

Invest Easy: Swissquote introduces the investment and saving solution for simplicity seekers

Swissquote launches one-click investments with four professionally predefined strategies, highly competitive interest rates of up to 2% on cash deposits, depending on currency, and low-to-no-fees.

Today's fast-paced world and busy lifestyle can make investment and saving decisions a challenge. Countless factors and options need to be considered. This tempts many to delay their investment decisions, thus losing substantial interest and return opportunities. Swissquote, the Swiss leader in online banking, introduces the innovative investment and saving solution for simplicity seekers: Invest Easy, launching on 4 July 2023.

This new gateway to guided wealth building makes investments easier and more accessible than ever – with four professionally predefined strategies, highly competitive interest rates of up to 1% percent on cash-deposits in CHF and up to 2% in GBP, and low-to-no-fees. Invest Easy is integrated with Swissquote's online banking account and allows one-click investments tailored to one's personal opportunity and risk inclination.

4 professionally predefined strategies

In its initial phase, Invest Easy provides four professionally predefined strategies with tiered growth opportunities and risk profiles for fast, easy and intuitive investment decisions. This allows Swissquote clients to earn attractive interests on their savings or invest automatically and regularly without having to spend much time and effort.

1. **Saving Strategy:** 100% cash, no fees, and with automatically remunerated interests of up to 1% from CHF 1 of deposit (up to 1.75% for deposits in USD, up to 1.5% in EUR, up to 2% in GBP).
2. **Prudent Strategy:** A solid risk shield with long-term growth potential; defensive asset classes such as bonds, real estate, and Swiss-domiciled investments.
3. **Balanced Strategy:** Investing with a pinch of risk tolerance; higher stock allocation, average exposure to international markets; stable bonds to moderate volatility.

4. **Ambitious Strategy:** Aggressive high-growth investments; focus on stocks, commodities and crypto, large exposure to international and emerging markets.

“Invest Easy offers noteworthy savings interests and return-packed opportunities combined with competitive investment fees and fee-free saving”, says Jan De Schepper, Chief Sales and Marketing Officer at Swissquote. “Our four professionally predefined strategies make investing and saving easy, convenient and intuitive. This offering also strengthens Swissquote's position as the primary bank for clients who want to reduce complexity and banking fees in their daily lives.

For more information and a product overview please visit: swissquote.com/invest-easy

Swissquote – The Swiss Leader in Online Banking

Swissquote is Switzerland's market leader in online banking. Over three million financial products can be traded on its innovative platforms. Swissquote's core competencies include global stock market trading, trading and custody of crypto assets, Forex trading and a Robo-Advisor solution. In addition, Swissquote is active in the payment card, mortgage and leasing markets. As at the end of December 2022, Swissquote held over 52 billion Swiss francs in assets for more than 538,000 private and institutional clients. In addition to its headquarters in Gland, Switzerland, Swissquote has offices in Zurich, London, Luxembourg, Malta, Bucharest, Cyprus, Dubai, Singapore and Hong Kong. Its parent company, Swissquote Group Holding Ltd, is listed on the SIX Swiss Exchange (symbol: SQN). The Swissquote Group and PostFinance each own 50% of the fintech app Yuh.

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Invest Easy: Product overview

Invest Easy offers four professionally predefined strategies with tiered growth opportunities and risk profiles, making decisions fast, easy and intuitive.

Saving strategy

Interest rates				
Cash deposit	CHF	EUR	USD	GBP
0 – 50'000	1%	1.5%	1.75%	2%
50'001 – 100'000	0.50%	0.75%	1%	1.25%
Over 100'000	0.10%	0.30%	0.50%	0.75%
Condition & Fees				
Withdrawal limit	25'000/month*			
Notice period to exceed withdrawal limit without penalty	3 months			
% penalty for withdrawals over 25'000	1%			
Strategy fees	No fees			
Initial minimum deposit	CHF/ EUR/ USD/ GBP 1			

* Not applicable to transfers to another Invest Easy strategy or currency conversions within Saving Strategy, which are free of restrictions and limits.

Investment strategies

	Prudent strategy	Balanced strategy	Ambitious strategy
Product fees*	0.21%	0.19%	0.14%
Strategy fees	Yearly management fees of 0.60%		
Initial minimum deposit**	CHF 500 / USD 500 / EUR 500 / GBP 500		
Minimum reinvestment**	CHF 100 / USD 100 / EUR 100 / GBP 100		



*The product fees are approximate and subject to change over time, depending on the underlying costs and the weight of each underlying.

**If deposit/reinvestment is made in a currency other than CHF, the funds will first be converted towards CHF with a 0.95% fee.