

Any reference to Credit Suisse (Switzerland) Ltd. is to be considered as reference to UBS Switzerland AG after the merger between the two companies.

Credit Suisse credit cards¹

Simply pay and make the most of the additional services

What you need to know about Credit Suisse credit cards¹

You can use your Credit Suisse credit card to obtain goods and services without cash in Switzerland and abroad, and make payments at a later date. Credit Suisse offers a variety of credit cards for making secure, convenient purchases worldwide.

Credit Suisse credit cards offer you:

- The security of a globally accepted means of payment
- Additional services such as insurance and travel/emergency assistance

CSX credit cards¹

CSX, Credit Suisse's all-in-one banking service, adapts to your needs. It's personal when you need it to be and digital when you want it to be. Choose from our range of CSX accounts, debit cards, and credit cards to customize your banking the way you like it. You can choose from the following credit card products:

- CSX Plus: The CSX Plus Mastercard[®] allows you to make purchases worldwide and shop online securely.
- CSX Pro: CSX Pro American Express[®] card and a CSX Pro Mastercard[®] or CSX Pro Visa card with attractive cashback rewards and numerous benefits for carefree shopping and travel.
- CSX Platinum: American Express[®] Platinum card with attractive Membership Rewards, plus Platinum Travel & Lifestyle Service, and a CSX Mastercard[®] Platinum or CSX Visa Platinum with 0.2% cashback. The credit cards are made of metal.

Further information is available online at: credit-suisse.com/csx

Mastercard and Visa credit cards¹

The practical credit cards from Mastercard and Visa enable you to benefit from all the advantages of traditional credit cards with a monthly spending limit. Cards are accepted worldwide so you can enjoy shopping anywhere you want. Mastercard[®] Gold credit cards are also available in EUR and USD upon request.

American Express charge cards¹

With the internationally renowned American Express cards, cardholders enjoy the highest level of financial flexibility with no fixed monthly spending limit². All American Express cards offer an extensive range of services such as transport accident insurance, travel inconvenience insurance, and personal assistance. American Express cardholders can also participate in the attractive Membership Rewards Program and enjoy exclusive rewards.

Your needs

- You want financial flexibility.
- You are concerned about security when traveling.
- You would like to have the right currency at all times.

Characteristics



- Collect valuable bonus points and choose your rewards
- Additional card for your partner available upon request
- Immediate replacement if lost or stolen
- No liability if your card is misused by third parties, provided that you have met your obligations to cooperate and exercise due care
- Easy and secure payments with Google Pay, Apple Pay, Samsung Pay, and SwatchPAY³

¹ Credit Cards issued by Swisscard AECS GmbH: An additional check is required for the issuance of credit cards. The latest General Terms and Conditions for Credit Cards of Swisscard AECS GmbH for Private Customers shall apply.

² Excludes CSX Platinum credit cards.

³ For Mastercard[®] credit cards only.

Conditions for CSX Plus and CSX Pro credit cards¹

	CSX Plus Mastercard®	CSX Pro American Express® card and CSX Pro Mastercard® or CSX Pro Visa
		
