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The new Cashback Cards from Swisscard: No annual fee. With cashback. For the digital age.

Cashback Cards for trendsetters who want financial advantages when making payments.

- For the first time ever, there is a card duo without an annual fee with cashback function for the three leading brands American Express, Mastercard and Visa in Switzerland.
- In addition, the Cashback Cards are the first free credit cards on the Swiss market that are not issued in partnership with a major retailer.
- The Cashback Cards are the convenient and trendy means of payment for people who want to financially profit when making payments.
- The application process for the card duo is completely digital.
- The Cashback Cards can be used easily and securely with mobile payment solutions: Apple Pay and Samsung Pay with American Express, Mastercard and Visa as well as SwatchPAY! with Mastercard.

Swisscard replaced the SUPERCARDplus credit card in its product range with the Cashback individual card in November 2018. This new offer is being met with great interest among SUPERCARDplus holders. Which is why Swisscard is launching a more advanced credit card duo without any annual fees with cashback function for everyone today. For the first time ever, these advantages are also available for the American Express brand.

"Get paid for paying"

The Cashback Cards are the ideal means of payment for people who want a trendy means of payment with a financial advantage. The cashback on card payments is 1%¹ when paying with an American Express Card and 0.2% when using cards from Mastercard and Visa. There is even up to 5% cashback as a welcome bonus for payments with American Express.



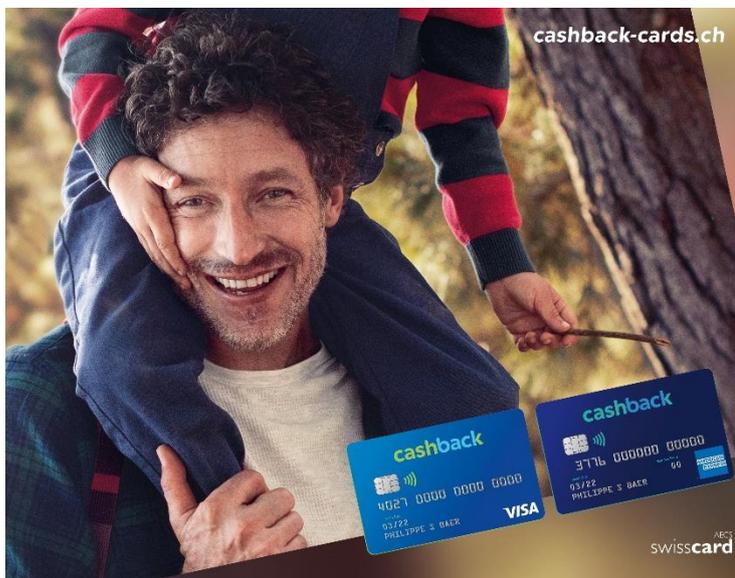
¹ The Cashback program issues participating cardholders a percentage reimbursement on authorized card transactions. The cashback amount is shown on the statement and automatically credited every 12 months, it cannot be paid out in cash. The 5% welcome cashback (up to CHF 100) already includes the regular American Express cashback of 1% and applies to all American Express Card spending (principal and additional cards). Please refer to the exact Cashback program Terms and Conditions. These can be viewed at cashback-cards.ch or requested from Swisscard AECS GmbH.

Fully integrated in mobile payment solutions

The new Cashback Cards stand for Swisscard's digital transformation. The entire application process is online and can be completed easily and securely using all standard digital devices.

The Cashback Cards can be used with leading mobile payment solutions – suitable for digital-savvy customers' lifestyles and the "mobile first" claim. All cards can be used for Apple Pay and Samsung Pay; the Cashback World Mastercard is also compatible with SwatchPAY!.

The communication for the market launch focuses on the motto "Get paid for paying" in a trendy way.



Detailed information regarding the Cashback Cards' benefits: cashback-cards.ch

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About Swisscard

Swisscard AECS GmbH is a leading card company owned by Credit Suisse and American Express. Swisscard is the only company in Switzerland to offer the world's most important card brands American Express, Mastercard and Visa all in one place. Swisscard customers have the largest selection of card products on the Swiss market. Thanks to the different product ranges, customers can put together a personalized combination of cards. Swisscard manages over 1.5 million cards and the American Express points of acceptance in Switzerland. Swisscard is the market leader in the premium sector, with cards for companies and with the co-branding cards. Swisscard employs approximately 700 employees in Horgen (ZH).