



# Summary of benefits

## World Mastercard® Gold Euro and World Mastercard® Gold Dollar



BENEFITS			
<b>Spending bonus<sup>1</sup></b>	50% reduction off the annual fee (in the following year)	with an annual spending bonus of EUR 15,000	with an annual spending bonus of USD 15,000
	100% reduction off the annual fee (in the following year)	with an annual spending bonus of EUR 25,000	with an annual spending bonus of USD 25,000
<b>Partner program</b>	Mastercard® Priceless® Cities advantages	yes	
<b>Travel insurances<sup>2</sup></b>	Transport Accident Insurance (disability or accidental death)	CHF 700,000	
	Cost of search, rescue and recovery operations	CHF 60,000	
	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>Assistance<sup>2</sup></b>	Travel information & advances	yes	
<b>Further insurances</b>	Balance Protection Insurance	optional, liable to costs	
<b>Card Services</b>	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	
	Customer services	yes, 24 h	
	Spending limit, max. (depending on creditworthiness)	EUR 20,000	USD 20,000
	Card replacement	48 hours (generally)	
	No liability <sup>6</sup> in case of theft or loss of card	yes	
	Account management (currency)	EUR	USD
	By IP (International Payment Instruction)	yes	
	<b>Payment types</b>		
<b>FEES</b>			
	Annual fee principal card	EUR 200	USD 200
	Annual fee additional card	EUR 75	USD 75
	ATM cash withdrawals Switzerland/abroad <sup>7</sup> /bank counters	4%, at least EUR 10	4%, at least USD 10
	Foreign currency or cross border handling fee	2.5%	
	Annual interest <sup>8</sup> as from posting date	14%	
	Handling fee for paper statement	EUR 1.95	USD 1.95
	Copy monthly statement (per order)	EUR 8	USD 10
	Duplicate monthly statement to the own or to a third address (annual flat rate)	EUR 20	USD 25
	Mail order foreign countries (per monthly statement)	EUR 1	USD 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)	EUR 25	USD 25
	Card delivery by express or courier	effective costs, at least EUR 20	effective costs, at least USD 25
	Payment reminder fee	EUR 30	USD 30
	Address inquiry	EUR 20	USD 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/mobile-payment](http://swisscard.ch/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, 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.