement planning.

**## Pension account 3a**

**### overview**

The 3a retirement account offers financial security in retirement and supplements the benefits from the first and second pillars. It also saves you taxes – recurring annually. It's an important supplement to state and occupational pension plans and helps close pension gaps.

**### Advantages**

* **Tax deductibility** : Annual contributions can be deducted from taxable income.
* **Preferential interest rate** : The preferential interest rate allows your pension funds to grow faster.
* **Flexible contributions** : You determine the amount of your contributions up to the annual maximum amount.
* **Convenient account opening** : The account can be opened conveniently via Raiffeisen E-Banking.
* **Higher return opportunities** : Thanks to pension funds, higher return opportunities are possible.

**### How it works**

* **Private pension provision** : The 3rd pillar supplements the benefits from the 1st pillar (AHV/IV) and 2nd pillar (pension fund) and enables greater financial freedom in old age.
* **Tax savings** : Annual contributions to the 3a retirement account can be deducted from taxable income, resulting in recurring tax savings.
* **Use** : Pillar 3a can be used to purchase owner-occupied residential property, start your own business or finance early retirement.

**### Investment strategies**

* **Yield** :
  + **Funds** : Raiffeisen Futura – Pension Invest Yield, Raiffeisen Futura II – Systematic Invest Yield
  + **Share of shares** : Around 25%
  + **Suitable for** : Sustainably oriented investors with a medium to long-term investment horizon and moderate risk appetite.
* **Balanced** :
  + **Funds** : Raiffeisen Futura – Pension Invest Balanced, Raiffeisen Futura II – Systematic Invest Balanced
  + **Share of shares** : Around 45%
  + **Suitable for** : Sustainably oriented investors with a medium to long-term investment horizon and medium risk tolerance.
* **Growth** :
  + **Funds** : Raiffeisen Futura – Pension Invest Growth, Raiffeisen Futura II – Systematic Invest Growth
  + **Share of shares** : Around 65%
  + **Suitable for** : Sustainably oriented investors with a long-term investment horizon and increased risk tolerance.
* **Shares** :
  + **Funds** : Raiffeisen Futura – Pension Invest Equity, Raiffeisen Futura II – Systematic Invest Equity
  + **Share of shares** : Around 95% to 100%
  + **Suitable for** : Sustainably oriented investors with a long-term investment horizon and high risk tolerance.

**### Prices and conditions**

* **Interest rate** : 0.800%
* **Account management fee and annual statement** : Free
* **Availability/ withdrawal limits** : In accordance with the currently valid Raiffeisen pension foundation regulations, withdrawals subject to a notice period of 31 days.
* **Pension fund issuing commission** : graduated tariff
  + For the first CHF 100,000: 0.75%
  + For amounts over CHF 100,000: 0.35%
* **First investment** : Made after the 31-day waiting period.
* **Fee for non-compliance with the notice period** : 2% on the amount exceeding the free availability, provided the bank allows early withdrawal.

**### Frequently Asked Questions**

* **When does a 3a retirement account make sense?**
  + For all those who want to improve their retirement provision and benefit from interest and tax advantages.
* **What is the maximum annual amount I can pay into Pillar 3a?**
  + Pension fund insured persons up to CHF 7,258, non-pension fund insured persons up to 20% of earned income, maximum CHF 36,288.
* **Is it worth having multiple retirement accounts?**
  + Yes, to break the tax progression and minimize capital tax.
* **When can I withdraw my Pillar 3a funds?**
  + At the earliest five years before and at the latest five years after reaching retirement age, in the case of owner-occupied housing, self-employment, disability, permanent emigration, purchase into the pension fund, death.

**### The next step towards your pension provision**

* **Open a retirement account** : Open your 3a retirement account and benefit from the numerous advantages.
* **Schedule a consultation** : Let our experts advise you to find the right investment strategy for your needs.
* **Savings goal protection** : Reach your retirement savings goals with security.
* **Pension funds** : Invest your pension capital and take advantage of the return opportunities.
* **Digital Pillar 3a** : Simple and completely digital retirement planning.

