



# Summary of benefits

## World Mastercard® Standard and World Mastercard® Gold



BENEFITS				
<b>Spending bonus<sup>1</sup></b>	50% discount off the annual fee (in the following year)	–	with an annual spending bonus of CHF 10,000	
	100% discount off the annual fee (in the following year)	with an annual spending bonus of CHF 10,000	with an annual spending bonus of CHF 20,000	
<b>Partner program</b>	Mastercard® Priceless® Cities advantages		yes	
<b>Travel insurances<sup>2</sup></b>	Transport Accident Insurance (disability or accidental death)	CHF 400,000	CHF 700,000	
	Cost of search, rescue and recovery operations	CHF 60,000	CHF 60,000	
<b>Assistance<sup>2</sup></b>	Travel Inconvenience Insurance			
	– Cost of meals and hotel in the event of departure delay, flight cancellation or missed connection	–	CHF 150	
	– Clothing and toiletries in the event of luggage delay of at least 6 hours	–	CHF 700	
	Luggage Insurance	–	CHF 4,000	
<b>Further insurances</b>	Travel information & advances	–	yes	
<b>Card Services</b>	Balance Protection Insurance		optional, liable to costs	
	Cash withdrawal		yes	
	Installment facility <sup>3</sup>		yes	
	Swisscard app with balance notification <sup>4</sup>		free	
	Pay contactless		yes	
	Mobile payment <sup>5</sup>		yes	
	3-D Secure – secure online shopping		yes	
	Notification of card transactions in cases of suspected fraud		yes	
	Customer service		yes, 24 h	
	Spending limit, max. (depending on creditworthiness)	CHF 10,000		CHF 30,000
	Card replacement			48 hours (generally)
	No liability <sup>6</sup> in case of theft or loss of card			yes
	Account management (currency)			CHF
	<b>Payment types</b>	Direct debit (DD), payment slip, e-statement		yes
	<b>FEES</b>	Annual fee principal card	CHF 100	CHF 200
		Annual fee additional card	CHF 25	CHF 75
		ATM withdrawals in Switzerland		
ATM withdrawals abroad <sup>7</sup> /bank counters				3.75%, at least CHF 10
Foreign currency or cross border handling fee				2.5%
Annual interest <sup>8</sup> <b>as from posting date</b>				12%
Handling fee for paper statement (per monthly statement)				CHF 1.95
Copy monthly statement (per order)				CHF 10
Duplicate monthly statement to the own or to a third address (annual flat rate)				CHF 25
Mail order foreign countries (per monthly statement, in addition to the handling fee for paper statement)				CHF 1
PostFinance fee for payment at a counter (price from the post office charged for cash payments at a post office counter)				according to current post office rates
Replacement card (e.g. in the event of loss, theft or willful damage)				CHF 25
Card delivery by express or courier				effective costs, at least CHF 25
Payment reminder fee				CHF 20
Address inquiry				CHF 25

<sup>1</sup> Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Traveler Cheques, topping up cashless payment methods etc.) as well as payments to securities brokers, payments for services associated with the card (e.g. optional insurance) and any gaming or similar gambling transactions.

<sup>2</sup> Please refer to the General Terms and Conditions of Insurance (including information for persons insured under collective insurance) to obtain the exact provisions (including sums insured and exclusions of liability) which can be viewed at [swisscard.ch](http://swisscard.ch) or requested from Swisscard AECS GmbH.

<sup>3</sup> The issuing of credit is forbidden if it results in personal overindebtedness.

<sup>4</sup> The issuer's services offered in/by the Swisscard app may not be available, available to a restricted extent or only available liable to costs, depending on the card product. There may be delays in taking transactions into account for notifications (not real-time information).

<sup>5</sup> Detailed information at [swisscard.ch/en/private-customers/credit-card-services/mobile-payment](http://swisscard.ch/en/private-customers/credit-card-services/mobile-payment)

<sup>6</sup> No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).

<sup>7</sup> Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).

<sup>8</sup> For existing contracts with current use of the installment facility, other terms and conditions may apply. The applicable annual interest can in this case be found on the latest monthly statement from the issuer or can be requested from the issuer's customer service at any time.