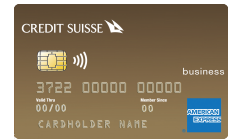


Summary of benefits

Credit Suisse Gold Business American Express®



SERVICES

INSURANCE¹

| | | |
|---|---|---|
| Transport Accident Insurance | Disability or death (business trips) | CHF 700,000 |
| | Disability or death (private trips) | CHF 700,000 |
| Foreign Travel Medical Expenses Insurance | Medical treatment costs | CHF 10,000 |
| Repatriation from abroad | Return transport and transport to hospital | yes |
| | Repatriation of mortal remains or burial abroad | CHF 3,000 |
| Search, rescue and recovery costs | Search, rescue and recovery transport and transport to hospital | CHF 60,000 |
| Travel assistance | Costs for replacement driver | first class rail, taxi CHF 80, flight (Bus. Class) from 700 km |
| | Travel home with hospital stay or death of a person close to you | CHF 2,000 |
| Travel Cancellation and Curtailment Insurance | Travel Cancellation and Curtailment Insurance | CHF 5,000 |
| Travel Inconvenience Insurance | Missed and delayed flight (from 4 hours) | CHF 300 |
| | Baggage delay with outbound flight (from 6 hours) | CHF 1,500 |
| Luggage Insurance | Theft and damage to personal baggage | CHF 2,000 |
| | Transport costs for found baggage | CHF 1,000 |
| Home Assistance | Advance for rescue costs | CHF 10,000 |
| Loss Damage Waiver for Rental Cars | Loss damage waiver | CHF 80,000 |
| | Rental time not used | CHF 40 per day up to max. CHF 500 |
| | Vehicle repatriation costs in the event of an accident or illness | CHF 500 |
| | Door opening costs/replacement key | CHF 500 |
| Vehicle assistance | Breakdown assistance and repairs | yes |
| Travel information and advances | Organization and arrangement of doctors, travel information, etc. | yes |
| | Advances for medical costs, lawyers, etc. | CHF 15,000 |
| Liability Waiver | Fraudulent card use insurance for business clients | up to CHF 30,000 per cardholder and up to CHF 2,000,000 per business client and calendar year |

ONLINE FUNCTIONS

| | | |
|--|---------------------------------------|-----|
| | CompanyOnline (Online Account Access) | yes |
| | 3-D Secure technology | yes |

EXPENSE MANAGEMENT

| | | |
|--|---|-----|
| | Compatible with all standard software tools for expense management and working with other providers | yes |
|--|---|-----|

LOYALTY PROGRAMS

| | | |
|-------------------------------------|---|-----------|
| American Express Membership Rewards | Classic (1 point for every CHF 1 spent ²) | inclusive |
| | Conversion rate for 1 Miles & More mile | 2 points |

SPECIAL OFFERS

| | | |
|--|--|-----|
| | American Express Selects SM – exclusive special offers for cardholder | yes |
|--|--|-----|

TRAVEL SERVICES

| | | |
|------------------------------------|--|-----|
| | HCorpo – the smart hotel solution | yes |
| | American Express Corporate Gold Travel Service | yes |
| Rental car privileges ³ | Hertz Gold Plus Rewards membership | yes |

FEES

ANNUAL FEES

| | | |
|--------------------------|--|-----------|
| Annual fee 1st year | First card/card package | CHF 0 |
| | Other cards/card packages | CHF 0 |
| Annual fee from 2nd year | First card/card package | CHF 200 |
| | Other cards/card packages | CHF 200 |
| Replacement card | In the case of loss, theft or willful damage | inclusive |

ANNUAL FEE CONCESSIONS (SUBSEQUENT YEARS)

| | | |
|---------------------------|--|---------------|
| Membership Rewards points | Waiver of annual fee on the first card | 50,000 points |
| | Waiver of annual fee on other cards | 50,000 points |

ADDITIONAL CHARGES

| | | |
|--|---|-------------------------------------|
| Withdrawals at ATMs | Switzerland | 4%, at least CHF 5 |
| | Abroad/bank counter | 4%, at least CHF 5 ⁴ |
| Payment reminder fee | Fee per payment reminder | CHF 20 |
| Interest from statement date | Annual interest | 15% |
| Handling fee for foreign currency transactions | CHF | – |
| | EUR | 2.5% |
| | USD | 2.5% |
| | All other currencies | 2.5% |
| Handling fee for transactions abroad | CHF | – |
| Service charges | Handling fee for paper statement (per collective statement) | – |
| | Copy of monthly statement (per order) | – |
| | Duplicate monthly statement to your own or another address (annual flat rate) | – |
| | Address enquiry | – |
| | Postage abroad (per collective statement) | – |
| | Card delivery by express or courier | – |
| Fee for payment at a post office counter | Price charged by the post office for cash payments at a post office counter | according to current postal charges |

PAYMENT DETAILS

| | | |
|-----------------|-------------------|-----|
| Billing types | Centralized | yes |
| | Individual | yes |
| Payment options | Direct debit (DD) | yes |
| | ISR/IPI | yes |

OTHER

| | |
|---|-------------------|
| Card replacement | within 48 hours |
| Liability in the event of theft or loss of card | none ⁵ |
| Swiss bank account | UBS |

¹ Please refer to the General Terms and Conditions of Insurance to obtain the exact provisions (including sums insured and exclusions of liability), which can be viewed at www.swisscard.ch requested from Swisscard AECS GmbH.

² Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.

³ These benefits are optional and require separate registration. You can find the relevant registration forms at www.swisscard.ch

⁴ Spending on lottery, betting and casinos is treated like ATM withdrawals.

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).