

SUMMARY OF FEES AMERICAN EXPRESS GOLD CARD

AMERICAN EXPRESS® GOLD CARD

FEES

Annual fee principal card	CHF 350
Annual fee additional card	CHF 150
Replacement card	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%
Annual interest ¹ as from posting date	12%
Handling fee for paper statement	CHF 1.95
Copy of monthly statement (per order)	CHF 10
Duplicate monthly statement (annual flat rate)	CHF 25
Postage abroad (per monthly statement)	CHF 1
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
Payment reminder fee	CHF 30

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.

SUMMARY OF BENEFITS AMERICAN EXPRESS GOLD CARD

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BONUS PROGRAMS

Membership Rewards Classic, liable to costs	CHF 1 = 1 point ²
Welcome bonus	15,000 Membership Rewards points
Pay with Points ³	yes

PARTNER PROGRAMS

American Express® Selects SM	yes
Priority Pass TM	Membership and two free admissions per year; each additional admission costs CHF 35.
Hotel programs	10% discount on selected bookings with hotels.com
Rental car programs	10% discount on your rental car booking through rentalcars.com

INSURANCE⁴

Transport Accident Insurance	CHF 700,000
Search/rescue costs	CHF 60,000
Foreign travel medical expenses	CHF 10,000
Travel Inconvenience Insurance	yes
Travel assistance	yes
Home Assistance	CHF 150 per insurance claim
Purchase Protection Insurance	CHF 2,000
Return Protection Insurance	CHF 2,000
Extended guarantee	CHF 3,000

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 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.

⁴ 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 or requested from Swisscard AECS GmbH.

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LIFESTYLE BENEFITS⁵

Dining Credit ⁶	up to CHF 100 Dining Credit at restaurants and from delivery services in Switzerland
Shopping Credit	Annual credits for your purchases at leading shopping partners. Visit americanexpress.ch/gold-card for further information.
Streaming benefit	free 6-month subscription to blue Sport ⁷
Flaschenpost credit ⁸	Quarterly credits for purchases at Flaschenpost.ch in Switzerland.

CARD SERVICES

Spending limit	CHF 30,000 with the American Express Gold Card with installment facility ⁹
Installment facility ¹⁰	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 ¹¹ in case of theft or loss of card	yes

⁵ 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.

⁶ The principal cardholder of an American Express Gold Card issued by Swisscard AECS GmbH will receive a credit of CHF 25 to their card account once per quarter, provided they or the additional cardholder have paid for a meal of at least CHF 80 at a Swiss restaurant or delivery service participating in the promotion and paid with the American Express Gold Card. Swisscard generally credits the card account of the principal cardholder within one week.

⁷ Swisscard provides an activation code, redeemable until December 31, 2026. The subscription fees for blue Sport are not applicable for the first 6 months, after which CHF 34.90/month (subject to price changes) will be charged by blue Entertainment AG. The partner's general terms and conditions apply. Swisscard AECS GmbH does not assume any liability. Minimum contract 12 months with a notice period of 1 month.

⁸ The principal cardholder of an American Express® Gold Card issued by Swisscard AECS GmbH will receive a credit of CHF 20 which will be paid into their card account once per quarter as long as they or the additional cardholder place an order with a value of at least CHF 150 at Flaschenpost Switzerland in a single transaction and pay for it with their American Express® Gold Card. Swisscard will grant a maximum of four credits worth CHF 20 each per calendar year. Swisscard will generally credit the amount to the principal cardholder's card account within one week of processing the transaction. This advantage is only valid until April 30, 2027 and cannot be combined with other offers. If orders are reversed, in the event of cancellations or returns for example, Swisscard may cancel previously issued credit or recall it in another way.

⁹ The monthly spending limit is determined according to your financial possibilities.

¹⁰ The issuing of credit is not permitted, if it may lead to excessive debt.

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