

Summary of services

World Mastercard Gold/Visa Gold



SERVICES	Pointup Bonus program	CHF ¹⁾ 1 = 1 point
Partner program	Mastercard® Priceless® Cities advantages	yes
Travel insurances	Transport Accident Insurance ²⁾ – Disability or accidental death	CHF 500,000
	Cost of search, rescue and recovery operations	CHF 60,000
Assistance	Travel information & advances ²⁾	yes
Further insurances	Balance Protection Insurance	optional, liable to costs
Cash/credit option	Cash withdrawal	yes
	Installment facility ³⁾	yes
Service	card service	free
	Swisscard app with expense tracker and balance notification ⁴⁾	free
	Pay contactless	yes
	Mobile payment	–
	3-D Secure – secure online shopping	yes
	Customer service	yes, 24h
	Spending limit, max. (depending on creditworthiness)	CHF 30,000
	Card replacement	48 hours (generally)
	No liability ⁵⁾ in case of theft or loss of card	yes
	Account management (currency)	CHF
Payment types	Direct debit (LSV)	yes
FEES	Annual fee principal card	CHF 250
	Annual fee first additional card	free
	Annual fee each extra additional card	CHF 125
	ATM withdrawals in Switzerland	3.75 %, at least CHF 5
	ATM withdrawals abroad ⁶⁾ /bank counters	3.75 %, at least CHF 10
	Foreign currency or cross border handling fee	2.5 %
	Annual interest ⁷⁾	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, min. 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 swisscard.ch/gtcgci 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 with 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.