Monthly fee on principal cards	CHF 5 per card (no partner option available)	CHF 8 for a card duo CHF 9 for two card duos (with partner option ²)
Annual fee for each additional card	CHF 40	CHF 80
Replacement card	CHF 25 per card	CHF 25 per card
Additional charges		
Cash withdrawals at Swiss ATMs ³ /Postomats	3.75%, min. CHF 5	3.75%, min. CHF 5
Cash withdrawals at ATMs abroad	3.75%, min. CHF 10	3.75%, min. CHF 10
Cash withdrawals at the counter – in Switzerland and abroad	3.75%, min. CHF 10	3.75%, min. CHF 10
Payment reminder fee	CHF 30	CHF 20
Annual interest rate from booking date ⁴	12%	12%
Foreign currency and foreign transaction fee	2.5%	2.5%
Paper billing fee	CHF 1.95	-
Copy of monthly bill (per order)	CHF 10	CHF 10
Duplicate monthly statement to own or third-party address (annual flat rate)	CHF 25	CHF 25
Postage abroad (per monthly statement)	CHF 1	CHF 1
Address inquiry	CHF 25	CHF 25
Card delivery by express or courier service	Actual costs, at least CHF 25	Actual costs, at least CHF 25
Benefits		
Bonus program	Cashback program	Cashback program
Conversion rate	<ul style="list-style-type: none"> ■ 0.2% cashback per month⁵ on purchases⁶ using the CSX Plus Mastercard® 	<ul style="list-style-type: none"> ■ 1.5% cashback⁵ on purchases⁶ at many hotels⁷ and restaurants⁷ and 0.5% cashback per month⁵ on purchases⁶ using the CSX Pro American Express® card ■ 0.2% cashback per month⁵ on purchases⁶ using the CSX Pro Mastercard®/Visa
Welcome offer (new clients)*	-	Additional 3.5% cashback ⁵ up to a max. of CHF 100 on purchases ⁶ made using the CSX Pro American Express® card within the first three months
Swisscard app	Included	Included

1 CSX credit cards issued by Swisscard AECS GmbH. An additional check is required for the issuance of credit cards. The latest General Terms and Conditions for Credit Cards of Swisscard AECS GmbH for Private Customers shall apply. These services are not provided by Credit Suisse (Switzerland) Ltd. In particular, Credit Suisse (Switzerland) Ltd. does not provide advice with regard to insurance services included in the credit cards of Swisscard AECS GmbH.

2 The partner option is based on a joint relationship. In this case, you share the accounts with your partner and you each receive the same number of credit cards.

3 Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).

4 Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill or can be requested from the issuer's client service team at any time.

5 Cashback for the corresponding billing period will be displayed on the monthly bill and credited to the card account of the principal cardholder; no cash payment will be made. You can find the exact terms and conditions for the cashback program at [swisscard.ch/conditions](https://www.swisscard.ch/conditions), or you can request them from Swisscard AECS GmbH.

6 Excluding fees, interest, chargebacks, amounts outstanding, cash withdrawals, topping up cashless payment methods, as well as spending on lotteries, gambling, and casinos. Subject to additional restrictions.

7 Higher cashback (1.5% instead of 0.5%) only applies if the acceptance point concerned is registered as a hotel or restaurant with American Express and the card is used directly at the hotel/restaurant (bookings made via third-party platforms where the card is debited by the third party rather than by the hotel/restaurant are excluded).

* Benefit limited to the principal cardholder for clients who choose the partner option.

Conditions for CSX Plus and CSX Pro credit cards¹

CSX Plus Mastercard®



CSX Pro American Express® card and CSX Pro Mastercard® or CSX Pro Visa



Insurance²

Shopping insurance

Purchase protection insurance	CHF 1,000/event	CHF 2,000/event
Return protection insurance	CHF 1,000/event	CHF 2,000/event
Online purchase protection	CHF 1,000/event	CHF 2,000/event

Travel insurance

Travel cancellation and curtailment insurance	-	CHF 4,000 (insured event and insured person)
Repatriation from abroad	-	Unlimited
Medical expenses insurance for travel abroad	-	CHF 100,000 (insured event and insured person)

Other conditions

Monthly spending limit ³	CHF 5,000	CHF 30,000
Lost cards/replacement cards usually provided within	48 hours	48 hours
PIN code	Included	Included
Account management (currency)	CHF	CHF

Payment methods

Direct debit	Included	Included
Payment slip	Included	Included
eBill	Included	Included

Installment facility

Installment option ⁴	2.5%, min. CHF 50	2.5%, min. CHF 50
Other benefits	Mastercard® Priceless® Cities ⁵	American Express Selects, Mastercard® Priceless® Cities ⁵

1 CSX credit cards issued by Swisscard AECS GmbH: An additional check is required for the issuance of credit cards. The latest General Terms and Conditions for Credit Cards of Swisscard AECS GmbH for Private Customers shall apply. These services are not provided by Credit Suisse (Switzerland) Ltd. In particular, Credit Suisse (Switzerland) Ltd. does not provide advice with regard to insurance services included in the credit cards of Swisscard AECS GmbH.