**## savings account**

**### overview**

A savings account is the ideal way to achieve your short- and medium-term savings goals. It offers you the opportunity to grow your savings securely and continuously.

**### Advantages**

* **Interest advantage** : Higher interest rate compared to a private account.
* **Fee-free deposits and withdrawals** : Make unlimited deposits and withdrawals free of charge.
* **Security** : Your savings are invested safely.
* **Easy saving** : With a standing order you can save even more easily and regularly.

**### Services**

* **Interest** : Through the interest on your savings, your account balance grows continuously.
* **Fee-free account management** : No account management fees.
* **Withdrawal conditions** : For larger withdrawals, limited withdrawal conditions apply.
* **Compound interest effect** : Regular deposits not only lead to an increase in the account balance, but also to an increase through the compound interest effect.

**### Prices and conditions**

* **Interest rate** : 0.25%
* **Availability/ withdrawal limits** : Up to CHF 20,000 per calendar month free, beyond that three months notice period.
* **Account management fees** : Free
* **Fee for non-compliance with the withdrawal conditions** : 2% of the amount exceeding the free withdrawal limit , provided the bank allows early withdrawal.

**### Account requirements and terms and conditions**

* **Adulthood** : The savings account is intended for adult customers.
* **Suitability** : Not suitable for payment transactions and wage payments.
* **Interest on deposits** : Subject to change; the interest rate depends on the money and capital markets.
* **Withholding tax** : Interest income is subject to the federal withholding tax of 35 percent.

**### Documents**

* **Product sheet** : Savings account – Product sheet
* **General Terms and Conditions (GTC)** : Basic Regulations

**### The next step to the savings account**

* **Open an account** : Open your savings account and benefit from the numerous advantages.
* **Schedule a consultation** : Let our experts advise you to find the right account for your savings goals.
* **Savings calculator** : Calculate your savings progress with our savings calculator.

**## Raiffeisen Rio**

**### overview**

With Raiffeisen Rio, you get a straightforward and fully digital investment solution managed by experienced investment experts. This solution is available starting at just CHF 5,000 and offers you the opportunity to customize and continuously monitor your portfolio.

**### Advantages**

* **Professional asset management** : You can receive professional asset management starting from just CHF 5,000.
* **Easy opening** : With just a few clicks, you can open your mandate directly in the app.
* **Individual design** : Complement your portfolio with long-term interesting thematic investments.
* **Transparency** : Access to details and current performance at any time.
* **Current information** : Ongoing information about current stock market events in the app.

**### How it works**

* **Digital management** : With the Raiffeisen Rio app you can manage your money completely digitally.
* **Investment portfolio** : In just a few clicks, an investment portfolio tailored to your needs is created, which is continuously monitored and optimized.
* **Focus topics** : Set a personal focus and complement your portfolio with exciting topics whose potential you are convinced of.
* **Transparency** : Thanks to the easy-to-understand portfolio overview, you always have full transparency about current market developments, your individual investment products and their performance.

**### Steps to your personal portfolio**

1. **Download the app** : Download the Raiffeisen Rio app.
2. **Log in** : Log in with your existing Raiffeisen E-Banking contract number and password.
3. **Answer questions** : Answer questions about the risk profile.
4. **Set investment amount** : Set investment amount and invest.

**### Prices and conditions**

* **Fee rate** : 0.65% pa on the invested amount.
  + Example: For an investment amount of CHF 5,000, the fee is CHF 32.50 per year plus VAT.
* **Flat fee** : This includes asset management, custody and account management fees, brokerage fees and the annual account/custody statement.
* **Product costs** : The product costs of the core building blocks are approximately 0.3% pa and for focus topics 0.6% pa
* **Fees** : Fees are automatically debited quarterly to the Raiffeisen Rio settlement account. When a mandate is settled, the fees are calculated pro rata .

