

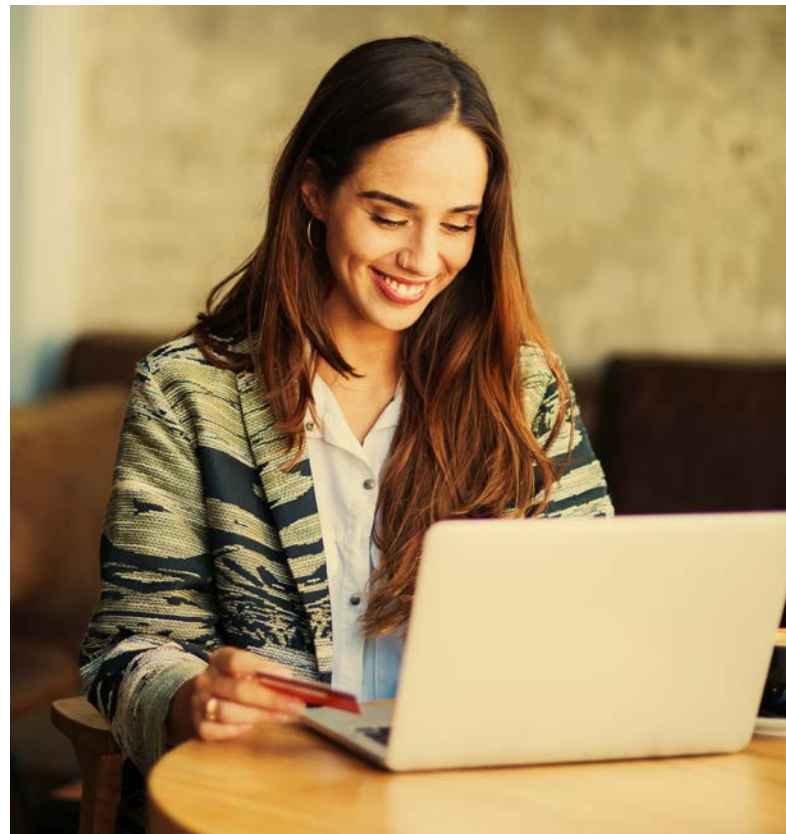
Credit Suisse company cards.

Payment solutions to help you save time and money.

What you need to know about Credit Suisse company cards.¹

Company cards serve as a modern and secure method of payment. There are many reasons to pay for your day-to-day business expenses using a company card.

- Financial freedom and flexibility – higher cash flow thanks to longer payment deadlines
- Transparency – clearly separate personal and business expenses
- Secure means of payment – rapid replacement in case of theft or loss; no liability for fraudulent use by third parties²
- Security against card misuse – 3-D Secure technology for secure online shopping and liability waiver insurance against card misuse for corporate clients
- Contactless payments – the practical alternative to cash, making your daily purchases even faster and more convenient
- Travel safely – generous insurance benefits
- Bonus programs – you benefit each time you use your card³
- American Express® advantages – special offers and discounts through cooperation with American Express® partners, as well as exclusive travel services



¹ For corporate clients of Credit Suisse AG or Credit Suisse (Switzerland) Ltd. American Express® and Mastercard® cards, issued by Swisscard AECS GmbH.

² No liability provided that the due care obligations set out in the General Terms and Conditions have been met.

³ Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers and currency exchange (also in monetary surrogates such as cryptocurrencies, traveler's checks, topping up cashless payment methods, etc.), as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and gambling and gambling-like activities.

Overview of Credit Suisse's company cards.

Depending on your needs, the following company cards are available:

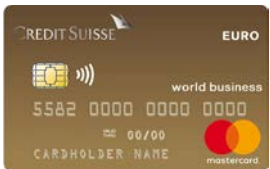
Credit Suisse Silver and Gold Duo Card Package



The **Credit Suisse Duo Card Package** consists of a **Credit Suisse Duo American Express® Business** and a **Credit Suisse Duo Mastercard® Business**. Two credit cards for the price of one, so you always have the right card with you wherever you go.