2 You can find the exact conditions (including the sums insured and exclusions of liability) in the Terms and Conditions of Insurance (including information for persons insured under collective insurance), which can be viewed at swisscard.ch/conditions or requested from Swisscard AECS GmbH.

3 Subject to a successful credit check by Swisscard AECS GmbH.

4 Credit approval is prohibited if it leads to excessive debt.

5 Take advantage of exclusive shopping and value-added services, and enjoy extraordinary events in some of the world's most exciting cities. Find out more at priceless.com.

Conditions for CSX Platinum credit cards¹

American Express® Platinum Card²



CSX Mastercard® Platinum or CSX Visa Platinum



Monthly fee on principal cards		CHF 57 for a card duo
Monthly fee on principal cards with partner option ³		CHF 60 for two card duos
Annual fee for each additional card	CHF 150	CHF 150
Replacement card	Free of charge	Free of charge
Additional charges		
Cash withdrawals at Swiss ATMs ⁴ /Postomats		3.75%, min. CHF 5
Cash withdrawals at ATMs abroad		3.75%, min. CHF 10
Cash withdrawals at the counter – in Switzerland and abroad		3.75%, min. CHF 10
Payment reminder fee		CHF 20
Annual interest rate from booking date ⁵		12%
Foreign currency and foreign transaction fee	1.75%	2.5%
Copy of monthly bill (per order)		Free of charge
Duplicate monthly statement to own or third-party address (annual flat rate)		Free of charge
Postage abroad (per monthly statement)		Free of charge
Address inquiry		Free of charge
Card delivery by express or courier service		Costs exceeding CHF 100

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2 www.americanexpress.ch/platinumcard.

3 The partner option is based on a joint relationship. In this case, you share the accounts with your partner and you each receive the same number of credit cards.

4 Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).

5 Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill or can be requested from the issuer's client service team at any time.

Benefits		
Bonus program	Membership Rewards®	Cashback program
Conversion rate	■ CHF 1 ¹ = 1 point	■ CHF 1 = 0.2 centimes / 0.2% Cashback ²
Welcome points (new clients)*	45,000 Membership Rewards points	-
Swisscard app	Free of charge	
Pay with Points ³	Pay for selected purchases with Membership Rewards points	-
Priority Pass™ ⁴	Free unlimited access	-
Lounge access	American Express® lounges, Centurion® lounges, Delta Sky Club lounges, Plaza Premium lounges	-
Travel & Lifestyle Service ⁵	24 hours a day, 7 days a week	-
Airline benefits	Platinum International Airline Program	-
Hotel and restaurant benefits	Fine Hotels & Resorts, The Vacation Collection	-
Rental car benefits	HERTZ, SIXT*, AVIS	-
SWISS vouchers*	CHF 100/year	-
"SIXT ride" credit*	CHF 200/year	-
Mastercard® Priceless® Cities ⁶	-	Included with CSX Mastercard® Platinum
American Express Selects	Included with American Express® Platinum Card	-

