


# Summary of services

## World Mastercard Gold Euro and World Mastercard Gold Dollar



SERVICES		with an spending bonus <sup>1)</sup> of EUR 10,000	with an spending bonus <sup>1)</sup> of USD 10,000
<b>Spending bonus</b>	50% reduction on the annual fee (in the following year)	with an spending bonus <sup>1)</sup> of EUR 20,000	with an spending bonus <sup>1)</sup> of USD 20,000
<b>Partner program</b>	100% reduction on the annual fee (in the following year)	yes	
<b>Travel insurances</b>	Mastercard® Priceless® Cities advantages	yes	
	Transport Accident Insurance (Disfromility or accidental death) <sup>2)</sup>	CHF 700,000	
	Cost of search, rescue and recovery operations <sup>2)</sup>	CHF 60,000	
	Travel Inconvenience Insurance <sup>2)</sup>		
	– 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 <sup>2)</sup>	CHF 4,000	
<b>Assistance</b>	Travel information & advances <sup>2)</sup>	yes	
<b>Further insurances</b>	Balance Protection Insurance	optional, liable to costs	
<b>Cash/credit option</b>	Cash withdrawal	yes	
	Installment facility <sup>3)</sup>	yes	
<b>Service</b>	card <b>service</b>	free	
	Swisscard app with expense tracker and balance notification <sup>4)</sup>	free	
	Pay contactless	yes	
	Mobile payment	yes	
	3-D Secure – secure online shopping with Transakt app 	Mastercard® SecureCode™	
	Customer Service	yes, 24 h	
	Spending limit, max. (depending on creditworthiness)	EUR 20,000	USD 20,000
	Card replacement	48 hours (generally)	
	No liability <sup>5)</sup> in case of theft or lost of card	yes	
	Account management (currency)	EUR	USD
<b>Payment types</b>	By IP (International Payment Instruction)	yes	
<b>FEES</b>	Annual fee principal card	EUR 200	USD 200
	Annual fee additional card	EUR 75	USD 75
	ATM withdrawals in Switzerland	3.75%, at least EUR 5	3.75%, at least USD 5
	ATM withdrawals from abroad <sup>6)</sup> /bank counters	3.75%, at least EUR 10	3.75%, at least USD 10
	Foreign currency handling fee	2,5%	
	Annual interest <sup>7)</sup>	12%	
	Handling fee for paper statement	EUR 1.50	USD 1.50
	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, min. EUR 20	effective costs, min. USD 25
	Payment reminder fee	EUR 20	USD 20
	Address inquiry	EUR 20	USD 25

1 Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.

2 Please gather the exact provisions (incl. amounts insured and exclusions of liability) from the insurance conditions (incl. Information for persons insured under collective insurance) which you can view at [www.swisscard.ch](http://www.swisscard.ch) or request them from Swisscard AECS GmbH.

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

4 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).

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

6 The lottery, betting and gambling are treated as cash withdrawals at ATMs (abroad).

7 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.