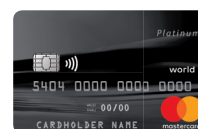


Summary of services

World Mastercard Platinum



SERVICES	Bonus program Pointup	CHF 1 spent ¹ = 1,25 points	
	Annual loyalty bonus	5,000 points	
Travel & Lifestyle	Travel & Concierge Service	yes	
	Priority Pass ² (entry to 1,000 airport lounges)	free of charge for Platinum principal cardholders (membership and unlimited number of admissions included; separate application required)	
Partner program	Mastercard [®] Priceless [®] Cities advantages	free	
Travel insurances	Transport Accident Insurance (disfrimility or accidental death) ³	CHF 1,000,000	
	Cost of search, rescue and recovery operations ³	CHF 60,000	
	Foreign travel medical expenses ³	CHF 10,000	
	Travel Cancellation and Curtailment Insurance ³	CHF 15,000	
	Loss Damage Waiver for Rental Cars for Travel abroad ³	CHF 80,000	
Assistance	Travel information & Assistance ³	yes	
Further insurances	Balance Protection Insurance	optional, liable to costs	
Cash/credit option	Cash withdrawal	yes	
	Installment facility ⁴	yes	
Service	card service	free	
	Swisscard app with expense tracker and balance notification ⁵	free	
	Pay contactless	yes	
	Mobile payment	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 ⁶ in case of theft or lost of card	yes	
	Account management (currency)	CHF	
	Payment types	Direct debit, payment slip, e-statement	yes
	FEES	Annual fee principal card	CHF 250
		Annual fee principal card in in subsequent years	CHF 500
Annual		inclusive	
ATM withdrawals in Switzerland		3.75 %, at least CHF 5	
ATM withdrawals from abroad ⁷ /bank counters		3.75 %, at least CHF 10	
Foreign currency or cross border handling fee		2,0%	
Annual interest ⁸		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, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.

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

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

8 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.