Insurance⁷

Travel insurance

Transport accident insurance	CHF 1,000,000 (per insured event and insured person)
Foreign travel medical expenses	CHF 3,000,000 (per insured event and insured person)
Repatriation from abroad	Unlimited
Search, rescue, and recovery costs	CHF 60,000 (per insured event and insured person)
Travel assistance	Various assistance services
Benefits in event of kidnapping	CHF 10,000 (per insured event and insured person)
Travel cancellation and curtailment insurance	CHF 30,000 (per insured event and insured person)
Travel inconvenience insurance	
- Delayed departure of four hours	CHF 400 with receipts (per insured event and insured person) CHF 150 flat-rate benefit without receipts (per insured event and insured person)
- Baggage delay of at least six hours	CHF 2,000 with receipts (per insured event and insured person) CHF 300 flat-rate benefit without receipts (per insured event and insured person)
Luggage insurance	CHF 6,000 (per insured event and insured person)
Home assistance	Various forms of assistance in event of damage to your place of residence while you are traveling
Loss damage waiver for rental cars	CHF 120,000/event
Vehicle assistance	
- Breakdown assistance/towing/recovery/ shipping of spare parts/scraping	Included
- Vehicle pick-up	CHF 100
- Hotel during repair for max. of five days	CHF 1,000
- Alternatively travel expenses	CHF 100
Travel information and advances	Included CHF 15,000

1 Excluding fees, interest, chargebacks, amounts outstanding, cash withdrawals, topping up cashless payment methods, as well as spending on lotteries, gambling, and casinos. Subject to additional restrictions.

2 Cash back for the corresponding billing period will be displayed on the monthly bill and credited to the card account of the principal cardholder; no cash payment will be made. You can find the exact terms and conditions for the cashback program at [swisscard.ch/conditions](https://www.swisscard.ch/conditions), or you can request them from Swisscard AECS GmbH.

3 The terms of participation in Pay with Points apply (additional cardholders do not benefit from Pay with Points). More information is available at [americanexpress.ch/pay-with-points](https://www.americanexpress.ch/pay-with-points).

4 Access to over 1,400 airport lounges. The services are provided by Priority Pass. Please also be sure to read the general terms and conditions that you receive with your Priority Pass.

5 Details of the Travel & Lifestyle Service can be found at [americanexpress.ch/platinumcard](https://www.americanexpress.ch/platinumcard).

6 Take advantage of exclusive shopping and value-added services, and enjoy extraordinary events in some of the world's most exciting cities. Find out more at [priceless.com](https://www.priceless.com).

7 You can find the exact conditions (including the sums insured and exclusions of liability) in the Terms and Conditions of Insurance (including information for persons insured under collective insurance), which can be viewed at www.swisscard.ch/conditions or requested from Swisscard AECS GmbH.

* Benefit limited to the principal cardholder for clients who choose the partner option.

Shopping insurance

Purchase protection insurance	CHF 3,000/event
Return protection insurance	CHF 3,000/event
Two-year warranty extension	CHF 3,000/calendar year
Ticket insurance	CHF 1,000/event Max. CHF 2,000/calendar year

Other conditions

Monthly spending limit ¹	Max. CHF 50,000
Lost cards/replacement cards usually provided within	48 hours
PIN code	Included
Account management (currency)	CHF

Payment methods

Direct debit	Included
Payment slip	Included
eBill	Included

Installment facility

Installment option ²	2.5%, min. CHF 50
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1 Subject to a successful credit check by Swisscard AECS GmbH.

2 Credit approval is prohibited if it leads to excessive debt.

Conditions for Bonviva credit cards (no longer possible to open a package)

Bonviva Platinum



Bonviva American Express® Platinum Card



Bonviva Visa® Gold or Bonviva World Mastercard® Gold

Bonviva Gold



Bonviva American Express® Gold Card



Bonviva Visa® Gold or Bonviva World Mastercard® Gold

Bonviva Silver



Bonviva American Express® card



Bonviva Visa® Classic or Bonviva World Mastercard® Standard

Annual fees







	Bonviva Platinum	Bonviva Gold	Bonviva Gold	Bonviva Gold	Bonviva Silver	Bonviva Silver
Principal cards	Included in package price	Included in package price	Included in package price	Included in package price	Included in package price	Included in package price
Additional card	CHF 120	CHF 120	CHF 120	CHF 120	CHF 60	CHF 60
Replacement card	Free of charge	Free of charge	Free of charge	Free of charge	CHF 25	CHF 25

