

## SUMMARY OF FEES AMERICAN EXPRESS PLATINUM CARD

	AMERICAN EXPRESS® PLATINUM CARD	AMERICAN EXPRESS® PLATINUM EURO CARD	AMERICAN EXPRESS® PLATINUM DOLLAR CARD
<b>FEES</b>			
Annual fee principal cards	CHF 900	EUR 900	USD 900
Annual fee additional cards	5 cards included: 1 Platinum additional card made of metal, 4 additional cards as American Express Gold Cards or American Express Cards every further additional card for CHF 450	5 cards included: 1 Platinum additional card made of metal, 4 additional cards as American Express Gold Cards or American Express Cards every further additional card for EUR 450	5 cards included: 1 Platinum additional card made of metal, 4 additional cards as American Express Gold Cards or American Express Cards every further additional card for USD 450
Replacement card		free	
Cash withdrawals at ATMs or bank counters	4%, at least CHF 10	4%, at least EUR 10	4%, at least USD 10
Lottery, betting and casino transactions	4%, at least CHF 10	4%, at least EUR 10	4%, at least USD 10
Foreign currency and cross border handling fee	1.75%	2.5%	2.5%
Annual interest <sup>1</sup> as from posting date		12%	
Handling fee for paper statement		free	
Copy of monthly statement (per order)		free	
Duplicate monthly statement (annual flat rate)		free	
Postage abroad (per monthly statement)		free	
PostFinance fee for payment at a counter		according to current post office rates	
Card delivery by express or courier		free	
Payment reminder fee	CHF 30	EUR 30	USD 30
Address search		free	
Inquiries with Platinum Travel & Lifestyle Service (per inquiry after 30 inquiries per calendar year) <sup>2</sup>		10,000 Membership Rewards points or CHF/EUR/USD 50 (your choice)	

<sup>1</sup> 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.

<sup>2</sup> Every travel or lifestyle inquiry (flights, hotels, rental cars, transfers etc., suggestions/reservations for restaurants/bars, activities, events/concerts etc.) is considered to be an inquiry.



## SUMMARY OF BENEFITS AMERICAN EXPRESS PLATINUM CARD

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<b>BONUS PROGRAMS</b>			
Membership Rewards Classic	1 point for every CHF 1 <sup>3</sup>	1 point for every EUR 1 <sup>3</sup>	1 point for every USD 1 <sup>3</sup>
Welcome bonus	45,000 Membership Rewards points		
Pay with Points <sup>4</sup>	yes		
<b>PARTNER PROGRAMS<sup>5</sup></b>			
Platinum Travel & Lifestyle Service	access to exclusive travel benefits and unique experiences SWISS Gift Card worth CHF 100 per year		
Priority Pass™	membership and unlimited admissions for holders of a Platinum Card®		
Airport lounges	free admission to the Centurion and American Express Lounges worldwide <sup>6</sup> , Plaza Premium Lounges, Delta Sky Club®		
Hotel programs	Fine Hotels + Resorts: special conditions at over 1,000 selected luxury hotels worldwide The Hotel Collection: exclusive advantages such as room upgrades and hotel credit Hotel loyalty programs: The Vacation Collection, Fine Hotels + Resorts, Elite-Tier-Status levels Meliá, Hilton, Marriott Bonvoy®, Radisson		
Rental car programs	SIXT ride: up to CHF 200 annual travel credit status at SIXT Rent a Car, Hertz and Avis		
American Express® Selects <sup>SM</sup>	yes		

<sup>3</sup> 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.

<sup>4</sup> The eligibility requirements for Pay with Points apply (additional cardholders do not benefit from Pay with Points). You can find more information at [americanexpress.ch/pay-with-points](https://americanexpress.ch/pay-with-points).

<sup>5</sup> 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.

<sup>6</sup> The participating airlines and locations may change. The terms and conditions of admission for additional guests vary depending on the lounge. Further details are available from your Platinum Service or at [americanexpress.ch/platinum](https://americanexpress.ch/platinum).



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<b>INSURANCE<sup>7</sup></b>			
Transport Accident Insurance		CHF 1,000,000	
Search/rescue costs		CHF 60,000	
Foreign travel medical expenses		CHF 3,000,000	
Travel cancellation/curtailment		CHF 30,000	
Travel Inconvenience Insurance		yes	
Luggage Insurance		CHF 6,000	
Travel assistance		yes	
Home Assistance		CHF 150 per insurance claim	
Loss Damage Waiver for Rental Cars		CHF 120,000	
Vehicle assistance		yes	
Purchase Protection Insurance		CHF 3,000	
Return Protection Insurance		CHF 3,000	
Extended guarantee		CHF 3,000	
Ticket Insurance		max. CHF 2,000 per year	
<b>LIFESTYLE BENEFITS<sup>8</sup></b>			
Dining Credit <sup>9</sup>	up to CHF 160 Dining Credit at GaultMillau restaurants	up to EUR 160 Dining Credit at GaultMillau restaurants	up to USD 160 Dining Credit at GaultMillau restaurants
Shopping Credit	Annual credits in collaboration with renowned shopping partners. Further information is available at <a href="https://americanexpress.ch/shopping">americanexpress.ch/shopping</a> .		
Sport & Wellbeing Benefits	discounted rates when taking out your fitness subscription or special seasonal offers for wellness and golf		
Nightlife Benefits	access to leading clubs in Switzerland including lounges at preferential prices, free admission or a welcome drink		
Experiences & Events Benefits	access to unique experiences, tickets to sold-out concerts, admission to selected events, through to exclusive VIP invitations		

<sup>7</sup> 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 [swisscard.ch](https://swisscard.ch) or requested from Swisscard AECS GmbH.

<sup>8</sup> 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.

<sup>9</sup> The principal cardholder of an American Express Platinum Card issued by Swisscard AECS GmbH will receive CHF/EUR/USD 40 credited to their card account once per quarter if they or the additional cardholder have paid for consumption worth at least CHF/EUR/USD 250 in a Swiss GaultMillau restaurant participating in the promotion (and accepting American Express) with their American Express Platinum Card in one single transaction. This amount is generally credited to the principal cardholder's card account by Swisscard within a week.



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<b>CARD SERVICES</b>			
Spending limit		no fixed spending limit <sup>10</sup>	
Cash withdrawal		yes	
Swisscard app		yes	
Mobile payments		yes (Apple Pay, Samsung Pay, Google Pay)	
Methods of payment		QR-bill, eBill, direct debit	
<b>SECURITY</b>			
Customer service		yes, 24 h	
3-D Secure		yes	
Notification in the event of any card transactions with suspected fraud		yes	
No liability <sup>11</sup> in case of theft or loss of card		yes	

<sup>10</sup> The monthly spending limit is determined according to your financial possibilities.

<sup>11</sup> No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).