



SUMMARY OF FEES MASTERCARD CARDS

	WORLD MASTERCARD® STANDARD	WORLD MASTERCARD® GOLD	WORLD MASTERCARD® PLATINUM
FEES			
Principal cards in the 1st year	CHF 100	CHF/EUR/USD 200	CHF 250
Principal cards in subsequent years	CHF 100	CHF/EUR/USD 200	CHF 500
Additional cards	CHF 25	CHF/EUR/USD 75	up to 10 additional cards included
Replacement card	CHF 25	CHF/EUR/USD 25	free
Cash withdrawals at ATMs or bank counters	4%, at least CHF 10	4%, at least CHF/EUR/USD 10	4%, at least CHF 10
Lottery, betting and casino transactions	4%, at least CHF 10	4%, at least CHF/EUR/USD 10	4%, at least CHF 10
Foreign currency and cross border handling fee	2.5%	2.5%	2%
Annual interest ¹ as from posting date		12%	
Handling fee for paper statement	CHF 1.95	CHF/EUR/USD 1.95	free
Copy of monthly statement (per order)	CHF 10	CHF/USD 10, EUR 8	free
Duplicate monthly statement (annual flat rate)	CHF 25	CHF/USD 25, EUR 20	free
Postage abroad (per monthly statement)	CHF 1	CHF/EUR/USD 1	free
PostFinance fee for payment at a counter		according to current post office rates	
Card delivery by express or courier	effective costs, at least CHF 25	effective costs, at least CHF/EUR/USD 25	free
Payment reminder fee	CHF 30	CHF/EUR/USD 30	CHF 30
Address enquiry	CHF 25	CHF/USD 25, EUR 20	free

¹ For existing contracts, 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.



SUMMARY OF BENEFITS MASTERCARD CARDS

	WORLD MASTERCARD® STANDARD	WORLD MASTERCARD® GOLD	WORLD MASTERCARD® PLATINUM
BONUS PROGRAM			
pointup	–	–	yes
for every CHF 1 spent ²	–	–	1.25 points
SPENDING BONUS			
50% discount off the annual fee (in the following year) with annual spending ² of	–	CHF/EUR/USD 15,000	–
100% discount off the annual fee (in the following year) with annual spending ² of	CHF 15,000	CHF/EUR/USD 25,000	–
PARTNER PROGRAMS³			
Priority Pass™ (membership and unlimited number of entries)	–	–	free for principal cardholders
Mastercard® Priceless® Cities		yes	
INSURANCE AND ASSISTANCE⁴			
Transport Accident Insurance	CHF 400,000	CHF 700,000	CHF 1,000,000
Search/rescue costs	CHF 60,000	CHF 60,000	CHF 60,000
Foreign travel medical expenses	–	–	CHF 10,000
Travel cancellation/curtailment	–	–	CHF 15,000
Travel Inconvenience Insurance	–	yes	–
Luggage Insurance	–	CHF 4,000	–
Travel assistance	–	–	yes
Loss Damage Waiver for Rental Cars	–	–	CHF 80,000

² Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Travelers 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.

³ The offers and services described are provided by third parties. Their Terms and Conditions apply. The card issuer does not accept any liability for these offers.

⁴ 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 or requested from Swisscard AECS GmbH.



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CARD SERVICES			
Spending limit	CHF 10,000	CHF 30,000, EUR/USD 20,000	CHF 50,000
Installment facility ⁵		yes	
Cash withdrawal		yes	
Swisscard app		yes	
Mobile payments		yes (Apple Pay, Samsung Pay, Google Pay)	
Methods of payment		QR-bill, eBill, direct debit	
SECURITY			
Customer service		yes, 24 h	
3-D Secure		yes	
Notification in the event of any card transactions with suspected fraud		yes	
No liability ⁶ in case of theft or loss of card		yes	

⁵ The issuing of credit is not permitted, if it may lead to excessive debt.

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