

The SWISS SME card package Gold

Outstanding benefits – flight awards for companies, miles for employees.



The SWISS SME card package Gold offers you automatic participation in the loyalty programs PartnerPlusBenefit for your company and Miles & More for your employees, where the payment of your business expenditure is rewarded with valuable BenefitPoints and Miles & More miles.

With the SWISS SME card package Gold you also collect even more points and earn even more miles and enjoy additional services and benefits besides the many advantages which are already offered by two cards for the price of one.

Are you looking for an attractive card package which is just as profitable for your company as it is for your employees?

The SWISS SME card package Gold is ideal for companies who wish to offer their frequently-traveling employees a secure means of payment, as well as generous services and insurance benefits, and, in addition, who would like to collect more BenefitPoints and earn more Miles & More miles.



Two cards for the price of one

The right card to hand worldwide:

- one SWISS Miles & More American Express Business Gold
- one SWISS Miles & More Mastercard World Business Gold

Loyalty programs

You benefit twice – your employees too:

With the SWISS SME card package, your company collects points with PartnerPlusBenefit, your employees earn miles with Miles & More.

For every CHF 2 spent on the card on flight ticket purchases^{1,2} your company receives:

- 8 BenefitPoints with the SWISS Miles & More American Express Business Gold
- 3.2 BenefitPoints with the SWISS Miles & More Mastercard World Business Gold

For every CHF 2 spent on the card³ your employees receive:

- 2 award miles with the SWISS Miles & More American Express Business Gold
- 0.8 award miles with the SWISS Miles & More Mastercard World Business Gold

Rewarded four times when flying:

Buying flights with your corporate cards really pays off – you and your employees are rewarded no less than four times together.



Loyalty program advantages at a glance

Advantages for your company:

- 4,000 BenefitPoints as a welcome gift⁴
- BenefitPoints for every CHF 2 spent on the card on flight ticket purchases^{1,2}
- An attractive selection of awards: from free flights and other flight awards to exclusive product awards
- Your employees are incentivized and appreciated through Miles & More miles.

Advantages for your employees:

- 2,500 welcome miles⁵
- Miles & More miles for every CHF 2 spent on the card³
- A large selection of rewards, from free flights, hotel bookings, and rental car awards to product awards from the SWISS Shop

¹ The flight has to be purchased in Switzerland with SWISS, Lufthansa or Austrian Airlines using the SWISS SME card package (directly with these airlines or with a travel agency, if it processes the payment through the airlines mentioned).

² The "PartnerPlusBenefit General Terms and Conditions (GTC)" apply, which can be found on partnerplusbenefit.com

³ Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Traveler 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.

⁴ Only for companies which become new members of the PartnerPlusBenefit program with the SWISS SME card package.

⁵ The first time the SWISS Miles & More American Express Business is used.

PartnerPlusBenefit – rewarding points for your company:

- **Collect BenefitPoints:** Your company has the opportunity to collect double BenefitPoints on almost every business flight. Once for membership¹ in the PartnerPlusBenefit loyalty program, when your employees fly with several partner airlines² – once for using the card to pay for the flight with SWISS, Lufthansa or Austrian Airlines¹⁻³.
- **Redeem BenefitPoints:** From free flights and upgrades to attractive travel and product awards – with PartnerPlusBenefit your company enjoys a larger selection of awards than in any other corporate bonus program and thus has a wide range of opportunities to reduce travel costs.
- **Welcome points:** 4,000 BenefitPoints as a welcome gift⁴

Miles&More – valuable award miles for cardholders:

- **Earn award miles:** Every time that employees pay with their SWISS SME card package⁵ – for example, for business meals, taxi rides, hotel stays, office supplies, flight reservations, rental cars –, they earn valuable Miles&More award miles.
- **Redeem award miles:** Cardholders can redeem the miles they have earned for flights, hotel bookings, or rental car awards. Or treat themselves to an upgrade for their next flight. Select product awards are also waiting in the SWISS Shop.
- **Welcome miles:** 2,500 welcome miles⁶

Benefits

Insurance benefits which are valid worldwide:

- **Travel Inconvenience Insurance:** if a business trip should not run according to plan for once, for example, if the flight has been canceled or the connecting flight missed
- **Luggage Insurance:** worldwide insurance for personal luggage in the case of loss, theft, or damage
- **Additional insurance:** carefree travel thanks to additional insurance benefits such as Transport Accident Insurance, travel information and advances, and various assistance services

Business privileges for even more relaxed travel:

- **Sixt Advantage Circle® membership:** free Sixt Gold Card for fewer renting formalities, discounts off rented cars/vans and the limousine service, as well as double miles with Sixt Rent a Car
- **American Express SelectsSM:** with selected special offers for every taste and attractive discounts

3-D Secure:

- **Simple and secure online shopping:** with 3-D Secure, the internationally recognized security standard for online credit card payments

CompanyOnline:

- **For a better overview and more control:** Online access to our CompanyOnline tool is convenient and secure, offering a user profile for administrators and one for cardholders. Monthly statements can be managed and downloaded, which increases the efficiency of your expenses management, and offers you more transparent and flexible cost control for your diverse needs.



Services and benefits

Your company profits from:

- Two cards for the price of one
- Cost savings through Business privileges with various partners
- Generous insurance benefits⁷ for your employees without any additional costs
- Fraudulent card use insurance for companies
- Online tool for a better overview of employee card transactions and easier expenses management

Your employees profit from:

- Two cards for worldwide acceptance
- Generous insurance benefits⁷ for smoother travel
- Sixt Advantage Circle® membership and a Sixt Gold Card for more service and discounts
- American Express SelectsSM
- 3-D Secure for simple and secure online shopping
- Online tool for the improved management of card transactions and easier expenses management
- Round the clock service

¹ The "PartnerPlusBenefit General Terms and Conditions (GTC)" apply, which can be found on partnerplusbenefit.com

² Currently ten partner airlines. You can find the current partner airlines at partnerplusbenefit.com

³ The flight has to be purchased in Switzerland with SWISS, Lufthansa or Austrian Airlines using the SWISS SME card package (directly with these airlines or with a travel agency, if it processes the payment through the airlines mentioned).

⁴ Only for companies which become new members of the PartnerPlusBenefit program with the SWISS SME card package.

⁵ Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Traveler 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.

⁶ The first time the SWISS Miles & More American Express Business is used.

⁷ Insurance coverage is provided by Allianz Assistance. Please refer to the General Terms and Conditions of Insurance to obtain all the details regarding the valid conditions of insurance and insurance benefits (in particular sums insured and exclusions of liability) at miles-and-more-cards.ch/business-clients-insurances or request them from the issuer.