

SUMMARY OF FEES AMERICAN EXPRESS CARD

AMERICAN EXPRESS® CARD

FEES

Annual fee principal card	CHF 140
Annual fee additional card	CHF 75
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
Address enquiry	CHF 25

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 CARD

AMERICAN EXPRESS® CARD

BONUS PROGRAMS

Membership Rewards Basic ² , included	CHF 2 = 1 point ²
Membership Rewards Classic ² , liable to costs	CHF 1 = 1 point ²
Pay with Points ³	yes

PARTNER PROGRAMS

American Express® Selects SM	yes
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INSURANCE⁴

Transport Accident Insurance	CHF 500,000
Search/rescue costs	CHF 60,000
Travel Inconvenience Insurance	yes
Purchase Protection Insurance	CHF 750

CARD SERVICES

Spending limit	no fixed spending limit ⁵
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 ⁶ in case of theft or loss of card	yes

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/paywith-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.

⁵ The monthly spending limit is determined according to your financial possibilities.

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).