Plusplus x Zinsli

CHF-Stablecoin - Rental Deposit

November 2025

Finally, a Rental Deposit that Pays Interest.

Traditional deposits in Switzerland sit in blocked bank accounts that earn little or nothing, slowly losing value to inflation. Our approach transforms a necessary obligation into a fair and productive financial tool.

Your rental deposit doesn't have to sit idle anymore. With this modern alternative, the money you set aside for your landlord works for you. Generating **a stable return in Swiss francs** throughout the rental period.

Outperforming Traditional Rental Deposit Accounts. By Design.

This rental deposit earns a variable return, historically in the range of 3–5% per year.[1] From this, a 1.25% annual fee is deducted, leaving you with a net return that remains attractive even after costs. The fee is designed to move with performance: it is only taken when your deposit has earned enough to cover it. If returns are lower, the fee is automatically reduced.

It is our goal that your deposit **always performs at least as well as a traditional deposit account** without interest. In most cases significantly better.

How It Works

Your deposit is converted into a digital **Swiss franc stablecoin** (ZCHF) and placed in a secure savings contract on Ethereum mainnet, the world's leading blockchain for decentralized finance (DeFi). There, the funds remain segregated under your name and cannot be lent out or otherwise reused.

The contract automatically generates and distributes the returns that make your deposit grow. For you, it works just like a regular rental deposit. But behind the scenes it benefits from modern technology that makes fair returns possible.

Terms & Fees

Simple and transparent - without hidden fees.

- Opening-Fee: 0,50%
- Closing-Fee: 0,50%
- Custody Fee (p.a.): 1,25%*

**The ongoing fees never exceed the returns achieved*

Make your deposit part of your investment strategy today. Learn more at www.plusplus.swiss.

[1] Note: The return is not guaranteed and may vary depending on market conditions.

WARNING: Past performance is no guarantee of future profits. The General Terms and Conditions (GTC) of Plusplus apply. By using this product, you confirm that you have thoroughly read the risk disclosures on the Plusplus website. Before investing, we recommend that you seek financial advice.

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