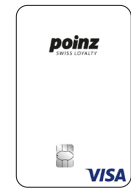
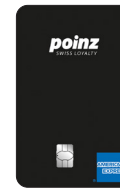


Summary of benefits

poinz Swiss Loyalty Cards



BENEFITS			
Bonus program¹	Swiss Loyalty balance on card payments ²	1%	0.25%
	Welcome offer	3% ³	–
Partner program	American Express® Selects SM offers	yes	–
Insurance⁴	Return Protection Insurance		yes
	Various additional insurance (all offers on swisscard.ch/additional-insurance)		liable to costs
Card services	Cash withdrawal		yes
	Installment facility ⁵		yes
	Swisscard app with balance notification ⁶		free
	Contactless payments		yes
	Mobile payments ⁷		yes
	3-D Secure – secure online shopping		yes
	Notification in the event of any card transactions with suspected fraud		yes
	Customer service		yes
	Spending limit, max. (for all cards together, depending on creditworthiness)		CHF 10,000
	Card replacement		48 hours (generally)
	No liability ⁸ in case of theft or loss of card		yes
	Account management (currency)		CHF
Methods of payment	Payment slip, direct debit (DD), e-statement		yes
FEES	Annual fee principal cards		CHF 0
	Annual fee additional cards		CHF 0
	Cash withdrawal at ATM in Switzerland		3.75%, at least CHF 5
	Cash withdrawal at ATM abroad ⁹ /counter		3.75%, at least CHF 10
	Foreign currency and cross border handling fee		2.5%
	Annual interest as from posting date		11.95%
	Handling fee for paper statement (per monthly statement)		CHF 1.95
	Phone service fee (except for card blocking and complaints about the monthly statement)		CHF 1.90/per call
	Copy of monthly statement (per order)		CHF 10
	Duplicate monthly statement to your own or another address (annual flat rate)		CHF 25
	Postage abroad (per monthly statement, plus fee for paper statement)		CHF 1
	PostFinance fee for payment at a counter (price from the post office charged for cash payments at a post office counter)		according to current post office rates
	Replacement card (e.g. in the event of loss, theft or willful damage)		CHF 25
	Card delivery by express or courier		effective costs, at least CHF 25
	Payment reminder fee		CHF 30
	Address enquiry		CHF 25

1 The Swiss Loyalty program grants a cashback percentage on eligible card payments². The accumulated amount is credited to the Swiss Loyalty account once a month, provided that the account has not been cancelled at that point in time. The offers and services described are provided by third parties. Their General Terms and Conditions apply.

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 In the first three months after the card has been issued, you will receive 3% cashback with the poinz Swiss Loyalty American Express Card, up to a maximum amount of CHF 100. Only applies to new clients (principal cardholders) of poinz Swiss Loyalty Cards. Only possible once per person.

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 issuing of credit is not permitted, if it may lead to excessive debt.

6 The issuer's services offered in/by the Swisscard app may not be available, available to a restricted extent or only available liable to costs, depending on the card product.

7 Detailed information at swisscard.ch/en/private-customers/credit-card-services/mobile-payment

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

9 Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).