

Summary of services

American Express Credit Card Gold



SERVICES		
Bonus program	pointup	yes
	Conversion	CHF 1 spent ¹ = 1.25 points
Selects	American Express Selects SM	yes
Travel insurances²	Transport Accident Insurance – disability or accidental death	CHF 500,000
	Cost of search, rescue and recovery operations	CHF 60,000
Further insurances	Balance Protection Insurance	optional, liable to costs
	Purchase Protection Insurance ² per insured claim	CHF 750
Cash/credit option	Cash withdrawal	yes
	Installment facility ³	yes
Service	cardservice (online)	free
	3-D Secure – secure online shopping	American Express SafeKey [®]
	Contactless payments	yes
	Pay with Apple Pay	yes
	Customer service	yes, 24 h
	Spending limit, max (depending on credit rating)	CHF 30,000
	Card replacement	48 hours (generally)
	No liability ⁴ in case of theft or loss of card	yes
	Account management (currency)	CHF
	Direct debit, payment slip, e-statement	yes
FEES	Annual fee principal card (1st year)	CHF 100
	Annual fee principal card (subsequent years)	CHF 200
	Annual fee additional card	CHF 50
	ATM withdrawals in Switzerland	3,75%, at least CHF 5
	ATM withdrawals abroad ⁵ /bank counters	3,75%, at least CHF 10
	Foreign currency or cross border handling fee	2%
	Annual interest ⁶	12%
	Handling fee for paper 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)	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)	free
	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. You can view the complete insurance conditions (incl. information for persons insured under www.americanexpress.ch or request them from Swisscard AECS GmbH.

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

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

5 Lottery, betting and gambling are treated as cash withdrawals at ATMs (abroad).

6 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.