

Additional card application for Bonviva Banking Package Credit Cards

Don't forget:

Please complete this application in full directly online, checking the appropriate boxes, print, sign and send:
Swisscard AECS GmbH, JSON, P.O. Box 227, CH-8810 Horgen

1 – Additional Card Selection

Yes, I would like to order the following additional cards:

Additional cards are credit cards that you can order additionally for yourself or someone you trust.
Additional cards are invoiced via the bill for the principal card.

Additional card with

Bonviva American Express® Card

Annual fee per additional card in:

Bonviva Silver Package 60 (for Bonviva American Express Card)
C82197VB79

Bonviva Gold Package 120 (for Bonviva American Express Gold Card)
C82197VB82

Bonviva Platinum Package 120 (for Bonviva American Express Platinum Card)
C82197VB83

Additional card with

Bonviva World World Mastercard® or Bonviva Visa®*

Annual fee per additional card in:

Bonviva Silver Package 60 (for Bonviva World Mastercard Standard/Visa Classic)
C82197VB77 C82197VB78

Bonviva Gold Package 120 (for Bonviva World Mastercard Gold/Visa Gold)
C82197VB80 C82197VB81

Bonviva Platinum Package 120 (for Bonviva World Mastercard Gold/Visa Gold)
C82197VB80 C82197VB81

* Please note that the additional card will be the same brand as the second principal card.

Please complete all the fields!

Please complete the application in full and enclose all the necessary documents. This will allow us to process your application smoothly and send you your card on time.

2 – Details of principal cardholder

Mr. Ms.
First name _____ Last name _____
Street/no. (Residence) _____
Postal code _____ City _____
Bonviva American Express number _____

3 – Details of additional card applicant

First name and last name should appear on the additional card

as follows: (max. 21 characters including spaces; no accents or umlauts)

Mr. Ms. _____ Date of birth _____ D _____ M _____ Y
First name _____ Last name _____ Nationality _____

If the address is different from that of the principal cardholder, please enter the correct address here:

Street/no. (Residence) _____
Postal code _____ City _____

The statement will be included with that of the principal card.

Must enclose a certified copy (date, signature, "original seen", name and stamp of Credit Suisse customer adviser) **of an official identification document** with a recognizable photo, signature, and the place and date of issue.

N

4 – Summary of charges

	Bonviva Silver Package		Bonviva Gold Package		Bonviva Platinum Package	
Your cards	Bonviva American Express Card	Bonviva World Mastercard® Standard or Visa Classic	Bonviva American Express Gold Card	Bonviva World Mastercard® Gold or Visa Gold	Bonviva American Express Platinum Card	Bonviva World Mastercard® Gold or Visa Gold
Annual fee for two principal cards	Included in the Bonviva Banking Package					
Annual fee for additional card*	CHF 60		CHF 120			
Replacement card (in the case of loss, theft or willful damage)	CHF 25		free			
ATM withdrawals in Switzerland	3,75%, min. CHF 5					
ATM withdrawals abroad/ bank counters	3,75%, min. CHF 10					
Lottery, betting and casino transactions abroad	3,75%, min. CHF 10					
Payment reminder fee	CHF 20					
Handling fee for foreign currency transactions	2%					
Copy monthly statement (per order)	CHF 10			CHF 0		
Duplicate monthly statement to the own or to a third address (annual flat rate)	CHF 25			CHF 0		
Mail order foreign countries (per monthly statement)	CHF 1			CHF 0		
Address inquiry	CHF 25			CHF 0		
Card delivery by express or courier	effective costs, min. CHF 25			costs that exceed CHF 100		
PostFinance fee for payment at a counter (Price from the post office charged for cash payments at a post office counter)	according to current postal charges					
Maximum spending limits**	CHF 25,000		CHF 30,000		CHF 50,000	
Annual interest	The annual interest agreed with the principal cardholder applies.					

*The issuer reserves the right to allocate different annual fees as part of promotions.
**Corresponds to the total credit limit (global limit) granted for all credit cards.