**### Frequently Asked Questions**

* **Can I use the app if I am not a Raiffeisen customer?**
  + A Raiffeisen e-banking agreement is required to use Raiffeisen Rio. You can open a customer relationship with your local Raiffeisen bank.
* **How can I deposit and withdraw money into my Raiffeisen Rio account?**
  + For your initial investment, you will be guided through an onboarding process. After your initial investment, you can make deposits and withdrawals directly via the "Profile" navigation element.
* **How secure is the Raiffeisen Rio investment solution?**
  + Raiffeisen monitors portfolio risks daily using a digital risk management and risk monitoring system. Continuous portfolio monitoring, rebalancing , and a solution with data 100% sourced in Switzerland are guaranteed.
* **How can I change my investment strategy?**
  + You can change your investment strategy directly in the app. However, it is recommended that you pursue your investment strategy for the long term.

**### Investment concept**

* **Core portfolio** : Based on your risk profile and investment objectives, a broadly diversified core portfolio of stocks and bonds is compiled.
  + **Futura** : Invest in companies that value ethical, environmental and social responsibility.
  + **Swissness** : Focus on the Swiss home market.
  + **Global** : Invest in global financial markets and benefit from worldwide investment opportunities and economic trends.
* **Focus topics** : Complement your core portfolio with long-term interesting focus topics such as the megatrend of digitalization, Swiss stocks or family businesses.

**### The next step to your Raiffeisen Rio**

* **Download the app** : Download the Raiffeisen Rio app from the App Store or Google Play Store.
* **Schedule a consultation** : Let our experts advise you to find the right investment strategy for your needs.

**## SARON Flex Mortgage**

**### overview**

The SARON Flex mortgage reacts immediately to interest rate changes and is based on the SARON (Swiss Average Rate Overnight) interest rate. This mortgage offers flexibility and the opportunity to benefit from falling interest rates.

**### Advantages**

* **Direct benefit from falling interest rates** : You benefit directly from falling or low interest rates.
* **Transparent interest rate changes** : The interest rate is set daily, which allows for transparent interest rate changes.
* **Option to change** : A one-time change of the mortgage model is possible.

**### How it works**

* **Interest rate** : The interest rate of the SARON Flex mortgage consists of two parts: the base interest rate and an individual surcharge.
  + **Base interest rate** : Based on the compounded SARON interest rate, which represents the average interest rate at which Swiss banks lend money to each other overnight.
  + **Individual surcharge** : This is set individually by your bank and remains unchanged throughout the entire term of the mortgage.
* **Calculation** : The interest rate on your mortgage is calculated retrospectively at the interest payment date based on the individual SARON daily rates.
* **Term** : A SARON Flex mortgage is concluded for a fixed term. A one-time switch to another mortgage model is possible, provided the originally agreed term is maintained.

**### Interest rate development**

* **Graphic** : The graphic shows the interest rate development of the 5-year SARON Flex mortgage (available since April 2020) and the predecessor model LiborFlex mortgage.
* **Source** : Raiffeisen Switzerland

**### Risks**

* **Interest rate risk** : When you take out a SARON Flex mortgage, you benefit if the SARON rate falls. If SARON rates rise, you can expect higher mortgage costs.
* **Risk minimization** : To reduce your risk, you can combine your SARON Flex mortgage with a fixed-rate mortgage. This protects part of your money against interest rate increases.
* **Switch option** : If interest rates rise, you can switch to a different mortgage model once, taking into account the remaining term of the mortgage.

**### Frequently Asked Questions**

* **When is a SARON Flex mortgage worthwhile?**
  + If interest rates fall or remain low in the foreseeable future.
  + If you want to benefit from low interest rates.
* **What happens if SARON is negative?**
  + If the SARON interest rate becomes negative, the base interest rate will be fixed at 0% and you will pay the agreed surcharge.

