

## Framework Agreement Startup Easy / Business Easy

### 1. Application for Corporate Client Package

The Corporate Client, with a delivery address and company domicile in Switzerland, would like to use a package of products and services offered by Credit Suisse (Switzerland) Ltd. (hereinafter referred to as the *Bank*) for corporate clients (hereinafter referred to as the *Corporate Client Package*).

A corporate account in Swiss francs is a prerequisite for a Corporate Client Package.

The corporate account is held as a Startup Easy Corporate account or a Business Easy Corporate account.

### 2. Application Processing/ Conclusion of Framework Agreement

Acceptance of the application is usually communicated to the Corporate Client by way of an automated confirmation of account opening or in another suitable manner. The framework agreement for the Corporate Client Package (hereinafter referred to as the *Framework Agreement*) thereby enters into effect. The Framework Agreement comprises the provisions contained in this document, including other components to which reference is made in this document.

### 3. Scope of the Corporate Client Package

The currently valid scope of the Startup Easy Package and the Business Easy Package is described in the document "Corporate Client Package – Addendum to the Framework Agreement" (hereinafter referred to as the *Addendum*), which forms an integral part of this Framework Agreement. The Bank may change the composition of the package or may integrate additional products into the package at any time. Changes will be communicated in a suitable manner without individual notification. Details regarding the composition of the Corporate Client Package can be obtained on the internet or from the client advisor.

### 4. Fees and Charges

For the standard level of the Corporate Client Package, a fee is charged in accordance with the Bank's terms and conditions for the Corporate Client Package. The fee is debited at the end of each quarter. The Bank is entitled to debit this fee directly from the corporate account.

Product- and service-specific fees and costs that are not contained in the fee for the Corporate Client Package can be found in the overview of prices and conditions for companies. It should be noted that additional local taxes or charges may also be due.

### 5. Further Provisions for Products and Services

Moreover, the relevant conditions for the individual products and services apply to the individual products and services in the Corporate Client Package, unless specified otherwise in the Framework Agreement or this document.

### 6. Assignment/Transfer

The Bank is entitled to assign any claims arising from the corporate accounts in the Corporate Client Package to a third party, for example for the purpose of debt collection, securitization, or outsourcing, or to mandate third parties with the collection of such claims. The Bank reserves the right to carry out a further transfer or re-transfer. The Bank may make information regarding the corporate accounts in the Corporate Client Package accessible at any time to such a third party in Switzerland or abroad; this also applies to other parties involved in the assignment of rights or claims or in a debt collection order, such as rating agencies or trust companies in Switzerland or abroad. The Corporate Client expressly declares its agreement with this procedure.

### 7. Changes to Contractual Provisions

The Bank reserves the right to amend the provisions of this Framework Agreement or other conditions (e.g. with regard to the scope of the Corporate Client Package or with regard to terms and conditions in accordance with the Addendum) at any time.

Any such changes will be communicated at the Bank's discretion on the internet or in another suitable manner without individual notification.

### 8. Termination

Either party may terminate the Framework Agreement at any time and with immediate effect. In the event of termination of the Corporate Client Package, the included products and services shall be continued on an individual basis with the corresponding applicable terms and conditions. The closure of the main account (in CHF) in the Corporate Client Package or its conversion into an ordinary corporate account automatically results in the termination of the Framework Agreement governing the Corporate Client Package and the Business Easy Card package Silver (if available). Closure of the main account also results in the termination of any existing Business Easy Overdraft and the corresponding product agreement.

Contractual relationships with regard to the other products contained in the Corporate Client Package may, however, be continued insofar as they have not also been terminated

explicitly by the client or the Bank. If the products continue to be maintained, the ordinary terms and conditions of each individual product apply, and in particular the discounts and allowances associated with the Corporate Client Package no longer apply.

### **9. Place of Performance and Enforcement**

The place of performance is the place specified in the address of the Bank. If a Corporate Client relocates its head office abroad, the specified place of performance also

serves as the place of enforcement (special domicile as defined by Art. 50(2) of the Swiss Federal Act on Debt Enforcement and Bankruptcy).