5 – Conditions of use for credit cards of Swisscard AECS GmbH

I. General Provisions

These General Terms and Conditions (GTC) apply to cards issued by **Swisscard AECS GmbH** (hereinafter referred to as the «Issuer»):

- charge cards (without fixed spending limits);
- credit cards (with fixed spending limits);
- other means of identification approved for the processing of cashless payments that enable the Client to purchase, with or without fixed spending limits, goods and services without cash at points of acceptance; wherein a), b), and c) shall all be hereinafter referred to as «card(s).»

Section II («Supplementary Provisions for Credit Cards, Not Charge Cards») and section III («Supplementary Provisions for Company Cards») of these General Terms and Conditions shall apply to credit cards and/or company cards in addition to the general provisions in section I.

To facilitate reading, only the masculine form is used in this document; all references to the male gender shall be deemed and construed to include the female gender.

1. Principal Cards and Additional Cards

The principal cardholder may request additional cards for third parties on his own responsibility and for his own account, provided that the Issuer offers this option. Additional cardholders may use their cards for the account of the principal cardholder, but they are entitled to receive information on the principal card and transactions made using the principal card only if the principal cardholder has filed a special power of attorney with the Issuer. The holders of principal cards and additional cards shall be hereinafter referred to as «Clients.»

2. Issue of Cards and Acknowledgement of the General Terms and Conditions

2.1 Once the Issuer has approved the card application, the Client shall receive a personal, non-transferable card made out in his name. Card applications may be rejected without any reasons being given.

2.2 At the latest when signing and/or using the card, the Client confirms he has read, understood, and accepted these General Terms and Conditions, and has also accepted the fees (see section 4) applicable when the card is used.

2.3 Each card issued shall remain the property of the Issuer.

3. Card Use and Approval

3.1 The card entitles the Client to purchase goods and services at points of acceptance and to withdraw cash at specific cash dispensing points (e.g. bank counters and ATM machines). The Issuer may adjust or restrict the possible uses of the card at any time (e.g. restriction in terms of amount or to certain points of acceptance, countries, or currencies).

3.2 Card transactions shall be deemed approved in the following cases:

- When the Client signs the transaction receipt; or
- When the Client or a third party uses the personal identification number (PIN), or when the PIN is used in any other way for approval purposes; or**
- Without the Client or a third party using the card or the PIN, when only the name, card number, expiration date, and verification number (CVC / CVV) are stated, or when other means of identification are used (e.g. for remote transactions such as purchases by telephone, correspondence, and Internet); or
- When the Client or a third party uses the card without a signature or PIN and/or other means of identification (e.g. at automated points of payment in car parks or on the motorway);
- When the Client uses other means of identification approved by the Issuer for cashless payments (e.g. contactless payment using Near Field Communication technology).

3.3 The Client (also the principal cardholder in the case of additional cards) acknowledges all transactions authorized pursuant to section 3.2, as well as all ensuing claims, and irrevocably instructs the Issuer to pay the sums in question to the points of acceptance. This approval confers the right, although not the obligation, of the Issuer to authorize transactions.

3.4 The Client agrees to use his card only within the limits of his financial circumstances. In particular, the Client must cease using the card as soon as it becomes clear that he is unable to meet his financial obligations or if he becomes insolvent.

3.5 The use of the card for illicit purposes is prohibited.

4. Fees (including Commissions, Interest, and Costs)

4.1 The use of the card and the contractual relationship may be associated with fees (e.g. annual fee, second notice fee), commissions (e.g. commission on cash withdrawals at ATMs), interest, and (third-party) costs (e.g. handling fees for transactions in foreign currencies), (hereinafter collectively referred to as «Fees»). With the exception of any third-party costs, the Client shall be notified of the occurrence, type, and amount of Fees on or in connection with the card applications and/or in another appropriate manner, and details may be obtained at any time from the Issuer's customer assistance or at www.swisscard.ch.

4.2 For transactions in currencies other than the card currency, the Client accepts the foreign currency rates applied and/or the conversion rates set by the card organizations.

