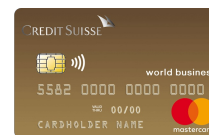


# Summary of benefits

Mastercard® Business Gold (CS)



## SERVICES

### INSURANCE<sup>1</sup>

Transport Accident Insurance	Disability or death (business trips)	CHF 600,000
	Disability or death (private trips)	CHF 600,000
Foreign Travel Medical Expenses Insurance	Medical treatment costs	CHF 7,500
Repatriation from abroad	Return transport and transport to hospital	yes
	Repatriation of mortal remains or burial abroad	CHF 2,000
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 1,500
Benefits in the event of kidnapping	Extended or interrupted travel for fellow passengers in the event of kidnapping or travel to the kidnapping location for a person close to the kidnapped person	-
Travel Cancellation and Curtailment Insurance	Travel Cancellation and Curtailment Insurance	CHF 3,000
Travel Inconvenience Insurance	Missed and delayed flight (from 4 hours)	CHF 200
	Baggage delay with outbound flight (from 6 hours)	CHF 1,000
Luggage Insurance	Theft and damage to personal baggage	CHF 1,500
	Transport costs for found baggage	CHF 700
Home Assistance	Advance for rescue costs	-
Loss Damage Waiver for Rental Cars	Loss damage waiver	CHF 50,000
	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
Return Protection Insurance	For undamaged goods from CHF 60	-
Travel Personal Liability Insurance	Personal injuries	-
	Property damage	-
InsurancePlus insurance package <sup>2</sup>	Monthly fee per card or card package	inclusive
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
	American Express @Work Core	-
	American Express @Work Enhanced	-
	BTA Online (electronic billing) <sup>3</sup>	-
	MyAccount (American Express Online Account Access)	-

## DATA SERVICES

American Express® Billing Support Files (for company administrators)	–
American Express® Corporate Account Reconciliation (for company administrators)	–
Data Provision File (for company administrators)	one-off payment per basic account: CHF 100 monthly per card: CHF 5
SDG2 – Mastercard File Transfer (for company administrators)	CHF 2,000 per basic account/year

## EXPENSE MANAGEMENT

Compatible with all standard software tools for expense management and working with other providers	yes
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## MASTERCARD PICTURE CARD<sup>4</sup>

Card with company logo (black)	One-off fee per company	inclusive
	Annual fee per card	CHF 5
Card in own design (full size image)	One-off fee per company	CHF 150
	Annual fee per card	CHF 5

## LOYALTY PROGRAMS

American Express Membership Rewards	Classic (1 point for every CHF 1 spent <sup>5</sup> )	–
	Basic (0.5 points for every CHF 1 spent <sup>5</sup> )	–
	Conversion rate for 1 Miles & More mile	–
Mastercard spending bonus	Half the annual fee the following year per card and year	ab CHF/EUR/USD 10 000.- <sup>5</sup>
	No annual fee the following year per card and year	ab CHF/EUR/USD 20 000.- <sup>5</sup>
PartnerPlusBenefit for companies	Welcome points <sup>12</sup>	–
	for every CHF 2 spent <sup>8</sup>	–
Miles & More award miles for cardholders	for every CHF 2 spent <sup>5</sup>	–
	Extended miles validity <sup>9</sup> through card use	–
	Welcome miles <sup>10</sup>	–
	Status miles <sup>11</sup> exchange of miles: max 25,000 award miles for 5,000 status miles per year	–

## SPECIAL OFFERS

American Express Selects <sup>SM</sup> – exclusive special offers for cardholders	–
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## TRAVEL SERVICES

Travel arrangements	HCorpo – the smart hotel solution	–
	American Express Corporate Gold Travel Service	–
	American Express Corporate Platinum Travel & Lifestyle Service	–
	American Express Boingo hotspot	–
	SWISS First Class check-in	–
Rental car privileges <sup>4</sup>	Radisson Rewards <sup>TM</sup> Gold Statushotel bonus program <sup>4</sup>	–
	Taste from American Express Invites <sup>®</sup>	–
	Special offers for flight tickets	–
American Express limousine service	Hertz Gold Plus Rewards membership	–
	Avis Preferred	–
	Sixt Advantage Circle <sup>®</sup> membership	–
Lounge access	Tristar	–
	Carey	–
	Priority Pass <sup>TM</sup> Lounges <sup>4</sup>	–
Lounge access	American Express Lounges	–
	Delta Sky Club <sup>®</sup> Airport Lounges	–

## 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	CHF 25

## ANNUAL FEE CONCESSIONS (SUBSEQUENT YEARS)

Membership Rewards points	Waiver of annual fee on the first card	-
	Waiver of annual fee on other cards	-
Card spending bonus	Spending <sup>5</sup> per card and year	from CHF/EUR 10,000 (50%) from CHF/EUR 20,000 (100%)

## ADDITIONAL CHARGES

Withdrawals at ATMs	Switzerland	3.75%, at least CHF 5
	Abroad/bank counter	3.75%, at least CHF 10 <sup>6</sup>
Payment reminder fee	Fee per payment reminder	CHF 20
Credit interest	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 <sup>7</sup>
Swiss bank account	Credit Suisse
Express issue of new cards (generally within 3 days), per card	-

[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 [company-cards.ch](http://company-cards.ch) requested from Swisscard AECS GmbH.

[2] These benefits are optional and are only covered by applying for them separately from InsurancePlus (subject to charge) in the appropriate amount.

[3] You have to use American Express @Work to have BTA Online.

[4] These benefits are optional and require separate registration. You can find the relevant registration forms at [company-cards.ch](http://company-cards.ch)

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

[6] Spending on the lottery, betting and casinos is treated like ATM withdrawals.

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

[8] For turnover in Switzerland with SWISS, Lufthansa, Austrian Airlines.

[9] The expiry of your award miles is delayed as long as you use your 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 one month. The exact provisions for mileage validity are available here.

[10] The first time the SWISS Miles & More American Express Business is used.

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

[12] Only applies for new PartnerPlusBenefit registration.