Additional charges

Cash withdrawals at Swiss ATMs /Postomats	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5
Cash withdrawals at ATMs¹ abroad	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10
Cash withdrawals at the counter – in Switzerland and abroad	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10
Payment reminder fee	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20
Annual interest rate from booking date²	12%	12%	12%	12%	12%	12%
PostFinance inpayment fee	As per current postal rate	As per current postal rate	As per current postal rate	As per current postal rate	As per current postal rate	As per current postal rate
Foreign currency and foreign transaction fee	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Copy of monthly bill (per order)	–	–	CHF 10	CHF 10	CHF 10	CHF 10
Duplicate monthly statement to own or third-party address (annual flat rate)	–	–	CHF 25	CHF 25	CHF 25	CHF 25
Postage abroad (per monthly statement)	–	–	CHF 1	CHF 1	CHF 1	CHF 1
Address inquiry	–	–	CHF 25	CHF 25	CHF 25	CHF 25
Card delivery by express or courier service	Costs exceeding CHF 100	Costs exceeding CHF 100	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25
Services³						
Bonus program	Bonviva Rewards Shop	Bonviva Rewards Shop	Bonviva Rewards Shop	Bonviva Rewards Shop	Bonviva Rewards Shop	Bonviva Rewards Shop
~ Conversion rate⁴	CHF 1 = 2 points	CHF 1 = 0.4 points	CHF 1 = 1.5 points	CHF 1 = 0.4 points	CHF 1 = 1 point	CHF 1 = 0.2 points
Priority Pass⁵	Yes	No	No	No	No	No
Bonviva Travel & Concierge Service	Yes	No	No	No	No	No
Transport accident insurance	CHF 1,000,000	CHF 1,000,000	CHF 700,000	CHF 700,000	CHF 500,000	CHF 500,000
Travel cancellation insurance	CHF 15,000	CHF 15,000	No	No	No	No
Luggage insurance	CHF 6,000	CHF 6,000	CHF 4,000	CHF 4,000	No	No
Loss damage waiver for rental cars	CHF 80,000	CHF 80,000	No	No	No	No



Conditions for Bonviva credit cards (no longer possible to open a package)

	Bonviva Platinum		Bonviva Gold		Bonviva Silver	
						
	Bonviva American Express® Platinum Card	Bonviva Visa® Gold or Bonviva World Mastercard® Gold	Bonviva American Express® Gold Card	Bonviva Visa® Gold or Bonviva World Mastercard® Gold	Bonviva American Express® card	Bonviva Visa® Classic or Bonviva World Mastercard® Standard
Return protection insurance	CHF 1,000	CHF 1,000	CHF 1,000	CHF 1,000	No	No
Travel information and advances	Yes	Yes	Yes	Yes	No	No
American Express Selects^{SM, 6}	Yes	No	Yes	No	Yes	No
Lost-key service	Yes (incl. 5 key tags)	Yes (incl. 5 key tags)	Yes (incl. 3 key tags)	Yes (incl. 3 key tags)	Yes (incl. 1 key tag)	Yes (incl. 1 key tag)
Mastercard® Priceless® Cities⁷	No	Exclusively for World Mastercard	No	Exclusively for World Mastercard	No	Exclusively for World Mastercard
Card service (online)	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge
Spending overview with balance notification	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge
Other conditions						
Monthly spending limit per package⁸	Up to CHF 50,000	Up to CHF 50,000	Up to CHF 30,000	Up to CHF 30,000	Up to CHF 25,000	Up to CHF 25,000
Lost card / replacement card usually provided within	48 hours	48 hours	48 hours	48 hours	48 hours	48 hours
Liability in case of theft or loss of card	None ⁹	None ⁹	None ⁹	None ⁹	None ⁹	None ⁹
PIN code	Yes	Yes	Yes	Yes	Yes	Yes
Account management (currency)	CHF	CHF	CHF	CHF	CHF	CHF
Payment methods						
Direct debit	Yes	Yes	Yes	Yes	Yes	Yes
Payment slip	Yes	Yes	Yes	Yes	Yes	Yes
eBill	Yes	Yes	Yes	Yes	Yes	Yes
Cash/installment facility						
Cash withdrawals	Yes	Yes	Yes	Yes	Yes	Yes
Installment option	Yes ¹⁰	Yes ¹⁰	Yes ¹⁰	Yes ¹⁰	Yes ¹⁰	Yes ¹⁰