**### Further information**

* **Information sheet** : Everything about SARON – Information sheet (PDF, 58.1KB)

**### The next step to your mortgage**

* **Schedule a consultation** : Let our experts advise you to find the right mortgage for you.
* **Take out a mortgage** : Take out your SARON Flex mortgage and benefit from flexible interest rate adjustments.
* **Compare mortgages** : Compare different mortgage models to find the best solution for your needs.
* **Interest rate alert** : Track interest rate changes in the mortgage market to find the best time to take out your mortgage.
* **Mortgage calculator** : Calculate how much home you can afford.

**## Visa Card Gold EUR/USD**

**### overview**

The Visa Card Gold International in euros or US dollars is ideal for anyone with a foreign currency account in the respective card currency. Whether shopping or traveling, the card offers valuable additional and insurance benefits for cashless payments worldwide.

**### Advantages**

* **No additional costs** : No additional costs when paying in euros or US dollars.
* **Worldwide acceptance** : Accepted at over 43 million locations worldwide.
* **Contactless payment** : With Apple Pay, Google Pay, Samsung Pay and contactless payment.
* **Insurance benefits** : Integrated insurance for additional protection.
* **Administration** : Via the one app and Card Self Service in e-banking.
* **Worldwide card replacement** : Guaranteed.

**### Services**

* **Security** : Latest chip technology and 3-D Secure procedures for safe shopping and travel.
* **Contactless payment** : Pay amounts under CHF 80 contactless without a PIN.
* **Online management** : Manage all cards and transactions online.
* **24h Assistance** : Support in emergencies abroad.

**### Online service**

* **one digital service** : conduct banking transactions conveniently with your smartphone or via the web portal.
* **Secure login** : Use your fingerprint or Face ID to log into the one app.
* **Push notifications** : Notifications for every transaction.
* **Authorization of online payments** : Via one app or SMS code (3-D Secure).
* **Card management** : Block/unblock card, order replacement card, view card number and PIN code, activate/deactivate contactless payment, activate/deactivate online payments, specify card usage region.

**### Insurance benefits**

* **Purchase protection** : Best price guarantee, extended warranty and purchase and transport insurance.
* **Travel protection** : Travel insurance for trip cancellation , trip interruption, baggage insurance and medical travel assistance.

**### Prices and conditions**

* **Card issue** : From 18 years
* **Basic account** : Foreign currency account in EUR or USD
* **Card currency** : EUR or USD
* **Annual fee for main card** : EUR/USD 198.–
* **Annual fee for additional card** : EUR/USD 96.–
* **Replacement card worldwide** : Free
* **Block card** : Free
* **Cash withdrawal fee worldwide** : 4%, min. EUR/USD 10.–
* **Transactions in foreign currency** : Amount at card exchange rate + 1.500% processing fee
* **Gambling Commission** : 3.5% min. EUR/USD 3.00

**### Documents**

* **Legal provisions** : All legal provisions relating to the cards, insurance benefits and claim and complaint forms can be found in the private customer download centre.

**### Frequently Asked Questions**

* **How do I apply for the Visa Card Gold EUR/USD?**
  + Fill out the online contact form. After your information has been verified, you will receive the card application for signature. Once returned, the card will be sent by mail.
* **How do I get access to Digital Service one ?**
  + When you send us your credit card, you will also receive your login details for the online service one – simply by post.
* **What functions are available in Raiffeisen E-Banking?**
  + View card transactions and monthly statements, block and unblock cards, and order replacement cards and PIN codes. The one app also offers many other functions and features.
* **How do I pay the invoice amount?**
  + You can conveniently pay your monthly bill via direct debit (LSV) or a payment slip . With the "partial payment option," you decide when and how much you want to pay.

**## YoungMember private account**

**### overview**

* **Target group** : Students, trainees and young professionals aged 12 to 26.
* **Purpose** : A free personal account to manage daily banking transactions such as pocket money or salary.

