

# Summary of benefits

American Express® Business Card



## SERVICES

### INSURANCE<sup>1</sup>

|                                   |   |   |
|-----------------------------------|---|---|
| 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 Inconvenience Insurance    | Missed and delayed flight (from 4 hours)                          | CHF 150   |
|                                   | Baggage delay with outbound flight (from 6 hours)                 | CHF 700   |
| 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 |

### EXPENSE MANAGEMENT

|  |  |     |
|--|--|-----|
|  | Compatible with all standard software tools for expense management and working with the respective providers | yes |
|--|--|-----|

### LOYALTY PROGRAMS

|                                     |   |           |
|-------------------------------------|---|-----------|
| American Express Membership Rewards | Classic (1 point for every CHF 1 spent <sup>2</sup> ) | inclusive |
|                                     | Conversion rate for 1 Miles & More mile               | 2 points  |

### SPECIAL OFFERS

|  |   |     |
|--|---|-----|
|  | American Express Selects <sup>SM</sup> – exclusive special offers for cardholders | yes |
|--|---|-----|

### TRAVEL SERVICES

|  |                                      |     |
|--|--------------------------------------|-----|
|  | HCORPO – the smart hotel solution    | yes |
| Rental car loyalty programs <sup>3</sup> | «Hertz Gold Plus Rewards» membership | yes |

## 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 120   |
|                          | Other cards/card packages                    | CHF 37.50 |
| Replacement card         | In the case of loss, theft or willful damage | inclusive |

## ANNUAL FEE CONCESSIONS (SUBSEQUENT YEARS)

|                           |  |               |
|---------------------------|--|---------------|
| Membership Rewards points | Waiver of annual fee on the first card | 36,000 points |
|                           | Waiver of annual fee on other cards    | 19,000 points |

## ADDITIONAL CHARGES

|  |   |                                     |
|--|---|-------------------------------------|
| Withdrawals at ATMs                            | Switzerland   | 4%, at least CHF 5                  |
|  | Abroad/bank counter   | 4%, at least CHF 5 <sup>4</sup>     |
| 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 24 hours   |
|  | Liability in the event of theft or loss of card | none <sup>5</sup> |
|  | Swiss bank account                              | UBS               |

<sup>1</sup> 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](http://www.swisscard.ch) or requested from Swisscard AECS GmbH.

<sup>2</sup> 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.

<sup>3</sup> These services are optional and require separate registration. You can find the relevant registration forms at [www.swisscard.ch](http://www.swisscard.ch). The offers and services described are provided by third parties. Their General Terms and Conditions apply. Swisscard AECS GmbH does not assume any liability for these offers and services.

<sup>4</sup> Spending on lottery, betting and casinos is treated like ATM withdrawals.

<sup>5</sup> No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).