Credit Suisse Mastercard® Business Euro



The **Credit Suisse Mastercard® Business Euro** is ideal for corporate clients who are often in the euro zone and have a euro account so that they can avoid processing fees and foreign currency conversions.

American Express® Corporate, Corporate Gold, and Corporate Platinum Cards



The **American Express® Corporate Card** is suitable for medium-sized and large companies with more complex expense structures, higher reporting requirements, and employees who regularly make purchases or generate expenses.



The **American Express® Corporate Gold Card** has additional benefits, especially for frequent flyers and business travelers, as well as executives who want to be productive and flexible while traveling.



The **American Express® Corporate Platinum Card** is the most exclusive of all the Corporate Cards, with worldwide access to a multitude of exclusive services for regular business travelers, so that practically any wish can be fulfilled.

Credit Suisse Silver and Gold Duo Card Package

Benefits of the Credit Suisse Duo Card Package

As a Credit Suisse client, you can benefit from advantages tailored exclusively to SMEs. Choose the right Credit Suisse Silver or Gold Card Package to suit your needs. Two cards for the price of one – so you always have the right card with you wherever you go.

The main advantages at a glance

- **CompanyOnline**

More control and overview for your company and cardholders thanks to online access to transactions via CompanyOnline.

- **Swisscard app**

Thanks to the free Swisscard app for Android and iOS, you have all information about your credit card and card payments at your fingertips everywhere and in real time. The 3-D Secure service is integrated into the app, allowing online payments to be checked and approved.

- **Comprehensive insurance package¹**

Comprehensive insurance policies tailored to SMEs for travel, such as transport accident insurance, travel inconvenience insurance, travel information and advances, search, rescue, and recovery costs, etc. Depending on the card package further insurance benefits, such as InsurancePlus, comprising travel cancellation and trip interruption insurance as well as loss damage waivers for rental cars, are included or can be additionally taken out.

You can find a detailed overview of all services on the following pages.

Exclusive American Express[®] benefits²

- **American Express[®] Membership Rewards bonus program**

With your Credit Suisse Duo American Express[®] Business, you can collect valuable bonus points every time you make a payment³ – whether in a restaurant, while online shopping, when filling your tank, or while traveling. You can exchange these for gifts, vouchers, air miles,⁴ etc. in the Rewards Shop.

- **American Express[®] SelectsSM and Business Savings Plus**

As an American Express[®] cardholder, you benefit from numerous special offers from American Express[®] partners, such as upgrades and discounts in hotels, restaurants, etc.

- **American Express[®] Corporate Gold Travel Service⁴**

Enjoy the benefits of personalized travel services. A team of experts who will reserve airline tickets, hotel rooms, restaurants, and rental cars for you, or put together travel offers tailored for your company's needs is at your disposal.

- **HCorpo – The smart hotel booking solution⁵**

The hotel booking platform for large clients now exclusively for SME clients. When paying with your American Express company credit card, you benefit from:

- Better deals – the best deals from more than 1,000,000 hotels around the world.
- Maximum service – around-the-clock support before, during, and after your stay.
- High flexibility – can be canceled free of charge until noon on the day of arrival.

¹ You can find the exact conditions (including the sums insured and exclusions of liability) in the General Terms and Conditions of Insurance, which can be viewed at companycards.ch or requested from Swisscard AECS GmbH.

² American Express[®] benefits apply only when using your Credit Suisse Duo American Express[®] Business Card.

³ Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers and currency exchange (also in monetary surrogates such as cryptocurrencies, traveler's checks, topping up cashless payment methods, etc.), as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and gambling and gambling-like activities.

⁴ Only for Gold Card Package.

⁵ The services related to this benefit are provided by HCorpo. Their terms and conditions apply. Swisscard does not assume any liability for these services and offers.

