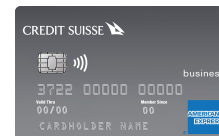


Summary of benefits

Credit Suisse Silver American Express® Business



SERVICES

INSURANCE¹

Transport Accident Insurance	Disability or death (business trips)	CHF 500,000
	Disability or death (private trips)	CHF 500,000
Search, rescue and recovery costs	Search, rescue and recovery transport and transport to hospital	CHF 60,000
Travel Cancellation and Curtailment Insurance	Travel Cancellation and Curtailment Insurance	CHF 5,000 ²
Travel Inconvenience Insurance	Missed and delayed flight (from 4 hours)	CHF 150
	Baggage delay with outbound flight (from 6 hours)	CHF 700
Loss Damage Waiver for Rental Cars	Loss damage waiver	CHF 80,000 ²
	Rental time not used	CHF 40 per day up to max. CHF 500 ²
	Vehicle repatriation costs in the event of an accident or illness	CHF 500 ²
	Door opening costs/replacement key	CHF 500 ²
Travel information and advances	Organization and arrangement of doctors, travel information, etc.	yes
	Advances for medical costs, lawyers, etc.	CHF 15,000
InsurancePlus insurance package ²	Monthly fee per card or card package	CHF 5 ²
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

DATA SERVICES

Data Provision File (for company administrators)	one-off payment per basic account: CHF 100 monthly per card: CHF 5
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EXPENSE MANAGEMENT

	Compatible with all standard software tools for expense management and working with other providers	yes
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LOYALTY PROGRAMS

American Express Membership Rewards	Basic (0.5 points for every CHF 1 spent ³)	inclusive
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SPECIAL OFFERS

	American Express Selects SM – exclusive special offers for cardholders	yes
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TRAVEL SERVICES

	HCorpo – the smart hotel solution	yes
Rental car privileges ⁴	Hertz Gold Plus Rewards membership	yes

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

ADDITIONAL CHARGES

Withdrawals at ATMs	Switzerland	3.75%, at least CHF 5
	Abroad/bank counter	3.75%, at least CHF 10 ⁵
Payment reminder fee	Fee per payment reminder	CHF 20
Interest from statement date	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 ⁶
	Swiss bank account	UBS

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 www.swisscard.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 Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.

⁴ These benefits are optional and require separate registration. You can find the relevant registration forms at www.swisscard.ch

⁵ Spending on lottery, betting and casinos is treated like ATM withdrawals.

⁶ No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).