4.3 The agreed interest is charged on all debits (except accrued interest) as of the respective statement date. Should the statement amount be paid in full within the specified time limit, i.e. at the latest on the date specified on the monthly statement, then interest on new amounts debited during that same statement period shall be waived. Should the statement amount not be paid in full or be paid only partially within the specified time limit, interest shall be charged on all debits (except accrued interest) until receipt of a partial payment, and thereafter on the outstanding balance remaining due until payment thereof. Receipt of payment by the Issuer is determinative.

5. Invoicing and Payment Terms

5.1 The Client will receive a monthly statement, either as hard copy or in electronic form, showing the balance due as well as the transactions processed in the statement period just ended. The indication of the balance on the monthly statement does not result in an objective novation of the debt. Unless otherwise agreed, the entire statement amount must be received by the Issuer no later than on the payment date indicated on the monthly statement. The Issuer reserves the right not to send a statement if no transactions occurred in the billing month or if the balance is zero.

5.2 The outstanding statement amount must be settled using a payment method accepted by the Issuer.

5.3 If cards can be used to withdraw cash from ATMs with direct debit, such withdrawals and any associated fees will generally be debited directly to the bank account indicated by the Client, and will appear only on the monthly statement from the Client's bank rather than on the monthly statements from the Issuer. The Issuer may decide at its discretion to make this function available and/or to restrict it (e.g. to certain countries, points of acceptance, currencies).

6. Payment Obligations

6.1 The Client undertakes to pay all outstanding amounts resulting from card transactions pursuant to section 3.2, the Fees pursuant to section 4, and any further expenses arising for the Issuer, such as those for recovering outstanding amounts due. The Client shall be held liable without reservation for all obligations resulting from use of the card and/or the contractual relationship.

6.2 The principal cardholder is jointly and severally liable with the additional cardholder for all obligations resulting from use of the additional card(s), and undertakes to pay all such debts.

7. Obligation to Cooperate and Exercise Due Care

The Client

- a) must sign the card immediately upon receipt with indelible ink in the space provided;
- b) must store the card, PIN, passwords, and other means of identification using the same care as with cash and separately from one another. The card may not be lent, transferred, or in any other way made available to third parties. The PIN, password, and other means of identification must be kept secret, protected during input, and no note of them may be made on the card or elsewhere, even in an altered form. Immediately upon receipt of the card, the Client is advised to change the PIN at a suitably equipped ATM. A PIN must not consist of easily ascertainable combinations (e.g. telephone numbers, dates of birth, car registration numbers);
- c) must always know where his card is located, and must regularly confirm that it is still in his possession;
- d) undertakes to use the secure payment methods supported by the Issuer (e.g. Verified by VISA, Mastercard® Secure Code®, American Express SafeKey);
- e) undertakes to use the card for cash withdrawals with direct debit (see section 5.3) only insofar as the necessary funds are available in the specified bank account;
- f) must check the transaction amounts and receipts presented to him before approving a transaction (see section 3.2) and must promptly resolve any discrepancies with the seller;
- g) must notify the Issuer immediately if he executes transactions or has not fully paid a statement amount and still has not received a monthly statement more than eight (8) weeks thereafter;
- h) **Must check the monthly statements upon receipt using the transaction receipts he has kept, and must inform the Issuer of any discrepancies (particularly debits resulting from unauthorized use of the card) by telephone immediately and in writing at the latest within thirty (30) days of the statement date (date of postmark). Otherwise, the invoices shall be presumed to be correct.** If the Client is requested to submit a claims/disputed transaction form, he must complete and sign this form and return it to the Issuer within ten (10) days of the request (date of postmark). A direct debit that is declined or revoked, or which fails for any other reason, shall not release the Client from the obligation to check the monthly statement and file any objections;
- i) must notify the Issuer immediately, in writing or in another manner accepted by the Issuer, regarding any changes to the information provided in the card application, particularly changes of name, address, mobile telephone number, and accounts, as well as any changes in beneficial owner (Form A) or earning capacity. Communications sent by the Issuer to the last known delivery address are deemed duly delivered;
- j) must notify the Issuer immediately if he does not receive a new Card at least fourteen (14) days before his existing card expires;
- k) must immediately (regardless of any time difference) notify the issuer by telephone for the purpose of blocking the card in the event of an actual or even suspected loss, theft, or unauthorized use of the card and/or the PIN, passwords, or other means of identification. If

a loss is incurred, the Client must, to the best of his knowledge and belief, cooperate in resolving the matter and in minimizing the loss. The local police must be notified in the case of suspected criminal offences;