Credit Suisse Mastercard® Business Euro

Benefits of Credit Suisse Mastercard® Business Euro

The Credit Suisse Mastercard® Business Euro is particularly suitable for companies that have a euro account and whose employees frequently travel in the euro zone.

The main advantages at a glance

More benefits in the euro zone

No processing fees and no foreign currency translation for euro transactions

- **SEPA Direct Debit**

Convenient, Europe-wide payment in euros via SEPA Direct Debit from your account.

- **Picture and logo card**

Design your card how you want it, either as a full image card in your own design or with your company logo.

- **CompanyOnline**

More control and overview for your company and cardholders thanks to online access to transactions via CompanyOnline

- **Swisscard app**

Thanks to the free Swisscard app for Android and iOS, you have all information about your credit card and card payments at your fingertips everywhere and in real time. The 3-D Secure service is integrated into the app, allowing online payments to be checked and approved.

- **Card spending bonus**

Depending on how much you spend, your annual fee is reduced by 50% or 100% in the following years.

- **Comprehensive insurance package**

The insurance package is very comprehensive and includes services such as transport accident insurance, medical expense insurance for travel abroad, repatriation from abroad, search, rescue and recovery costs, travel assistance, travel inconvenience insurance, luggage insurance, vehicle assistance, travel information, and advances, as well as the popular services from the InsurancePlus package, consisting of travel cancellation and trip interruption insurance, and loss damage waivers for rental cars.

You can find a detailed overview of all services on the following pages.

The benefits of Corporate Cards

All American Express® Corporate Cards are particularly suitable for medium-sized and large companies with more complex expense structures and higher reporting requirements, or simply for frequent flyers who need to be productive and enjoy exclusive services while traveling.

American Express® Corporate Card

The main advantages of all American Express Corporate Cards at a glance.

- **MyAccount online tool**
Keep track of your card transactions anytime, anywhere – simply, quickly, and easily:
 - Statement of expenses for the last six months
 - Your Membership Rewards bonus points at a glance
 - Use without license and user fees and without software installation
- **Management tools**
To efficiently manage your company's card transactions, simply combine your American Express® Corporate Cards with the following free tools:
 - American Express® @Work for web-based management information
 - Billing Support Files for electronic integration of invoice data
- **Expense management**
Our software solutions are compatible with all common software tools for expense processing, making things much easier.
- **American Express® Membership Rewards bonus program**
Collect valuable bonus points every time you make a payment¹ – whether in a restaurant, while online shopping, when filling your tank, or while traveling. You can exchange these for gifts, vouchers, air miles, etc. in the Rewards Shop.
- **American Express® SelectsSM and Business Savings Plus**
As an American Express® cardholder, you benefit from numerous special offers from American Express® partners, such as upgrades and discounts in hotels, restaurants, etc.
- **HCorpo – The smart hotel booking solution²**
The hotel booking platform for large clients now exclusively for SME clients. When paying with your American Express company credit card, you benefit from:
 - Better deals – the best deals from more than 1,000,000 hotels around the world.
 - Maximum service – around-the-clock support before, during, and after your stay.
 - High flexibility – can be canceled free of charge until noon on the day of arrival.
- **Comprehensive insurance package**
Comprehensive insurance when traveling, such as for the following insurance cases: transport accident insurance, travel inconvenience insurance for missed or delayed flights, as well as for baggage delay on outbound flights, luggage insurance in case of theft and damage, and search, rescue, and recovery costs.

