

SUMMARY OF FEES SWISS MILES & MORE CARDS

	SWISS MILES & MORE CLASSIC SWISS Miles & More American Express® Classic SWISS Miles & More Visa Classic / SWISS Miles & More American Express® Classic SWISS Miles & More World Mastercard® Standard	SWISS MILES & MORE GOLD SWISS Miles & More American Express® Gold SWISS Miles & More Visa Gold / SWISS Miles & More American Express® Gold SWISS Miles & More World Mastercard® Gold	SWISS MILES & MORE PLATINUM SWISS Miles & More American Express® Platinum SWISS Miles & More Visa Platinum / SWISS Miles & More American Express® Platinum SWISS Miles & More World Mastercard® Platinum
FEES			
Principal cards card duo	CHF 120	CHF 220	CHF 700 ²
Principal cards Plus card duo (incl. ValuePack ¹)	CHF 180 ²	CHF 300 ²	–
Additional cards	CHF 60	CHF 80	CHF 200 ²
Replacement card		CHF 25	free
Cash withdrawals at ATMs or bank counters		4%, at least CHF 10	
Lottery, betting and casino transactions		4%, at least CHF 10	
Foreign currency and cross border handling fee		2.5%	
Annual interest ¹ as from posting date		12%	
Handling fee for paper statement		CHF 1.95	free
Copy of monthly statement (per order)		CHF 10	free
Duplicate monthly statement (annual flat rate)		CHF 25	free
Postage abroad (per monthly statement)		CHF 1	free
PostFinance fee for payment at a counter		according to current post office rates	
Card delivery by express or courier		effective costs, at least CHF 25	
Payment reminder fee		CHF 30	
Address enquiry		CHF 25	free

¹ Available as long as you hold a SWISS Miles & More Classic Plus or SWISS Miles & More Gold Plus card duo. The ValuePack includes 1 Flight Gift Card per year from Swiss International Air Lines to the value of the annual fee paid for the principal cards, as well as a 30% discount on up to 5 lounge access vouchers per year (only valid with a Lufthansa Group flight code: LH, LX, OS, SN, WK, EW, 4Y, EN, VL). Changes to the ValuePack are possible and will be communicated accordingly. For the exact terms and conditions of the ValuePack, visit www.miles-and-more-cards.ch/valuepack

² Discounted fees for principal cards, as long as you maintain the corresponding membership status:
 – HON: SWISS Miles & More Platinum card duo: principal cards CHF 500 instead of CHF 700, additional cards CHF 100 instead of CHF 200
 – HON/SEN: SWISS Miles & More Classic Plus card duo (CHF 0 instead of CHF 180) or SWISS Miles & More Gold Plus card duo (CHF 0 instead of CHF 300)
 – Frequent Travellers: SWISS Miles & More Classic Plus card duo (CHF 90 instead of CHF 180)
 The status communicated by Miles & More in the month preceding the charging of the annual fee is decisive. A subsequent pro-rata refund is excluded.

³ For existing contracts, 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.

SUMMARY OF BENEFITS SWISS MILES & MORE CARDS

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BONUS PROGRAM			
Welcome miles ⁴	2,000 miles	5,000 miles	10,000 miles
Miles for every CHF 2 spent ⁵	1.5 miles with SWISS Miles & More American Express Classic	2 miles with SWISS Miles & More American Express Gold	2.4 miles with SWISS Miles & More American Express Platinum
	0.6 miles with SWISS Miles & More Visa Classic	0.8 miles with SWISS Miles & More Visa Gold	1 mile with SWISS Miles & More Visa Platinum
	0.6 miles with SWISS Miles & More World Mastercard Standard	0.8 miles with SWISS Miles & More World Mastercard Gold	1 mile with SWISS Miles & More World Mastercard Platinum
MilesPay ⁶	yes		
Earn miles when flying	yes		
Miles redeemable for rewards	yes		
Miles can be exchanged for Points/Qualifying Points	yes (1x/year up to CHF 25,000)	yes (1x/year up to CHF 25,000)	yes (1x/year up to CHF 25,000)
Mileage expiration	no expiration with monthly spending ⁷		
PARTNER PROGRAMS			
SWISS First Class check-in	–	–	yes ⁸
American Express® Selects SM	with SWISS Miles & More American Express Classic	with SWISS Miles & More American Express Gold	with SWISS Miles & More American Express Platinum
Mastercard® Priceless® Cities	with SWISS Miles & More World Mastercard Standard	with SWISS Miles & More World Mastercard Gold	with SWISS Miles & More World Mastercard Platinum
SIXT partner program ⁹			
SIXT membership	SIXT Express	SIXT Gold	SIXT Platinum
Double miles for Sixt Rent a Car bookings	yes		

⁴ Only if you sign up for a new SWISS Miles & More card duo.

⁵ Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Travelers Cheques, topping up cashless payment methods etc.) as well as payments to securities brokers, payments for services associated with the card (e.g. optional insurance) and any gaming or similar gambling transactions.

⁶ The Terms of Participation for MilesPay apply. You can find more information at www.miles-and-more-cards.ch/miles-pay

⁷ The expiry of your miles is delayed as long as you use your SWISS Miles & More credit card at least once a month for purchases that are eligible for miles and if you have been the holder of a SWISS Miles & More credit card for at least 1 month. The exact provisions of mileage validity are available at www.miles-and-more-cards.ch/mileage-expiration

⁸ Only valid for flights with flight numbers LX1 – LX2999.

⁹ The offers and services described are provided by third parties. Their Terms and Conditions apply. The card issuer does not accept any liability for these offers.

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INSURANCE AND ASSISTANCE¹⁰			
Transport Accident Insurance	CHF 700,000	CHF 700,000	CHF 1,000,000
Search/rescue costs	CHF 60,000	CHF 60,000	CHF 60,000
Travel Inconvenience Insurance	CHF 150 to 700	CHF 700	CHF 2,000
Foreign travel medical expenses	–	–	CHF 10,000
Travel cancellation/curtailment	–	–	CHF 15,000
Travel assistance	–	–	yes
Loss Damage Waiver for Rental Cars	–	–	CHF 80,000
Purchase Protection Insurance	–	CHF 750	CHF 2,000
Return Protection Insurance	–	–	CHF 1,000
CARD SERVICES			
Spending limit	CHF 15,000	CHF 30,000	CHF 80,000
Installment facility ¹¹		yes	
Cash withdrawal		yes	
Swisscard app		yes	
Mobile payments		yes (Apple Pay, Samsung Pay, Google Pay)	
Methods of payment		QR-bill, eBill, direct debit	
SECURITY			
Customer service		yes, 24 h	
3-D Secure		yes	
Notification in the event of any card transactions with suspected fraud		yes	
No liability ¹² in case of theft or loss of card		yes	

¹⁰ Please refer to the General Terms and Conditions of Insurance (including information for persons insured under collective insurance) to obtain the exact provisions (including sums insured and exclusions of liability) which can be viewed at www.swisscard.ch or requested from Swisscard AECS GmbH.

¹¹ The issuing of credit is not permitted, if it may lead to excessive debt.

¹² No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).