- l) must immediately render any expired, replaced, invalid, blocked, cancelled, recalled, or falsified/forged card unusable and return it to the Issuer. The use of such a card is prohibited and may result in criminal prosecution.
- m) must, in the event that the card is blocked or cancelled, notify all points of acceptance where the card has been used as a means of payment for recurring services (e.g. newspaper subscriptions, memberships, online services) regarding the blocking/cancellation of the card.

8. Responsibility and Liability

8.1 Provided the Client complies fully with all of these General Terms and Conditions, in particular the obligations to cooperate and exercise due care, and provided he is not otherwise at fault, and subject to the provisions of section 8.2, the Issuer shall assume the charges resulting from proven unauthorized use of the card by third parties. In such a case, the Client must assign to the Issuer upon first demand all claims arising as a result of the damage event (including any insurance claims).

8.2 In general, and notwithstanding the provisions of section 8.1, the Client shall in all cases be responsible for:

- a) Indirect as well as consequential damages of whatever type;
- b) Damages arising from violation of his duties to cooperate and exercise due care and other obligations pursuant to these General Terms and Conditions;
- c) Damages incurred because the Client cannot use the card as a means of payment, e.g. when the card is rejected by points of acceptance, when a transaction cannot be executed due to a block on the card, a change of limit, or for technical or other reasons, when the card is rejected by an ATM or another device or is damaged or rendered unusable by such a device, as well as any damages occasioned by the blocking, cancellation, or recall of the card;
- d) Damages in connection with secondary or additional card benefits (including loyalty programs);
- e) Damages in connection with offers or benefits provided by third parties (e.g. events or partner offers);
- f) Damages caused by the forwarding of the card, PIN, and/or other means of identification to the Client, his auxiliaries, or at the Client's request, as well as those resulting from dispatch to a delivery address specified by the Client at which the Client cannot personally take receipt of the card, PIN, or other means of identification;
- g) Damages caused when using certain electronic means of communication (see section 12), in particular due to incomplete verification, insufficient technical knowledge or security precautions, or as a result of transmission errors or delays, technical problems, disruptions, malfunctions, illegal tampering or other inadequacies, provided they are not the fault of the Issuer;
- h) Damages resulting from misuse of the card by people close to the Client or by people or companies connected with the Client (e.g. spouse, authorized agent(s), household members, additional cardholders).
- i) Damages that are covered by insurance.

8.3 If the Issuer does not absorb the damages, the Client shall be liable for all card transactions (including any Fees pursuant to section 4).

8.4 The Issuer declines all responsibility for the transactions executed using the card. In particular, any discrepancies, differences of opinion or disputes concerning goods or services and associated claims (e.g. related to defects, late or failed delivery) must be settled by the Client directly and exclusively with the point(s) of acceptance in question. The Client must nevertheless pay the monthly statements on time. When returning goods, the Client must ask the point of acceptance and/or the provider concerned for a credit confirmation and, in the case of cancellation, written confirmation of cancellation. Notices of cancellation for recurring services paid with the card (e.g. memberships, subscriptions, online services) must be submitted to the point of acceptance and/or the provider in question.

9. Credit Balances

9.1 The Issuer is authorized to transfer existing credit balances of the Client, in whole or in part, to the bank/Post account specified by the Client at any time and without prior

notice. If the Client has not provided the Issuer with valid account information, then the Issuer may send the credit balance to the Client in the form of a check or in another appropriate manner to the last known delivery address of the Client, with the effect of discharging its corresponding obligation. The Issuer is authorized to charge to the Client all expenses associated with issuing and cashing the check or with the refund in any alternative manner.

9.2 Subject to other agreements, credit balances of the Client on the card account shall not accrue interest.

10. Card Renewal, Termination, and Blocking

10.1 Both the Client and the Issuer are entitled to terminate the contractual relationship in writing with immediate effect at any time and without stating any reasons. Cancellation of the principal card automatically results in cancellation of any additional cards. Additional cards may be cancelled by the additional cardholder as well as by the principal cardholder. In any event, the card shall expire on the date embossed upon it.