American Express® Corporate Gold Card

The main advantages of Corporate Cards at a glance

- **Additional insurance benefits**
Foreign travel medical expenses, repatriation from abroad, travel assistance, travel cancellation and trip interruption, home assistance, car rental loss and damage insurance, vehicle assistance, return protection, and travel personal liability insurance
- **American Express® Corporate Gold Travel Service**
Enjoy the benefits of a personalized travel service. A team of experts who will reserve airline tickets, hotel rooms, restaurants, and rental cars for you, or put together travel offers tailored for your company's needs is at your disposal.
- **Priority PassTM membership**
Benefit from a free annual membership and free access to more than one thousand exclusive Priority PassTM lounges in more than 130 countries.
- **Free Hertz Gold Plus Rewards Five Star[®] membership**
For up to 30% off prime rates and many other Hertz benefits
- **Boingo account for free Wi-Fi access**
Wherever you're traveling: enjoy unlimited Wi-Fi access to more than one million Boingo hotspots worldwide – thanks to a free Boingo American Express® account.

¹ Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers and currency exchange (also in monetary surrogates such as cryptocurrencies, traveler's checks, topping up cashless payment methods, etc.), as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and gambling and gambling-like activities.

² The services related to this benefit are provided by HCorpo. Their terms and conditions apply. Swisscard does not assume any liability for these services and offers.

The main advantages of Corporate Cards at a glance**■ Additional insurance benefits**

Foreign travel medical expenses, repatriation from abroad, travel assistance, travel cancellation and trip interruption, home assistance, car rental loss and damage insurance, vehicle assistance, return protection, and travel personal liability insurance. With the Platinum Card, insurance amounts are usually much higher than with other American Express® Corporate Cards.

■ American Express® Corporate Platinum Travel & Lifestyle Service

An exclusive, personal, and dedicated team of consultants is at your disposal worldwide and around the clock for all matters concerning travel and business activities, such as arranging rental cars and vehicle transportation, organizing services such as courier services, translators, etc. for practically all your needs.

■ Priority Pass™ membership with unlimited access

As an American Express® Corporate Platinum Card client, you benefit from a free annual membership and unlimited, free access to more than one thousand exclusive Priority Pass™ lounges in more than 130 countries.

■ Access to American Express® lounges

Unrestricted and free access to all 16 exclusive American Express® lounges worldwide, to work or rest while traveling

■ Access to Delta Sky Club® lounges

Unrestricted and free access to all Sky Club® airport lounges worldwide with all club benefits

■ Free Club CarlsonSM Gold Elite membership

For additional services and benefits in over one thousand Carlson Rezidor hotels

■ Free membership in car rental partner programs

For upgrades or generous discounts on Hertz Gold Plus Rewards Five Star®, Avis Preferred®, and Sixt Advantage Circle®

■ Limousine service

Special conditions and additional services and benefits with Tristar and Carey

■ Special flight offers

Special prices and benefits for first-, business-, or economy-class tickets by direct inquiry to the Travel & Lifestyle Service

■ Boingo account for free Wi-Fi access

Wherever you're traveling: enjoy unlimited Wi-Fi access to more than one million Boingo hotspots worldwide – thanks to a free Boingo American Express® account.

Overview of benefits.

Credit Suisse Duo Card Package and Mastercard® Euro



Credit Suisse Duo Card Package Silver

Credit Suisse Duo Silver American Express® Business
Credit Suisse duo MasterCard® Business Standard

Credit Suisse Duo Card Package Gold

Credit Suisse Duo Gold American Express® Business
Credit Suisse Duo Mastercard® Business Gold
Credit Suisse Mastercard® Business Euro