1 Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).

2 Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill or can be requested from the issuer's client service team at any time.

3 You can find the exact conditions (including the sums insured and exclusions of liability) in the Terms and Conditions of Insurance (including information for persons insured under collective insurance), which can be viewed at www.swisscard.ch/conditions or requested from Swisscard AECS GmbH.

4 Excluding fees, interest, chargebacks, amounts outstanding, cash withdrawals, topping up cashless payment methods, as well as spending on lottery, gambling, and casinos. Subject to additional restrictions.

5 Access to over 1300 airport lounges. The services are provided by Priority Pass. Please also be sure to read the general terms and conditions that you receive with your Priority Pass.

6 Offers and discounts exclusively for American Express members worldwide.

7 Take advantage of exclusive shopping and value-added services, and look forward to extraordinary events in the most exciting cities in the world. Find out more at priceless.com.

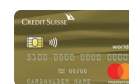
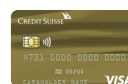
8 Subject to a successful credit check by the card issuer.

9 No liability provided that the due care obligations set out in the General Terms and Conditions have been met.

10 Credit approval is prohibited if it leads to excessive debt.

Mastercard and Visa credit card conditions

Mastercard and Visa credit cards



Viva Mastercard®
Standard CHF

Credit Suisse
Visa® Classic

Credit Suisse
World
Mastercard®
Standard

Credit Suisse
Visa® Gold

Credit Suisse
World
Mastercard®
Gold

Credit Suisse
World
Mastercard®
Gold EUR

Credit Suisse
World
Mastercard®
Gold USD

Annual fees

Principal card	Included in the Viva Banking Package	CHF 100	CHF 100	CHF 200	CHF 200	EUR 200	USD 200
Additional card	Not permitted	CHF 25	CHF 25	CHF 75	CHF 75	EUR 75	USD 75
Replacement card	CHF 25	CHF 25	CHF 25	CHF 25	CHF 25	EUR 25	USD 25

Spending bonus applied to annual fee

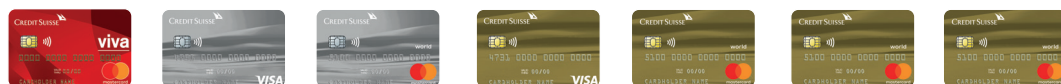
50% discount 1 (following year)	Not applicable	Not applicable	Not applicable	CHF 10,000	CHF 10,000	EUR 10,000	USD 10,000
100% discount 1 (following year)	Not applicable	CHF 10,000	CHF 10,000	CHF 20,000	CHF 20,000	EUR 20,000	USD 20,000