**### Advantages**

* **Free account management** : No account management fees.
* **Preferential interest on savings** : Higher interest rates on savings accounts.
* **Free debit, prepaid and credit cards** : Access to various cards with no annual fees.
* **24/7 account access** : Manage your account at any time via e-banking.
* **Raiffeisen TWINT** : Fast and cashless payments with the TWINT app.
* **Exclusive discounts and benefits** : Access to the MemberPlus program with various leisure benefits.

**### Services**

* **Account management** :
  + Free account and card services.
  + Regular account statements with all transactions.
* **Cards** :
  + Free Visa debit card.
  + Optional prepaid credit card for controlled spending.
  + Free Mastercard Silver or Visa Card Classic for secure worldwide payments.
* **MemberPlus benefits** :
  + Up to 50% discount on concert and event tickets.
  + Up to 40% discount on ski day tickets.
  + 50% discount on the Swiss Half Fare Travelcard.
  + Free entry to over 500 Swiss museums.
  + Up to 50% discount on public transport, hotels and experience packages.
  + Exclusive 48-hour presale for limited concert tickets.
  + CHF 30 discount on the printing of the final thesis for students.

**### Prices and conditions**

* **Interest rate** : 0.40% (up to CHF 50,000; above that, the standard interest rate applies).
* **Account management fee** : Free.
* **Availability/ Withdrawal limits** : No restrictions; entire balance available at any time.

**### Requirements**

* **YoungMember Private Account** : For people aged 12 to 26.
* **YoungMember Student** : For full-time or part-time students aged 18 to 30 who are enrolled at recognized institutions (universities, colleges, etc.).

**### Additional Information**

* **Product brochures** : Detailed brochures available for YoungMember Private Account and YoungMember Student.
* **General Terms and Conditions** : Basic regulations for all accounts.

**### Frequently Asked Questions**

* **How do I open the YoungMemberPlus Banking package?** : Online application process available.
* **Access to the MemberPlus portal** : Provides access to exclusive discounts and benefits.
* **Who is for YoungMemberPlus eligible?** : Students, trainees and career starters.
* **What benefits does YoungMemberPlus offer ?** : Combination of banking benefits and leisure discounts.

**### Next Steps**

* **Open an account** : Apply online or visit a local Raiffeisen branch.
* **Make an appointment for a consultation** : Make an appointment for a personal consultation.

**## Vested benefits account**

**### overview**

* **Purpose** : A vested benefits account is used to securely store pension fund assets during a career break, such as a job change, further training or a sabbatical.

**### Advantages**

* **Preferential interest rates** : Attractive interest rates on the balance.
* **No account fees** : Free account management.
* **Tax exemption** : Exempt from income and wealth taxes during the term.
* **Return opportunities** : Possibility to invest in pension funds.
* **Advance withdrawals** : Possible within the legal framework.

**### Vested benefits account simply explained**

* **Opening** : A vested benefits account is opened when you take a break from your career, e.g. for further training, maternity leave or if you lose your job.
* **Transfer** : When you resume employment and join a new pension fund, your balance, including interest, will be transferred to the new pension fund.

**### Prices and conditions**

* **Interest rate** : 0.400%
* **Account management fee** : Free
* **Availability/ Withdrawal limits** : In accordance with the currently valid Raiffeisen Vested Benefits Foundation regulations. Withdrawals are subject to a 31-day notice period.

**### Pension funds**

* **Issuing Commission** :
  + For the first CHF 100,000: 0.75%
  + For amounts over CHF 100,000: 0.35%
* **Investment** : An initial investment in securities-linked vesting takes place after the 31-day waiting period.