Benefits

Insurance¹

Transport accident insurance	Disability or death (business travel)	CHF 500,000	CHF 400,000	CHF 700,000	CHF 600,000	CHF 600,000
	Disability or death (private travel)	CHF 500,000	CHF 400,000	CHF 700,000	CHF 600,000	CHF 600,000
Medical expense insurance for travel abroad	Medical treatment expenses		—	CHF 10,000	CHF 7,500	CHF 7,500
Repatriation from abroad	Return transport and transport to hospital		—		Yes	Yes
	Repatriation of mortal remains or burial abroad		—	CHF 3,000	CHF 2,000	CHF 2,000
Search, rescue, and recovery costs	Search, rescue, and recovery transport and transport to the hospital		CHF 60,000		CHF 60,000	CHF 60,000
Travel assistance	Costs for a replacement driver		—	First class by rail, taxi CHF 80, flight (business class) from 700 km		First class by rail, taxi CHF 80, flight (business class) from 700 km
	Return journey in case of hospitalization or death of an associated person		—	CHF 2,000	CHF 1,500	CHF 1,500
Travel cancellation and interruption insurance	Travel cancellation and interruption insurance	CHF 5,000 ²	CHF 3,000 ²	CHF 5,000	CHF 3,000	CHF 3,000
Travel inconvenience insurance	Missed and delayed flights (four hours or more)		CHF 150	CHF 300	CHF 200	CHF 200
	Baggage delay on outbound flights (six hours or more)	CHF 700	CHF 500	CHF 1,500	CHF 1,000	CHF 1,000
Luggage insurance	Theft and damage of luggage		—	CHF 2,000	CHF 1,500	CHF 1,500
	Transport costs for recovered luggage		—	CHF 1,000	CHF 700	CHF 700
Home assistance	Advance for rescue expenses		—	CHF 10,000	—	—
Loss damage waiver for rental cars	Full accidental damage insurance	CHF 80,000 ²	CHF 50,000 ²	CHF 80,000	CHF 50,000	CHF 50,000
	Unused rental time	CHF 40 per day up to a maximum of CHF 500 ²		CHF 40 per day up to a maximum of CHF 500		CHF 40 per day up to a maximum of CHF 500
	Vehicle relocation costs in the case of accident or illness		CHF 500 ²		CHF 500	CHF 500
	Cost of a locksmith / key replacement		CHF 500 ²		CHF 500	CHF 500
Vehicle assistance	Roadside assistance and repair		—		Yes	Yes
Travel information and advances	Organization and procurement of doctors, travel information, etc.		Yes		Yes	Yes
	Advances for doctors' /hospital expenses, legal expenses, etc.		CHF 15,000		CHF 15,000	CHF 15,000
InsurancePlus insurance policy package²	Monthly fee per card or card package	CHF 5 ² (per card package)			Included	Included
Liability waiver	Card misuse for corporate clients	up to a maximum of CHF 30,000 per cardholder and a maximum of CHF 2,000,000 per corporate client and calendar year		up to a maximum of CHF 30,000 per cardholder and a maximum of CHF 2,000,000 per corporate client and calendar year		up to a maximum of CHF 30,000 per cardholder and a maximum of CHF 2,000,000 per corporate client and calendar year



Credit Suisse Duo Card Package Silver

Credit Suisse Duo Silver American Express® Business
 Credit Suisse duo MasterCard® Business Standard



Credit Suisse Duo Card Package Gold

Credit Suisse Duo Gold American Express® Business
 Credit Suisse Duo Mastercard® Business Gold
 Credit Suisse Mastercard® Business Euro

Online features

CompanyOnline (online account access)	Yes	Yes	Yes
3-D Secure technology	Yes	Yes	Yes

Data services

Mastercard® Data Provision File (for company administrators)	One-time payment per master account: CHF 100 per month per card: CHF 5	One-time payment per master account: CHF 100 per month per card: CHF 5	One-time payment per master account: EUR 100, monthly per card: EUR 3
SDG2 – Mastercard® File Transfer (for company administrators)	—	—	EUR 2,000 per master account/year

Expense management

Compatibility with all common software tools for expense processing and collaboration with their providers	Yes	Yes	Yes
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Mastercard picture card³

Card with a company logo (black) ³	One-time fee for each company	—	—	Included
	Annual fee per card	—	—	EUR 3
Card with its own design (full image) ³	One-time fee for each company	—	—	EUR 100
	Annual fee per card	—	—	EUR 3

1 You can find the exact conditions (including the sums insured and exclusions of liability) in the General Terms and Conditions of Insurance, which can be viewed at companycards.ch or requested from Swisscard AECS GmbH.