Additional charges

Cash withdrawals at Swiss ATMs / Postomats	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. EUR 5	3.75%, min. USD 5
Cash withdrawals at ATMs abroad² / bank counter	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. EUR 10	3.75%, min. USD 10
Payment reminder fee	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20
Annual interest rate from booking date³	12%	12%	12%	12%	12%	12%	12%
Processing supplement for payments in foreign currencies	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Copy of monthly bill (per order)	CHF 10	CHF 10	CHF 10	CHF 10	CHF 10	EUR 8	USD 10
Duplicate monthly statement to own or third-party address (annual flat rate)	CHF 25	CHF 25	CHF 25	CHF 25	CHF 25	EUR 20	USD 25
Postage abroad (per monthly statement)	CHF 1	CHF 1	CHF 1	CHF 1	CHF 1	EUR 1	USD 1
Address inquiry	CHF 25	CHF 25	CHF 25	CHF 25	CHF 25	EUR 20	USD 25
Card delivery by express or courier service	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least EUR 20	Actual costs, at least USD 25
Cross-border CHF transaction fee	2.5%	2.5%	2.5%	2.5%	2.5%	Not applicable	Not applicable
Paper statement fee	CHF 1.95	CHF 1.95	CHF 1.95	CHF 1.95	CHF 1.95	EUR 1.95	USD 1.95
Transport accident insurance	CHF 400,000	CHF 400,000	CHF 400,000	CHF 700,000	CHF 700,000	CHF 700,000	CHF 700,000
Travel information and advances	No	No	No	Emergency assistance	Emergency assistance	Emergency assistance	Emergency assistance
Travel comfort	No	No	No	Yes	Yes	Yes	Yes

Mastercard and Visa credit card conditions

Mastercard and Visa credit cards



Viva Mastercard® Standard CHF	Credit Suisse Visa® Classic	Credit Suisse World Mastercard® Standard	Credit Suisse Visa® Gold	Credit Suisse World Mastercard® Gold	Credit Suisse World Mastercard® Gold EUR	Credit Suisse World Mastercard® Gold USD
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Luggage insurance	No	No	No	Yes	Yes	Yes	Yes
Mastercard® Priceless® Cities⁵	Yes	No	Yes	No	Yes	Yes	Yes
Spending overview with balance notification	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge
Other conditions							
Monthly spending limit per package⁶	Up to CHF 10,000	Up to CHF 10,000	Up to CHF 10,000	Up to CHF 30,000	Up to CHF 30,000	Up to EUR 20,000	Up to USD 20,000
Lost card / replacement card usually provided within	48 hours	48 hours	48 hours	48 hours	48 hours	48 hours	48 hours
Liability in case of theft or loss of card	None ⁷	None ⁷	None ⁷	None ⁷	None ⁷	None ⁷	None ⁷
PIN code	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Account management (currency)	CHF	CHF	CHF	CHF	CHF	EUR	USD
Payment methods							
Direct debit	Yes	Yes	Yes	Yes	Yes	Yes	No
Payment slip	Yes	Yes	Yes	Yes	Yes	Yes	Yes
eBill	Yes	Yes	Yes	Yes	Yes	No	No
Cash/installment facility							
Cash withdrawals	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Installment option	Yes ⁸	Yes ⁸	Yes ⁸	Yes ⁸	Yes ⁸	Yes ⁸	Yes ⁸

- Discount on the annual fee in the following year upon reaching the specified annual spending amount (excluding fees, interest, chargebacks, amounts outstanding, cash withdrawals, topping up cashless payment methods, as well as spending on lotteries, gambling, and casinos. Subject to additional restrictions).
- Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).
- Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill or can be requested from the issuer's client service team at any time.
- You can find the exact conditions (including the sums insured and exclusions of liability) in the Terms and Conditions of Insurance (including information for persons insured under collective insurance), which can be viewed at www.swisscard.ch/conditions or requested from Swisscard AECS GmbH.
- Take advantage of exclusive shopping and value-added services, and look forward to extraordinary events in the most exciting cities in the world. Find out more at priceless.com.
- Subject to a successful credit check by the card issuer.
- No liability provided that the due care obligations set out in the General Terms and Conditions have been met.
- Credit approval is prohibited if it leads to excessive debt.