10.2 Upon termination of the contract, all outstanding statement amounts and other claims of the parties shall immediately become due for payment. There shall be no entitlement to full or partial reimbursement of Fees, particularly the annual fee (see Ziff. 4). The Issuer is entitled to stop crediting benefits from loyalty programs. The Client must also settle any debits occurring after termination of the contract in accordance with these General Terms and Conditions. In particular, the Client shall be liable for all charges from recurring services (see section 8.4).

10.3 If the client does not wish to receive a new card, or if he wishes to waive the renewal of additional cards, then he must notify the Issuer of this fact in writing at least two months prior to expiration of the card.

10.4 The Client and the Issuer may block cards at any time and without stating any reasons. The principal cardholder may have both the principal and additional cards blocked, while the additional cardholder may request only the blocking of the additional card.

11. Acquisition, Processing, and Disclosure of Data; Involvement of Third Parties

11.1 For purposes of verifying the card application and managing the contractual relationship, the Issuer is entitled to obtain **information (e.g. regarding address, credit-worthiness) from public agencies, the applicant's employer, the applicant's bank or post office, credit agencies and the Central Office for Credit Information (ZEK) or any agencies designated by law for this purpose (e.g. the Consumer Credit Information Office, IKO). The Client hereby authorizes the aforementioned public offices, persons, and authorities to release the corresponding information to the Issuer.**

11.2 When the card is used, the Issuer receives transaction data (e.g. information about the point of acceptance, card number, expiration date, transaction amount and date, and the name of the Client as required for the transaction). This information is more detailed for certain transactions such as fuel purchases, airline ticket purchases, hotel bills and invoices for motor vehicle rentals. The Client agrees that data may be routed through the card Issuer's worldwide credit card network, even for transactions in Switzerland.

11.3 The Issuer may report cases of card blocking, serious payment arrears, or misuse of the card by the Client to the ZEK as well as to the relevant offices in the instances provided for by law. The ZEK may make such data accessible to other members of the ZEK if these other members wish to enter into or execute a contract with the Client (e.g. in connection with a loan or lease application). If the payments are made by the Client to the Issuer using direct debiting, the Issuer may provide the required data on the Client, the card, and the cumulative amounts of the expenditures to the corresponding bank.

11.4 If the card bears the name or logo of third parties, or if it offers loyalty programs, insurance coverage, or other third-party benefits, the Client authorizes the Issuer to exchange data with such third parties (including their participating partners) both in Switzerland and abroad, insofar as this exchange is necessary to process the card application, operate the loyalty programs, manage an insurance relationship, or provide other benefits associated with the card, and authorizes these third parties to provide corresponding information to the Issuer.

11.5 The Issuer processes information about the Client in order to manage the contractual relationship and the ancillary or additional benefits associated with the card (e.g. insurance benefits, loyalty programs), for risk management, and for security purposes (e.g. for combating fraud). The Issuer and other points of acceptance are authorized to store data related to the card or loyalty programs on the card (e.g. on the magnetic strip, chip).

11.6 **The Issuer processes information about the Client for marketing purposes and for market research, particularly for the development of products and services associated with the card relationship, use of the card, or with secondary/additional benefits, and in order to offer these, as well as insurance and other financial services (including those offered by third parties), to the Client.** The Client may notify the Issuer in writing at any time that he does not wish to receive offers pursuant to this section 11.6.

11.7 **For sections 11.5 and 11.6 above, the Issuer may in particular process information about the Client, his card(s), and details of the card transactions and any secondary or additional benefits (e.g. loyalty programs), and may create and analyze client, consumer, and transaction profiles («client profiles»).**

11.8 **The Issuer is entitled to engage the services of third parties in Switzerland or abroad to manage some or all of the services associated with the contractual relationship (e.g. application verification, contract processing, communications with the Client, management of loyalty programs), to create client profiles, for testing purposes, and for the sending of offers and information pursuant to section 11.6. The Client authorizes the Issuer to forward to such third parties, including those in countries worldwide, the data necessary for thoroughly and accurately performing the assigned tasks.** The Client acknowledges and gives his consent that under certain circumstances, the data transmitted abroad may not be protected, or may not be protected as under Swiss law.