2 These benefits are optional and are only covered by applying for InsurancePlus (subject to a fee) in the appropriate amount.

3 These benefits require a separate registration at companycards.ch.



Credit Suisse Duo Card Package Silver

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



Credit Suisse Duo Card Package Gold

Credit Suisse Duo Gold American Express® Business
 Credit Suisse Duo Mastercard® Business Gold
 Credit Suisse Mastercard® Business Euro

Loyalty programs

American Express Membership Rewards	Membership Rewards Classic (1 point per CHF 1 paid ⁴)	—	—	Included	—	—
	Membership Rewards Basic (0.5 points per CHF 1 paid ⁴)	Included	—	—	—	—
	Conversion rate for 1 SWISS Miles & More miles	—	—	2 points	—	—
Mastercard® card spending bonus		—	—	—	—	Yes

Special offers

	American Express® Selects SM – exclusive special offers for cardholders	Yes	—	Yes	—	—
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Travel Services

	American Express® Corporate Gold Travel Service	—	—	Yes	—	—
	HCorpo – the smart hotel booking solution	Yes	—	Yes	—	—

Car rental benefits⁵

	Hertz Gold Plus Rewards membership	Yes		Yes		
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Fees

Annual fees

Annual fee for first year	First card	CHF 0		CHF 0		EUR 0
	Additional cards	CHF 0		CHF 0		EUR 0
Annual fee for subsequent years	First card	CHF 100		CHF 200		EUR 200
	Additional cards	CHF 100		CHF 200		EUR 200
Replacement card	In the event of loss, theft, or damage	CHF 25		CHF 25		EUR 20

Annual fee discounts (subsequent years)

Membership Rewards points	Waiver of the annual fee for the first card	—	—	50,000 points	—	—
	Waiver of the annual fee for additional cards	25,000 points	—	50,000 points	—	—
Card spending bonus	From EUR 10,000 ⁴ per card and year	—	—	—	—	50%
	From EUR 20,000 ⁴ per card and year	—	—	—	—	100%

⁴ Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers and currency exchange (also in monetary surrogates such as cryptocurrencies, traveler's checks, topping up cashless payment methods, etc.), as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and gambling and gambling-like activities.

⁵ These services are optional and require a separate registration. The relevant registration forms can be found at companycards.ch.

**Credit Suisse Duo Card Package Silver**

Credit Suisse Duo Silver American Express® Business
 Credit Suisse duo MasterCard® Business Standard

**Credit Suisse Duo Card Package Gold**

Credit Suisse Duo Gold American Express® Business
 Credit Suisse Duo Mastercard® Business Gold
 Credit Suisse Mastercard® Business Euro

Additional fees

Withdrawals at ATMs	Switzerland	3.75%, minimum of CHF 5	3.75%, minimum of CHF 5	3.75%, minimum of CHF 5	3.75%, minimum of CHF 5	3.75%, minimum of EUR 3
	Abroad / bank counter	3.75%, minimum of CHF 10 ⁶	3.75%, minimum of CHF 10 ⁶	3.75%, minimum of CHF 10 ⁶	3.75%, minimum of CHF 10 ⁶	3.75%, minimum of EUR 6 ⁶
Payment reminders	Fee per reminder	CHF 20	CHF 20	CHF 20	CHF 20	EUR 13
Loan interest rate	Annual interest	15%	15%	15%	15%	15%
Processing fee for foreign currency transactions	CHF	—	—	—	—	2.5%
	EUR		2.5%		2.5%	—
	All other currencies		2.5%		2.5%	2.5%
Post office account fee	Post office fee for cash deposits at the post office counter		Based on current postal rate		Based on current postal rate	Based on current postal rate

Payment details

Invoicing types	Central	Yes	Yes	Yes
	Individual	—	—	—
Payment options	Direct debit	Yes	Yes	Yes
	ISR/IPI	Yes	Yes	Yes

Other

Card replacement	Within 48 hours	Within 48 hours	Within 48 hours
Liability in the event of card theft or loss	None ⁷	None ⁷	None ⁷
Swiss bank account details	Credit Suisse ⁸	Credit Suisse ⁸	Credit Suisse ⁸

⁶ Lotto, betting, and casino transactions are treated like cash withdrawals from cash machines.

