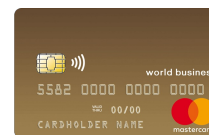


# Summary of benefits

Mastercard® Business Gold (Swisscard)



## SERVICES

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

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	-
Repatriation from abroad	Return transport and transport to hospital	-
	Repatriation of mortal remains or burial abroad	-
Search, rescue and recovery costs	Search, rescue and recovery transport and transport to hospital	CHF 60,000
Travel assistance	Costs for replacement driver	-
	Travel home with hospital stay or death of a person close to you	-
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 5,000 <sup>2</sup>
Travel Inconvenience Insurance	Missed and delayed flight (from 4 hours)	-
	Baggage delay with outbound flight (from 6 hours)	-
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	-
Loss Damage Waiver for Rental Cars	Loss damage waiver	CHF 80,000 <sup>2</sup>
	Rental time not used	CHF 40 per day up to max. CHF 500 <sup>2</sup>
	Vehicle repatriation costs in the event of an accident or illness	CHF 500 <sup>2</sup>
	Door opening costs/replacement key	CHF 500 <sup>2</sup>
Vehicle assistance	Breakdown assistance and repairs	-
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	CHF 5 <sup>2</sup>
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 7 500.- <sup>5</sup>
	No annual fee the following year per card and year	ab CHF/EUR/USD 15 000.- <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>	–
	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	EUR 150
	Other cards/card packages	EUR 150
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 7,500 (50%) from CHF/EUR 15,000 (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	Swiss bank
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.