11.9 **The Issuer is authorized to transfer and/or offer to transfer this contractual relationship, or individual rights and/or obligations arising herefrom, to third parties (e.g. financing companies in connection with securitization or payment collection companies) in Switzerland and abroad, and may give such third parties access to the data associated with the contractual relationship to the extent necessary (including due diligence). Transfer includes the right to further transfer within Switzerland and abroad.**

11.10 **The Client acknowledges that a proceeding in accordance with section 11.1–11.9 may result in**

third parties acquiring knowledge of his business relationship with the Issuer, and hereby explicitly releases the Issuer from any duty of confidentiality in this regard. The Client also releases the Issuer from any duty of confidentiality insofar as this is necessary to protect legitimate interests, in particular in the case of legal actions taken by the Client against the Issuer, to secure the claims of the Issuer and the liquidation of collateral furnished by the Client or third parties, and in the case of accusations by the Client against the Issuer either in public or before government authorities in Switzerland and abroad.

11.11 **The Issuer is entitled, although not obligated, to record and store conversations and other forms of communication with the Client as evidence and for quality assurance purposes.**

11.12 The Client acknowledges that the Issuer is not a bank and that the cardholder relationship as well as related information is therefore not subject to the provisions relating to banking secrecy.

12. Communication and Customer Assistance

12.1 The Client and the Issuer may utilize electronic means of communication (e.g. e-mail, SMS/MMS, Internet) where this is provided for by the Issuer. The Issuer reserves the right to require separate authorization for the use of electronic means of communication, in particular for changes to contract-related data (e.g. changes of address or payment type, cancellations, or card blocking) and services via the Internet («online services»).

12.2 The Issuer is entitled to send the Client warnings via SMS or in another appropriate manner regarding cases of fraud, notices of exceeded limits, etc.

12.3 The Issuer assumes no responsibility for the accuracy and completeness of data transmitted pursuant to sections 12.1 and 12.2 or for transfer times.

12.4 By accessing a website of the Issuer the Client acknowledges the applicable Terms of Use and the notices on data protection for the respective website (Privacy Policy) as binding.

12.5 The Client may contact Issuer's customer assistance at the number and address indicated on the monthly statement for all issues related to a card and/or the contractual relationship with the Issuer (specifically also for card blocking).

13. Other Provisions (including Governing Law and Jurisdiction)

13.1 The contractual relationship under these General Terms and Conditions shall be governed by Swiss law, excluding conflict-of-laws provisions and international treaties.

13.2 If the Client is a consumer and resides in Switzerland, the courts in his place of residence shall have jurisdiction for all disputes arising from this contractual relationship. The Client may also file suit in the domicile of the Issuer, however. For all other Clients, the place of performance and debt enforcement and the exclusive venue shall be Horgen. Nevertheless, the Issuer may also assert its rights before any other competent authority and before any other competent court. The foregoing shall be subject to the binding provisions of Swiss law.

13.3 These General Terms and Conditions replace all previous General Terms and Conditions between the Issuer and the Client involving cards. The Issuer reserves the right to amend these General Terms and Conditions (including the Fees pursuant to section 4) as well as the possible uses of the card (including card-related services) at any time. Changes shall be brought to the attention of the Client in an appropriate manner, and shall be deemed accepted if the card has not been cancelled by a specific date before the amendments enter into force. In the absence of a statement to the contrary by the Issuer, these General Terms and Conditions (including any amendments) shall also govern future card relationships (e.g. upgrades).

13.4 The additional cardholder authorizes the principal cardholder to make and accept all declarations concerning the additional card with effect for the additional cardholder as well.

II. Supplementary Provisions for Credit Cards, Not Charge Cards

14. Fixed Spending Limits

The spending limits set by the Issuer are a combined limit for the principal card and additional card(s) together. The Issuer may set a spending limit (global limit) for several cards issued as a package (bundle). The Issuer may change spending limits at any time without stating any reasons. Outstanding credit card balances reduce the established spending limits accordingly. The Client may use the card only within the established spending limit. The Issuer may request immediate payment of the amounts owed if spending limits are exceeded.