⁷ No liability, provided that the due care obligations set out in the General Terms and Conditions have been met.

⁸ Credit Suisse AG or Credit Suisse (Switzerland) Ltd.

Overview of benefits.

American Express® Corporate Cards



American Express®
Corporate Card



American Express®
Corporate Gold Card



American Express®
Corporate Platinum Card

Benefits

Insurance¹

Transport accident insurance	Disability or death (business travel)	CHF 750,000	CHF 850,000	CHF 1,000,000
	Disability or death (private travel)	CHF 375,000	CHF 850,000	CHF 1,000,000
Medical expenses insurance for travel abroad	Medical treatment expenses	—	CHF 10,000	CHF 3,000,000
Repatriation from abroad	Return transport and transport to hospital	—	Yes	Yes
	Repatriation of mortal remains or burial abroad	—	CHF 3,000	CHF 3,000
Search, rescue, and recovery costs	Search, rescue, and recovery transport and transport to the hospital	CHF 60,000	CHF 60,000	CHF 60,000
Travel assistance	Costs for a replacement driver	—	First class by rail, taxi CHF 80, flight (business class) from 700 km	First class by rail, taxi CHF 80, flight (business class) from 700 km
	Return journey in case of hospitalization or death of an associated person	—	CHF 2,000	CHF 2,000
Travel cancellation and interruption insurance	Travel cancellation and interruption insurance	—	CHF 10,000	CHF 30,000
Travel inconvenience insurance	Missed and delayed flights (four hours or more)	CHF 300	CHF 350	CHF 400
	Baggage delay on outbound flights (six hours or more)	CHF 1,500	CHF 1,700	CHF 2,000
Luggage insurance	Theft and damage of luggage	CHF 2,000	CHF 4,000	CHF 6,000
	Transport costs for recovered luggage	CHF 1,000	CHF 1,000	CHF 1,000
Home assistance	Advance for rescue expenses	—	CHF 10,000	CHF 10,000
Loss damage waiver for rental cars	Full accidental damage insurance	—	CHF 80,000	CHF 120,000
	Unused rental time	—	CHF 40 per day up to a maximum of CHF 500	CHF 40 per day up to a maximum of CHF 500
	Vehicle relocation costs in the case of accident or illness	—	CHF 500	CHF 500
	Cost of a locksmith / key replacement	—	CHF 500	CHF 500
Vehicle assistance	Roadside assistance and repair	—	Yes	Yes
Travel information and advances	Organization and procurement of doctors, travel information, etc.	Yes	Yes	Yes
	Advances for doctors' / hospital expenses, legal costs, etc.	CHF 15,000	CHF 15,000	CHF 15,000
Return protection insurance	For undamaged goods from CHF 60	—	CHF 1,000	CHF 2,000
Travel personal liability insurance	Personal injuries	—	CHF 1,000,000	CHF 2,000,000
	Property damage	—	CHF 20,000	CHF 50,000
Liability waiver	Card misuse for corporate clients	up to a maximum of CHF 30,000 per cardholder and a maximum of CHF 2,000,000 per corporate client and calendar year	up to a maximum of CHF 30,000 per cardholder and a maximum of CHF 2,000,000 per corporate client and calendar year	up to a maximum of CHF 30,000 per cardholder and a maximum of CHF 2,000,000 per corporate client and calendar year

¹ You can find the exact conditions (including the sums insured and exclusions of liability) in the General Terms and Conditions of Insurance, which can be viewed at companycards.ch or requested from Swisscard AECS GmbH.