### **10. Applicable Law and Place of Jurisdiction**

All of the Corporate Client's legal relationships with the Bank under the Framework Agreement are governed by Swiss law, to the exclusion of the conflict of laws provisions of Swiss private international law.

The Corporate Client acknowledges **Zurich** or – if different – the location specified in the Bank's address as the sole place of jurisdiction for all legal proceedings in connection with this Agreement. Mandatory places of jurisdiction remain reserved. The Bank is also entitled to take legal action against the Corporate Client before any other competent court in Switzerland or abroad.

# Corporate Client Package – Addendum to the Framework Agreement

## Standard Level Startup Easy

The standard level of the Startup Easy Package comprises

1. two Startup Easy Corporate accounts; one in CHF (mandatory main account), the second account in CHF, EUR, USD or GBP
2. two Startup Easy Savings accounts based on the currencies of the corporate accounts (in CHF, EUR or USD, a maximum of one account per currency; accounts in other currencies such as GBP not possible)
3. one or more debit cards and free-of-charge cash withdrawals in CHF or EUR (if available) at all ATMs in Switzerland
4. a Business Easy Card package Silver (subject to a positive credit check), comprising a Business Easy Silver American Express credit card and a Business Easy Mastercard Standard credit card
5. access to Credit Suisse Direct (Online Banking).

The Bank offers the Startup Easy Package only during the first three years from the date the Corporate Client was founded. At the end of this three-year period, the Startup Easy Package is converted automatically into a Business Easy Package. The scope of the existing banking relationship remains the same. If the client already has a third standard corporate account in CHF, EUR, USD, or GBP, this account will be integrated into the Business Easy Package. The fees for the Business Easy Package are based on the number of accounts in the package.

## Standard Level Business Easy

The standard level of the Business Easy Package comprises, at the discretion of the client,

- 1.a) two Business Easy Corporate accounts; one in CHF (mandatory main account), the second account in CHF, EUR, USD, or GBP; or
- 1.b) three Business Easy Corporate accounts; one in CHF (mandatory main account), the second and third accounts in CHF, EUR, USD, or GBP
2. up to three Business Easy Savings accounts based on the currencies of the corporate accounts (in CHF, EUR, or USD, a maximum of one account per currency; accounts in other currencies such as GBP not possible)
3. one or more debit cards and free-of-charge cash withdrawals in CHF or EUR (if available) at all ATMs in Switzerland

4. a Business Easy Card package Silver (subject to a positive credit check), comprising a Business Easy Silver American Express credit card and a Business Easy Mastercard Standard credit card
5. access to Credit Suisse Direct (Online Banking) and
6. a free of charge payment transaction allowance.

## A Credit Cards

As part of the Startup Easy Package or the Business Easy Package, a card package (Business Easy Card package Silver) is generally available as part of the standard level.

However, an additional credit check is required in order to issue the card package. The Terms and Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH as detailed in the Swisscard AECS GmbH application form apply. A negative decision with respect to the card package will be communicated to the client separately, although this will not affect the remaining benefits of the Corporate Client Package.

Alternatively, the Business Easy Card package Gold is available. In this case, the card fees are not included in the Startup Easy Package or Business Easy Package and will be invoiced to the Corporate Client separately via the credit card statement issued by Swisscard AECS GmbH.

## B Payment Transactions

As part of the Business Easy Package, the Corporate Client is automatically granted a free of charge payment transaction allowance for payments on the accounts in the Business Easy Package in accordance with the terms and conditions of the Bank as detailed above. Settlement takes place via the main CHF account. The free of charge payment transaction allowance does not apply to the Startup Easy Package.

## Supplementary Level

As part of the Corporate Client Package, the Corporate Client may take advantage of optional products over and above the standard level.

This currently comprises the following product:

### Business Easy Overdraft

Separate terms, conditions, and fees apply for the Business Easy Overdraft. It should be noted that additional local charges may also apply. The Business Easy Overdraft must be applied for using special application forms or online via Credit Suisse Direct.