15. Installment Facility (Credit Agreement)

For credit cards, the Issuer may grant the option to make payment in installments.

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6 – Declaration by applicant

As the principal or additional card applicant (hereinafter collectively the «Applicant» or «I»), I hereby confirm the accuracy of the above information and authorize Swisscard AECS GmbH (hereinafter the «Issuer») as Issuer of the card(s) to verify this information at any time, including with third parties. I acknowledge the card Issuer's right to reject this card application without explanation. **By signing this card application, I confirm that I have understood and accepted the Terms and Conditions for the Issuer's charge and credit cards (Item 5), in particular sections 3–4, 6–8, and 11–13.** If the card includes insurance benefits, I hereby join the group insurance contracts concluded by the Issuer. I am aware that I can consult the full insurance terms and conditions, the information for persons insured under group insurance, and the terms and conditions of any additional associated services (including loyalty programs) at www.swisscard.ch or can request them from the Issuer. I accept the insurance terms and conditions and the terms and conditions of any additional associated services no later than the first use of the card. My income and assets are sufficient to pay the card invoices and to meet my other obligations. As the primary cardholder, I am jointly and severally liable with the holder(s) of the additional card(s) for all obligations resulting from the use of the additional card(s). **As an applicant for an additional card I hereby authorize the primary cardholder to make and**

accept on my behalf all statements relating to the additional cards. For security and marketing purposes as well as for risk management, the Issuer may process all information relating to the Applicant, create and analyze customer, consumption and transaction profiles and, under certain conditions, disclose data to third parties (see section 11 of the Terms and Conditions).

This card application is based on a Banking Package concluded with **Credit Suisse (Switzerland) Ltd.** I authorize both the Issuer and **Credit Suisse (Switzerland) Ltd. (including other companies belonging to the Credit Suisse Group domiciled in Switzerland, hereinafter «Credit Suisse»)** to exchange information relating to me for the following processing purposes, insofar as necessary:

– Card application and creditworthiness check (repeated as necessary): In particular, Credit Suisse may provide the Issuer with information on income, assets, mortgages and other loans (including assessments by Credit Suisse on credit risks), length of the banking relationship, and identification documents (passport, residency permit, certificate of residence, etc.), and the Issuer may send Credit Suisse notices as to the status of application verification; insofar as necessary on a case-by-case basis in my interest for purposes of entering into or continuing the card relationship, Credit Suisse can also provide the Issuer with

additional information, e.g., a copy of the employment contract, wage statement, income statement for the tax return, documentation of assets at other banks,

- Processing of the card relationship (including additional and ancillary benefits associated with the card, e.g. insurance benefits, loyalty programs, other third-party services) and the Banking Package,
- Online banking from Credit Suisse: The Issuer may provide transaction data to Credit Suisse so that they can be made accessible to me in the context of current or any future use of online banking,
- Credit Suisse internal management information and reporting purposes: During the term of the Banking Package, the Issuer may provide Credit Suisse with my card status (new, active, closed) and data relating to product and card type,
- Marketing purposes of Credit Suisse: In order to offer me additional products and services from Credit Suisse, the Issuer may, during the term of the Banking Package, provide Credit Suisse with the card type, the cumulative revenue figures, and the number of transactions,
- Calculation of brokering and trailer fees (see below): During the term of the Banking Package, the Issuer may provide Credit Suisse with the card type, the cumulative revenue figures, and the number of transactions,
- Compliance with supervisory provisions and conditions, with provisions and conditions to combat money launde-

ring and terrorism financing, including the clarification of related legal and reputation risks within the meaning of the AMLO-FINMA, national or international sanctions, or other legal or regulatory provisions and conditions or internal compliance regulations.