American Express®
Corporate CardAmerican Express®
Corporate Gold CardAmerican Express®
Corporate Platinum Card**Online features**

3-D Secure technology	Yes	Yes	Yes
American Express® @Work Core	Yes	Yes	Yes
American Express® @Work Enhanced	Yes	Yes	Yes
MyAccount (American Express® online account access)	Yes	Yes	Yes

Data services

American Express® Billing Support Files (for corporate administrators)	Yes	Yes	Yes
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Expense management

Compatibility with all common software tools for expense processing and collaboration with their providers	Yes	Yes	Yes
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Loyalty programs

American Express Membership Rewards	Membership Rewards Classic (1 point per CHF 1 paid ²)	Participation is CHF 50 per card/year (excluding VAT)	Included	Included
	Conversion rate for 1 SWISS Miles & More miles	2 points	2 points	2 points

Special offers

American Express® Selects SM – exclusive special offers for cardholders	Yes	Yes	Yes
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Travel Services

	American Express® Corporate Gold Travel Service	–	Yes	–
	American Express® Corporate Platinum Travel & Lifestyle Service	–	–	Yes
	American Express® Boingo hotspot	–	Yes	Yes
	HCorpo - the smart hotel booking solution	Yes	Yes	Yes
American Express® travel arrangements	Club Carlson SM Hotel bonus program ³	–	–	Yes
	Taste from American Express® Invites®	–	–	Yes
	Special flight offer	–	–	Yes
American Express® car rental benefits⁴	Hertz Gold Plus Rewards	–	Yes	–
	Hertz Gold Plus Rewards Five Star®	–	–	Yes
	Avis Preferred®	–	–	Yes
	Sixt Advantage Circle®	–	–	Yes
American Express® limousine service	Tristar	–	–	Yes
	Carey	–	–	Yes
Lounge access	Priority Pass™ lounges ³	–	Yes	Yes
	American Express® lounges	–	–	Yes
	Delta Sky Club® airport lounges	–	–	Yes

² Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers and currency exchange (also in monetary surrogates such as cryptocurrencies, traveler's checks, topping up cashless payment methods, etc.), as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and gambling and gambling-like activities.

³ These services are optional and require a separate registration. The relevant registration forms can be found at companycards.ch.

American Express®
Corporate CardAmerican Express®
Corporate Gold CardAmerican Express®
Corporate Platinum Card**Fees****Annual fees**

Annual fee for first year	First card	CHF 140	CHF 250	CHF 650
	Additional cards	CHF 140	CHF 250	CHF 650
Annual fee for subsequent years	First card	CHF 140	CHF 250	CHF 650
	Additional cards	CHF 140	CHF 250	CHF 650
Replacement card	In the event of loss, theft, or damage	Included	Included	Included

Additional fees

Withdrawals at ATMs	Switzerland	4%, minimum of CHF 5	4%, minimum of CHF 5	4%, minimum of CHF 5
	Abroad / bank counter	4%, minimum of CHF 5	4%, minimum of CHF 5	4%, minimum of CHF 5
Payment reminders	Fee per reminder	CHF 20	CHF 20	CHF 20
Loan interest rate	Annual interest	15%	15%	15%
Processing fee for foreign currency transactions	CHF	–	–	–
	EUR	2%	2%	2%
	All other currencies	2%	2%	2%
Post office account fee	Post office fee for cash deposits at the post office counter	–	–	–

Payment details

Invoicing types	Central	Yes	Yes	Yes
	Individual	Yes	Yes	Yes
Payment options	Direct debit	Yes	Yes	Yes
	ISR/IPI	Yes	Yes	Yes

Other

	Card replacement	Within 24 hours	Within 24 hours	Within 24 hours
	Liability in the event of card theft or loss	None ⁴	None ⁴	None ⁴
	Swiss bank account details	Swiss bank	Swiss bank	Swiss bank

⁴ No liability provided that the due care obligations set out in the General Terms and Conditions have been met.



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