


# Summary of services

## World Mastercard® Standard and World Mastercard® Gold



SERVICES			
<b>Spending bonus</b>	50% discount off the annual fee (in the following year)	–	with a spending bonus <sup>1</sup> of CHF 10,000
	100% discount off the annual fee (in the following year)	with a spending bonus <sup>1</sup> of CHF 10,000	with a spending bonus <sup>1</sup> of CHF 20,000
<b>Partner program</b>	Mastercard® Priceless® Cities advantages		yes
<b>Travel insurances</b>	Transport Accident Insurance (Disability or accidental death) <sup>2</sup>	CHF 400,000	CHF 700,000
	Cost of search, rescue and recovery operations <sup>2</sup>	CHF 60,000	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™
	Notification of card transactions in cases of suspected fraud		yes
	Customer service		yes, 24 h
	Spending limit, max. (depending on credit rating)	CHF 10,000	CHF 30,000
	Card replacement		48 hours (generally)
	No liability <sup>5</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		3.75%, at least CHF 5
	ATM withdrawals abroad <sup>6</sup> /bank counters		3.75%, at least CHF 10
	Foreign currency or cross-border handling fee		2.5%
	Annual interest <sup>7</sup>		12%
	Handling fee for paper statement (per monthly statement)		CHF 1.50
	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

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 care were complied with in accordance with the General Terms and Conditions (GTC).

6 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.