I release both the Issuer from confidentiality obligations to the extent described above and Credit Suisse from banking secrecy and other confidentiality obli-

gations to the extent described above. This authorization shall not lapse upon the death, loss of capacity to act, or bankruptcy of the Applicant. Credit Suisse brokers cards and cashless means of payment for the Issuer. The present card application is also being brokered by Credit Suisse to the Issuer. In the context of this brokering and the brokered contractual relationship, Credit Suisse merely performs tasks for the Issuer, also in direct contact with me and also, for instance, in the form of servi-

ces or advising services that are provided to me. I acknowledge that in so doing, Credit Suisse always and exclusively acts on behalf of the Issuer and not on my behalf (exception: tasks that Credit Suisse performs on my behalf in addition based on a power of attorney expressly granted by me), and that the Issuer pays or may pay brokering and trailer fees to Credit Suisse for these services.

Version 07/2015

7 – Signatures

Place/date

X

Signature principal cardholder

X

Place/date

X

Signature additional card applicant

X

8 – Have you thought of everything?

Additional card applicants:

Swiss citizens: must enclose a certified* copy (date, signature, "original seen", name and stamp of Credit Suisse customer adviser) of an official identification document (passport, ID, Swiss driver's license with a recognizable photo, signature, and the place and date of issue). Copy of both sides: front and back

Foreign citizens resident in Switzerland: must enclose a certified* copy (date, signature, "original seen", name and stamp of Credit Suisse customer adviser) of an official identification document (passport, ID, Swiss driver's license, Swiss alien's residence permit with a recognizable photo, signature, and the place and date of issue). Copy of both sides: Front and back.

***Note:** As a substitute for an actual certified hard copy of your official identification document you can conveniently carry out free video identification (phone and Internet charges may apply). Simply go to www.swisscard.ch/aml for this. Also submit an actual hard copy of your official identification document.

- Has the **principal cardholder** signed the application?
- Has the **additional card applicant** signed the application?
- Have you completed **all spaces**?

Please print the card application by using the print button only.

What is a certified copy of identification documents?

We require a clearly legible copy of the original of a valid official identification document (e.g. driving license, passport, ID, alien's residence permit) with verification (signature) by an official authority authorized to issue verifications of authenticity (in the original).

Example of a valid "certified copy of identification documents"

Legible copy ✓

Note exists ✓

Stamp and signature in original ✓

ORIGINAL SEEN

Last name/first name	Hans Muster
Date	March 1, 2016
Signature	<i>Muster</i>
Official stamp	SAMPLE BANK SAMPLE VILLAGE

Example of an invalid "certified copy of identification documents"

Illegible copy ✗

Note missing

Stamp and signature not in original

Last name/first name	Hans Muster
Date	April 1, 2009
Signature	<i>Muster</i>
Official stamp	SAMPLE BANK SAMPLE VILLAGE

Where can I get a verification of authenticity?

You can get a certified copy of identification documents from one of the authorities listed below.

- In Switzerland:**
- From your **Credit Suisse customer advisor or at any Credit Suisse branch in Switzerland**
 - Notary or a public or official authority, which usually issues these kinds of verifications of authenticity (e.g. municipal offices, residents' registration offices, courts)
 - The Swiss post office
 - SBB counters (Change or Western Union counter)
 - Attorneys listed in the Swiss attorney's register

- or Abroad:**
- A foreign branch or agency for Credit Suisse AG customers
 - A notary or official authority (e.g. courts, embassies)
 - A financial intermediary (e.g. bank) based abroad, who is subject to the equivalent supervision of the Swiss money laundering act

Please send the **original verification of authenticity** with the **additional card application** by post to: Swisscard AECS GmbH, P.O. Box 227, 8810 Horgen.

NEW: online using video identification.

Free* video identification from our external service provider (Swisscom) allows you to prove your identity quickly, easily and securely by video call from home and while traveling (even abroad). Very conveniently and outside usual office opening hours. A Swisscom call center agent checks and confirms the authenticity of your identification document online using the latest technology. **We also require a hardcopy of your identification document**, please also enclose this with the additional card application.

What you need:



- A valid passport or Valid ID



- An end device with video capability (e.g. smartphone, PC/laptop with webcam)
- Mobile phone (to receive TAN by SMS)
- Internet connection

You can find more information about video identification here: www.swisscard.ch/aml

* You may incur telephone and Internet costs.