**### Frequently Asked Questions**

* **How many vested benefits accounts are permitted?** : In principle, you can have two vested benefits accounts. The division of your pension fund assets between two accounts must be explicitly requested upon leaving the pension fund.
* **When does the vested benefits account end?** : As soon as you join a new pension fund, you must pay all vested benefits into your employer's pension fund. Upon reaching the AHV reference age, the payout can be deferred for up to five years.
* **When can vested benefits be withdrawn** ?
  + When building or buying owner-occupied residential property.
  + For the amortization of a mortgage on owner-occupied residential property.
  + When self-employed.
  + For purchasing into the pension fund.
  + If you receive a full disability pension from the Federal Disability Insurance.
  + If you move abroad permanently (if you move to an EU or EFTA country, cash payments are prohibited).
  + At the earliest five years before or at the latest five years after reaching retirement age.
  + In the event of death (payment according to the beneficiary order).
* **Is the account taxed?** : No, the vested benefits account is exempt from wealth tax during the holding period. Only upon withdrawal is the balance taxed separately from other income at a reduced rate.
* **How much can I deposit?** : Only funds already tied up in the second pillar can be transferred to the vested benefits account. Voluntary deposits are not permitted.

**### Next Steps**

* **Make an appointment for a consultation** : Make an appointment for a personal consultation.
* **Investing in pension funds** : Take advantage of the opportunity to invest your pension capital in funds and benefit from potential returns.

**## Mortgage interest rates**

**### overview**

* **Purpose** : Overview of current interest rates and their development for various mortgage models.

**### Current mortgage interest rates**

* **Fixed-rate mortgage** :
  + Interest rate 2 years: on request
  + Interest rate 3 years: on request
  + Interest rate 4 years: on request
  + Interest rate 5 years: on request
  + Interest rate 6 years: on request
  + Interest rate 7 years: on request
  + Interest rate 8 years: on request
  + Interest rate 9 years: on request
  + Interest rate 10 years: on request
  + **Status** : 27.01.2025, 08:35
* **Variable mortgage** :
  + Interest rate for unlimited term: on request
  + **Status** : 27.01.2025, 09:12
* **SARON Flex Mortgage** :
  + Daily SARON (as of January 24, 2025): 0.444916
  + Base interest rate: 0.444916
  + SARON Flex Mortgage Surcharge:
  + Interest rate term 3 years: on request
  + Interest rate term 5 years: on request
  + **Status** : 27.01.2025, 00:00

**### Interest rate development**

* **Variable mortgage** : Historical interest rate development since 2000.
* **5-year fixed-rate mortgage** : Historical interest rate development.
* **5-year SARON Flex mortgage** : Historical interest rate development since April 2020.
* **5-year LiborFlex mortgage** : Historical interest rate development (no longer available since December 31, 2021).

**### Further information**

* **Mortgage models** : Detailed information on the different mortgage models.
* **Interest rate alert** : Ability to track interest rate changes in the mortgage market.
* **Home tax calculator** : Calculate taxes for your home.
* **Mortgage calculator** : Calculate how much home you can afford.

**### Next Steps**

* **Make an appointment for a consultation** : Make an appointment for a personal consultation.
* **Subscribe to interest rate alert** : Subscribe to the interest rate alert to stay informed about interest rate changes.

**## Mastercard Gold EUR/USD**

**### overview**

* **Purpose** : Credit card in euros or US dollars for persons with a foreign currency account in the respective card currency.
* **Possible uses** : Pay cashlessly worldwide, both when shopping and when traveling.

**### Advantages**

* **No additional costs** : No additional costs for payments in euros or US dollars.
* **Worldwide acceptance** : Accepted at over 43 million locations worldwide.
* **Contactless payment** : With Apple Pay, Google Pay, Samsung Pay and contactless payment.
* **Insurance benefits** : Integrated insurance for additional protection.
* **one App and Card Self Service** : Management and more security via the e-banking app.
* **Worldwide card replacement** : Guaranteed card replacement worldwide.

