



# Summary of benefits

## World Mastercard® Platinum



<b>BENEFITS</b>	pointup bonus program	CHF 1 spent <sup>1</sup> = 1.25 points	
	Annual loyalty bonus	5,000 points	
<b>Travel &amp; Lifestyle</b>	Travel & Concierge Service	yes	
	Priority Pass™ <sup>2</sup> (access to 1,300 airport lounges)	free of charge for Platinum principal cardholders (membership and unlimited number of admissions included; separate application required)	
<b>Partner program</b>	Mastercard® Priceless® Cities advantages	free	
<b>Travel insurances<sup>3</sup></b>	Transport Accident Insurance (disability or accidental death)	CHF 1,000,000	
	Cost of search, rescue and recovery operations	CHF 60,000	
	Foreign Travel Medical Expenses Insurance	CHF 10,000	
	Travel Cancellation and Curtailment Insurance	CHF 15,000	
	Loss Damage Waiver for Rental Cars	CHF 80,000	
<b>Assistance<sup>3</sup></b>	Travel information & travel assistance	yes	
<b>Further insurances</b>	Balance Protection Insurance	optional, liable to costs	
<b>Card Services</b>	Cash withdrawal	yes	
	Installment facility <sup>4</sup>	yes	
	Swisscard app with balance notification <sup>5</sup>	free	
	Pay contactless	yes	
	Mobile payment <sup>6</sup>	yes	
	3-D Secure – secure online shopping	yes	
	Customer service	yes, 24h	
	Spending limit, max. (depending on creditworthiness)	CHF 50,000	
	Card replacement	48 hours (generally)	
	No liability <sup>7</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 in the 1 <sup>st</sup> year	CHF 250
Annual fee principal card in subsequent years		CHF 500	
Annual fee additional card		included	
ATM withdrawals in Switzerland		3.75%, at least CHF 5	
ATM withdrawals abroad <sup>8</sup> /bank counters		3.75%, at least CHF 10	
Foreign currency or cross border handling fee		2%	
Annual interest <sup>9</sup> <b>as from posting date</b>		12%	
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)		free	
Card delivery by express or courier		costs that exceed CHF 100	
Payment reminder fee		CHF 20	

1 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.

2 The services are provided by Priority Pass. Please be sure to read the General Terms and Conditions received with your Priority Pass.

3 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.

4 The issuing of credit is forbidden if it results in personal overindebtedness.

5 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).

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

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

8 Depending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).

9 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.