

SUMMARY OF FEES POINTUP CARDS

	BLUE FROM AMERICAN EXPRESS®	AMERICAN EXPRESS® CREDIT CARD GOLD	WORLD MASTERCARD® STANDARD / VISA CLASSIC	WORLD MASTERCARD® GOLD / VISA GOLD	WORLD MASTERCARD® PLATINUM
FEES					
Principal cards in the 1st year	CHF 40	CHF 200	CHF 130	CHF 250	CHF 250
Principal cards in subsequent years	CHF 80	CHF 200	CHF 130	CHF 250	CHF 500
Additional cards	CHF 40	CHF 50	CHF 65	1st additional card CHF 0, each further card CHF 125	up to 10 additional cards included
Replacement card	CHF 25	free	CHF 25	free	free
Cash withdrawals at ATMs or bank counters	4%, at least CHF 10				
Lottery, betting and casino transactions	4%, at least CHF 10				
Foreign currency and cross border handling fee	2.5%	2%	2.5%	2.5%	2%
Annual interest ¹ as from posting date	12%				
Handling fee for paper statement	CHF 1.95				free
Copy of monthly statement (per order)	CHF 10				free
Duplicate monthly statement (annual flat rate)	CHF 25				free
Postage abroad (per monthly statement)	CHF 1				free
PostFinance fee for payment at a counter	according to current post office rates				
Card delivery by express or courier	effective costs, at least CHF 25				free
Payment reminder fee	CHF 30				
Address enquiry	CHF 25				free

¹ 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.

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BONUS PROGRAM					
pointup	optional for CHF 40/year	yes	yes	yes	yes
for every CHF 1 spent ²	1.25 points	1.25 points	1 point	1 point	1.25 points
Annual loyalty bonus	–	–	–	–	5,000 points
PARTNER PROGRAMS					
Priority Pass™ (membership and unlimited number of entries)	–	–	–	–	free for principal cardholders
American Express® Selects SM	yes	yes	–	–	–
Mastercard® Priceless® Cities	–	–	yes, with Mastercard	yes, with Mastercard	yes
INSURANCE AND ASSISTANCE³					
Transport Accident Insurance	CHF 50,000	CHF 500,000	CHF 300,000	CHF 500,000	CHF 1,000,000
Search/rescue costs	CHF 10,000	CHF 60,000	CHF 60,000	CHF 60,000	CHF 60,000
Foreign travel medical expenses	–	–	–	–	CHF 10,000
Travel cancellation/curtailment	–	–	–	–	CHF 15,000
Travel assistance	–	–	–	–	yes
Loss Damage Waiver for Rental Cars	–	–	–	–	CHF 80,000
Purchase Protection Insurance	–	CHF 750	–	–	–
Return Protection Insurance	CHF 500	–	–	–	–

² 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.

³ 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://www.swisscard.ch) or requested from Swisscard AECS GmbH.

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CARD SERVICES					
Spending limit	CHF 25,000	CHF 30,000	CHF 10,000	CHF 30,000	CHF 50,000
Installment facility ⁴	yes				
Cash withdrawal	yes				
Swisscard app	yes				
Mobile payments	yes (Apple Pay, Samsung Pay, Google Pay)				
Methods of payment	QR-bill, eBill, direct debit				
SECURITY					
Customer service	yes, 24 h				
3-D Secure	yes				
Notification in the event of any card transactions with suspected fraud	yes				
No liability ⁵ in case of theft or loss of card	yes				

⁴ The issuing of credit is not permitted, if it may lead to excessive debt.

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).