**### Services**

* **Card features and security** :
  + Latest chip technology and 3-D Secure procedures for more security when shopping and traveling.
  + Contactless payment for amounts under CHF 80 without PIN.
  + 3-D Secure for risk-free online payments.
  + Manage all cards and transactions online.
  + 24-hour assistance in emergencies abroad.
* **Online service** :
  + Secure login via fingerprint or Face ID into the one app.
  + Push notifications or SMS for every transaction.
  + Authorization of online payments via one app or SMS code (3-D Secure).
  + Lock/unlock card in the one app.
  + Order a replacement card.
  + View card number and PIN code.
  + Contactless payment – activate/deactivate.
  + Online payments – enable/disable.
  + Specify the map’s deployment region.
* **Insurance benefits** :
  + **Purchase protection** : Best price guarantee, extended warranty and purchase and transport insurance.
  + **Travel protection** : Travel insurance for trip cancellation , trip interruption, baggage insurance and medical travel assistance.
  + **Included services** : The insurance services are included in the annual fee.

**### Prices and conditions**

* **Ticket sales** : From 18 years.
* **Basic account** : Foreign currency account in EUR or USD.
* **Card currency** : EUR or USD.
* **Annual fee for main card** : EUR/USD 198.–.
* **Annual fee for additional card** : EUR/USD 96.–.
* **Replacement card worldwide** : Free of charge.
* **Block card** : Free.
* **Spending limit per month** : Standard EUR/USD 10,000.–.
* **Cash withdrawal fee worldwide** : 4%, min. EUR/USD 10.–.
* **Foreign currency transactions** : Amount at card exchange rate + 1.500% processing fee.
* **Gambling commission** : lottery, betting and casino transactions (excluding Swisslos/Lotterie Romande) 3.5% min. EUR/USD 3.00.

**### Frequently Asked Questions**

* **How do I apply for the Mastercard Gold EUR/ USD** ?
  + Fill out the online contact form.
  + After the data has been checked, the card application will be sent for signature.
  + After return, the card will be sent by post.
* **Access to Digital Service one** :
  + When you send your credit card, you will also receive the login details for the online service one by post.
* **Functions in Raiffeisen E-Banking** :
  + View card transactions and monthly statements.
  + Block and unblock card.
  + Order a replacement card.
  + Order PIN code.
* **Payment of the invoice amount** :
  + Monthly invoice via direct debit (LSV) or payment slip.
  + Partial payment option for flexible repayment.

**### Next Steps**

* **Order a card** : Fill out and submit the online application.
* **Make an appointment for a consultation** : Make an appointment for a personal consultation.

**## Visa Card**

**### overview**

* **Purpose** : Credit card for cashless payments worldwide, both when shopping and when traveling.
* **Card types** : Visa Card Classic and Visa Card Gold.

**### Advantages**

* **Worldwide acceptance** : Accepted at over 43 million locations worldwide.
* **Contactless payment** : With Apple Pay, Google Pay, Samsung Pay and contactless payment.
* **Insurance benefits** : Integrated insurance for additional protection.
* **one App and Card Self Service** : Management and more security via the e-banking app.
* **Attractive rewards and vouchers** : Participation in the bonus program.

**### Services**

* **Card features and security** :
  + Latest chip technology and 3-D Secure procedures for more security when shopping.
  + Contactless payment for amounts under CHF 80 without PIN.
  + 3-D Secure for risk-free online payments.
  + Manage all cards and transactions online.
  + 24-hour assistance in emergencies abroad.
* **Online service** :
  + Secure login via fingerprint or Face ID into the one app.
  + Push notifications or SMS for every transaction.
  + Authorization of online payments via one app or SMS code (3-D Secure).
  + Lock/unlock card in the one app.
  + Order a replacement card.
  + View card number and PIN code.
  + Contactless payment – activate/deactivate.
  + Online payments – enable/disable.
  + Specify the map’s deployment region.
* **Insurance benefits** :
  + **Purchase protection** : Best price guarantee, extended warranty and, with Gold cards, additional purchase and transport insurance.
  + **Travel protection** : Travel insurance for trip cancellation , trip interruption and, with Gold cards, additional luggage insurance and medical travel assistance.
  + **Included services** : The insurance services are included in the annual fee.
* **Bonus program** :
  + **Collect points** : One point per franc for all payments made with the card.
  + **Additional points** : For competitions and promotions.
  + **Redeem** : Exchange surprize points for rewards and vouchers via the one app.

