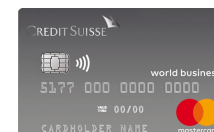
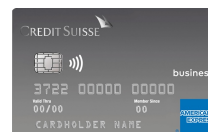


# Summary of benefits

## Credit Suisse Duo Silver card package

- Credit Suisse Duo Silver American Express® Business
- Credit Suisse Duo Mastercard® Business Standard



### SERVICES

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

Transport Accident Insurance	Disability or death (business trips)	CHF 500,000	CHF 400,000
	Disability or death (private trips)	CHF 500,000	CHF 400,000
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>	CHF 3,000 <sup>2</sup>
Travel Inconvenience Insurance	Missed and delayed flight (from 4 hours)	CHF 150	
	Baggage delay with outbound flight (from 6 hours)	CHF 700	CHF 500
Luggage Insurance	Theft and damage to personal baggage	-	
	Transport costs for found baggage	-	
Home Assistance	Advance for rescue costs	-	
Loss Damage Waiver for Rental Cars	Loss damage waiver	CHF 80,000 <sup>2</sup>	CHF 50,000 <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> (per card package)	
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)	–

## 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	–
	Annual fee per card	–
Card in own design (full size image)	One-off fee per company	–
	Annual fee per card	–

## 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> )	inclusive –
	Conversion rate for 1 Miles & More mile	– –
Mastercard spending bonus	Half the annual fee the following year per card and year	–
	No annual fee the following year per card and year	–
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	yes	–
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## TRAVEL SERVICES

	HCorpo – the smart hotel solution	yes	–
	American Express Corporate Gold Travel Service	–	
	American Express Corporate Platinum Travel & Lifestyle Service	–	
	American Express Boingo hotspot	–	
	SWISS First Class check-in		–
Travel arrangements	Radisson Rewards™ Gold Statushotel bonus program <sup>4</sup>	–	
	Taste from American Express Invites®	–	
	Special offers for flight tickets	–	
Rental car privileges <sup>4</sup>	Hertz Gold Plus Rewards membership	yes	–
	Avis Preferred	–	
	Sixt Advantage Circle® membership	–	
American Express limousine service	Tristar	–	
	Carey	–	
Lounge access	Priority Pass™ Lounges <sup>4</sup>	–	
	American Express Lounges	–	
	Delta Sky Club® 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 100
	Other cards/card packages	CHF 100
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	25,000 points	–
	Waiver of annual fee on other cards	25,000 points	–
Card spending bonus	Spending <sup>5</sup> per card and year		–

### 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	–
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>	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.