American Express charge card conditions

American Express charge cards



American Express® Platinum Card



American Express® Gold Card

Annual fees

Annual fee	CHF 900	CHF 300
Additional cards	Principal card: one Platinum Card made of metal Second card: one Platinum Card made of metal Additional cards: up to four, combination of Gold and Green	CHF 150
Replacement card	Free of charge	Free of charge
Additional charges		
Cash withdrawals at Swiss ATMs /Postomats	4%, min. CHF 5	4%, min. CHF 5
Cash withdrawals at ATMs¹ abroad	4%, min. CHF 5	4%, min. CHF 5
Cash withdrawals at the counter – in Switzerland and abroad	4%, min. CHF 5	4%, min. CHF 5
Cash withdrawal limit	At any ATM worldwide that accepts American Express cards.	At any ATM worldwide that accepts American Express cards.
Payment reminder fee	CHF/EUR/USD 30	CHF 30
Annual interest rate from booking date	12%	12%
Foreign currency and foreign transaction fee	1.75%	2.5%
Services²		
Bonus program	Membership Rewards	Membership Rewards
~ Conversion rate	CHF 1 ³ = 1 point	CHF 1 ³ = 1 point
American Express lifestyle benefits	Yes (exclusive tickets and offers)	No
Transport accident insurance	CHF 1,000,000	CHF 700,000
Travel inconvenience insurance		
~ Missed connecting flight and flight delay	CHF 400	CHF 300
~ Baggage delay from six hours	CHF 2,000	CHF 1,500
Cancellation insurance²	CHF 30,000	Optional ⁴
Personal assistance	Yes	Yes
Priority Pass⁵	Free unlimited access	Membership included (entries for a fee)
Other lounge access	American Express lounges, Centurion lounges, Delta Sky Club lounges	No
Concierge Service	Travel & Lifestyle Service	No
Travel service		
~ Hotel	Various hotel and loyalty programs, including Fine Hotels & Resorts, Hilton Honors	The Vacation Collection, The Hotel Collection
~ Flights	International Airline Program	International Airline Program
~ Rental car programs	Hertz, Avis, Sixt	Hertz



American Express charge card conditions

American Express charge cards



American Express® Platinum Card



American Express® Gold Card

American Express Selects^{SM, 6}	Yes	Yes
Spending overview with balance notification	Optional, free of charge	Optional, free of charge
Other conditions		
Monthly spending limit	Without fixed spending limit	Without fixed spending limit
Lost cards / replacement cards usually provided within	48 hours	48 hours
Liability in case of theft or loss of card	None ⁷	None ⁷
PIN code	Yes	Yes
Account management (currency)	CHF	CHF
Payment methods		
Direct debit	Yes (CHF only)	Yes (CHF only)
Payment slip	Yes (full payment only)	Yes (full payment only)
eBill	No	No
Cash/installment facility		
Cash withdrawals	Yes	Yes
Installment option	No	No

1 Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).

2 You can find the exact conditions (including the sums insured and exclusions of liability) in the Terms and Conditions of Insurance (including information for persons insured under collective insurance), which can be viewed at www.swisscard.ch/conditions or requested from Swisscard AECS GmbH.

3 Excluding fees, interest, chargebacks, amounts outstanding, cash withdrawals, topping up cashless payment methods, as well as spending on lottery, gambling, and casinos. Subject to additional restrictions.

4 CHF 6.50 per month for minimum 12 months, then subject to monthly notice (CHF 78 per year); max. CHF 15,000 is insured per journey and per insured person.

5 Access to over 1,400 airport lounges. The services are provided by Priority Pass. Please also be sure to read the general terms and conditions that you receive with your Priority Pass.

6 Offers and discounts exclusively for American Express members worldwide.

7 No liability provided that the due care obligations set out in the General Terms and Conditions have been met.

Contact us

If you have any questions about Visa, Mastercard, and American Express credit or charge cards¹, please contact Swisscard support at +41 44 659 61 89*

¹ Swisscard AECS GmbH is the legal issuer of Visa, Mastercard, and American Express credit cards.

* Telephone calls may be recorded.

Credit Suisse (Switzerland) Ltd., part of UBS Group

P.O. Box

CH-8070 Zurich

[credit-suisse.com/cards](https://www.credit-suisse.com/cards)

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