**### Prices and conditions**

* **Visa Card Classic** :
  + **Ticket sales** : From 18 years.
  + **Basic account** : transaction account.
  + **Card currency** : CHF.
  + **Annual fee for main card** : CHF 96.–.
  + **Annual fee for additional card** : CHF 24.–.
  + **Combination offer (2 main cards)** : CHF 120.–.
  + **Replacement card worldwide** : CHF 20.–.
  + **Block card** : Free.
  + **Cash withdrawal fee worldwide** : 4%, min. CHF 10.–.
  + **Foreign currency transactions** : Amount at card exchange rate + 1.500% processing fee.
  + **Transactions in CHF abroad** : Amount + 1.500% processing fee.
  + **Gambling commission** : lottery, betting and casino transactions (excluding Swisslos/Lotterie Romande) 3.5% min. CHF 3.00.
* **Visa Card Gold** :
  + **Ticket sales** : From 18 years.
  + **Basic account** : transaction account.
  + **Card currency** : CHF.
  + **Annual fee for main card** : CHF 198.–.
  + **Annual fee for additional card** : CHF 48.–.
  + **Combination offer (2 main cards)** : CHF 228.–.
  + **Replacement card worldwide** : Free of charge.
  + **Block card** : Free.
  + **Cash withdrawal fee worldwide** : 4%, min. CHF 10.–.
  + **Foreign currency transactions** : Amount at card exchange rate + 1.500% processing fee.
  + **Transactions in CHF abroad** : Amount + 1.500% processing fee.
  + **Gambling commission** : lottery, betting and casino transactions (excluding Swisslos/Lotterie Romande) 3.5% min. CHF 3.00.

**### Frequently Asked Questions**

* **How do I apply for the Visa Card?** :
  + Fill out the online contact form.
  + After the data has been checked, the card application will be sent for signature.
  + After return, the card will be sent by post.
* **Access to Digital Service one** :
  + When you send your credit card, you will also receive the login details for the online service one by post.
* **Functions in Raiffeisen E-Banking** :
  + View card transactions and monthly statements.
  + Block and unblock card.
  + Order a replacement card.
  + Order PIN code.

**### Next Steps**

* **Order a card** : Fill out and submit the online application.
* **Make an appointment for a consultation** : Make an appointment for a personal consultation.

**## YoungMember Student**

**### overview**

* **Purpose** : Transaction account for students, serves as a salary account or student account and for processing all private payment transactions.
* **Target group** : Private individuals in training up to their 30th birthday.

**### Customer benefit**

* **Additional services** : Many additional services.
* **Preferential conditions** : Until your 30th birthday.
* **YoungMemberPlus offer** : Use the benefits of the YoungMemberPlus program.

**### Conditions**

* **Validity** : From 18 to 30 years of age.
* **Legi control** : Is the responsibility of every Raiffeisen bank.

**### Requirements**

* **Study** : Full-time or part-time.
* **Duration of study** : At least 2 years.
* **Educational institutions** : universities, universities of applied sciences, teacher training colleges and higher technical colleges.

**### Special features**

* **Opening** : Should take place if the customer is still considered a student after the age of 26.
* **Conditions** : Do not differ from the YoungMember private account.

**### Practical handling**

* **Legitimacy check** :
  + Legi check required until the age of 26 .
  + Use pending issues, as no automation of Legi control can be guaranteed.
  + Use every control as an opportunity for cross-selling.
  + Actively accompany customers through their studies and show their presence.
* **Schools** :
  + Additional training courses and training centers may be approved to receive the student package.
  + A year of study abroad and preparation for federal professional and technical examinations can be claimed.
* **Pending** :
  + By filling out the field “expected end of study” (in ACS), a corresponding pending issue is set.
  + This is created in the background on the 15th day of the previous month (based on the stored end of study date).
  + If the date is left blank, no automatic pending will be created and the account will be automatically converted when the maximum age is reached.