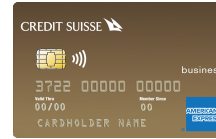


Summary of benefits

Credit Suisse Duo Gold card package

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



SERVICES

INSURANCE¹

Transport Accident Insurance	Disability or death (business trips)	CHF 700,000	CHF 600,000
	Disability or death (private trips)	CHF 700,000	CHF 600,000
Foreign Travel Medical Expenses Insurance	Medical treatment costs	CHF 10,000	CHF 7,500
Repatriation from abroad	Return transport and transport to hospital	yes	
	Repatriation of mortal remains or burial abroad	CHF 3,000	CHF 2,000
Search, rescue and recovery costs	Search, rescue and recovery transport and transport to hospital	CHF 60,000	
Travel assistance	Costs for replacement driver	first class rail, taxi CHF 80, flight (Bus. Class) from 700 km	
	Travel home with hospital stay or death of a person close to you	CHF 2,000	CHF 1,500
Travel Cancellation and Curtailment Insurance	Travel Cancellation and Curtailment Insurance	CHF 5,000	CHF 3,000
Travel Inconvenience Insurance	Missed and delayed flight (from 4 hours)	CHF 300	CHF 200
	Baggage delay with outbound flight (from 6 hours)	CHF 1,500	CHF 1,000
Luggage Insurance	Theft and damage to personal baggage	CHF 2,000	CHF 1,500
	Transport costs for found baggage	CHF 1,000	CHF 700
Home Assistance	Advance for rescue costs	CHF 10,000	–
Loss Damage Waiver for Rental Cars	Loss damage waiver	CHF 80,000	CHF 50,000
	Rental time not used	CHF 40 per day up to max. CHF 500	
	Vehicle repatriation costs in the event of an accident or illness	CHF 500	
	Door opening costs/replacement key	CHF 500	
Vehicle assistance	Breakdown assistance and repairs	yes	
Travel information and advances	Organization and arrangement of doctors, travel information, etc.	yes	
	Advances for medical costs, lawyers, etc.	CHF 15,000	
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 Classic (1 point for every CHF 1 spent ²)	inclusive	–
Conversion rate for 1 Miles & More mile	2 points	–

SPECIAL OFFERS

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

HCorpo the smart hotel solution	yes	–
American Express Corporate Gold Travel Service	yes	–
Rental car privileges ³ 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 200
	Other cards/card packages	CHF 200
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	50,000 points	–
	Waiver of annual fee on other cards	50,000 points	–

ADDITIONAL CHARGES

Withdrawals at ATMs	Switzerland	3.75%, at least CHF 5
	Abroad/bank counter	3.75%, at least CHF 10 ⁴
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	according to current postal charges

PAYMENT DETAILS

Billing types	Centralized	yes
Payment options	Direct debit (DD)	yes
	SR/IPI	yes

OTHER

	Card replacement	within 48 hours
	Liability in the event of theft or loss of card	none ⁵
	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 Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.

³ These benefits are optional and require separate registration. You can find the relevant registration forms at www.swisscard.ch

⁴ Spending on the lottery, betting and casinos is treated like ATM withdrawals.

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).