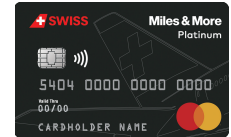


# Summary of benefits

## SWISS SME card package Platinum

- SWISS Miles & More American Express Business Platinum
- SWISS Miles & More Mastercard World Business Platinum



### SERVICES

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

|                                               |                                                                                                                                                                 |                                                                                               |
|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Transport Accident Insurance                  | Disability or death (business trips)                                                                                                                            | CHF 1,000,000                                                                                 |
|                                               | Disability or death (private trips)                                                                                                                             | CHF 1,000,000                                                                                 |
| Foreign Travel Medical Expenses Insurance     | Medical treatment costs                                                                                                                                         | CHF 10,000                                                                                    |
| Repatriation from abroad                      | Return transport and transport to hospital                                                                                                                      | yes                                                                                           |
|                                               | Repatriation of mortal remains or burial abroad                                                                                                                 | CHF 3,000                                                                                     |
| Search, rescue and recovery costs             | Search, rescue and recovery transport and transport to hospital                                                                                                 | CHF 60,000                                                                                    |
| Travel assistance                             | Costs for replacement driver                                                                                                                                    | 1st class rail/Taxi 80/Flight (Bus. Class) from 700 km                                        |
|                                               | Travel home with hospital stay or death of a person close to you                                                                                                | CHF 2,000                                                                                     |
| Benefits in the event of kidnapping           | Extended or interrupted travel for fellow passengers in the event of kidnapping or travel to the kidnapping location for a person close to the kidnapped person | CHF 10,000                                                                                    |
| Travel Cancellation and Curtailment Insurance | Travel Cancellation and Curtailment Insurance                                                                                                                   | CHF 15,000                                                                                    |
| Travel Inconvenience Insurance                | Missed and delayed flight (from 4 hours)                                                                                                                        | CHF 400                                                                                       |
|                                               | Baggage delay with outbound flight (from 6 hours)                                                                                                               | CHF 2,000                                                                                     |
| Luggage Insurance                             | Theft and damage to personal baggage                                                                                                                            | CHF 4,000                                                                                     |
|                                               | Transport costs for found baggage                                                                                                                               | CHF 1,000                                                                                     |
| Home Assistance                               | Advance for rescue costs                                                                                                                                        | CHF 10,000                                                                                    |
| Loss Damage Waiver for Rental Cars            | Loss damage waiver                                                                                                                                              | CHF 80,000                                                                                    |
|                                               | Rental time not used                                                                                                                                            | CHF 40 per day up to CHF 500                                                                  |
|                                               | Vehicle repatriation costs in the event of an accident or illness                                                                                               | CHF 500                                                                                       |
|                                               | Door opening costs/replacement key                                                                                                                              | CHF 500                                                                                       |
| Vehicle assistance                            | Breakdown assistance and repairs                                                                                                                                | yes                                                                                           |
| Travel information and advances               | Organization and arrangement of doctors, travel information, etc.                                                                                               | yes                                                                                           |
|                                               | Advances for medical costs, lawyers, etc.                                                                                                                       | CHF 15,000                                                                                    |
| Return Protection Insurance                   | For undamaged goods from CHF 60                                                                                                                                 | –                                                                                             |
| Travel Personal Liability Insurance           | Personal injuries                                                                                                                                               | –                                                                                             |
|                                               | Property damage                                                                                                                                                 | –                                                                                             |
| InsurancePlus insurance package <sup>2</sup>  | Monthly fee per card or card package                                                                                                                            | –                                                                                             |
| 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 |
| American Express @Work Core                        | –   |
| American Express @Work Enhanced                    | –   |
| BTA Online (electronic billing) <sup>3</sup>       | –   |
| MyAccount (American Express Online Account Access) | –   |

## DATA SERVICES

|                                                                                 |                                                            |
|---------------------------------------------------------------------------------|------------------------------------------------------------|
| American Express® Billing Support Files (for company administrators)            | –                                                          |
| American Express® Corporate Account Reconciliation (for company administrators) | –                                                          |
| Data Provision File (for company administrators)                                | once per basic account: CHF 100 monthly<br>per card: CHF 5 |
| SDG2 – Mastercard File Transfer (for company administrators)                    | –                                                          |

## EXPENSE MANAGEMENT

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

## MASTERCARD PICTURE CARD<sup>4</sup>

|                                      |                         |   |
|--------------------------------------|-------------------------|---|
| Card with company logo (black)       | One-off fee per company | – |
|                                      | Annual fee per card     | – |
| Card in own design (full size image) | One-off fee per company | – |
|                                      | Annual fee per card     | – |

## LOYALTY PROGRAMS

|                                          |                                                                                                                                                                                 |                   |                |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------------|
| American Express Membership Rewards      | Classic (1 point for every CHF 1 spent <sup>5</sup> )                                                                                                                           | –                 |                |
|                                          | Basic (0.5 points for every CHF 1 spent <sup>5</sup> )                                                                                                                          | –                 |                |
|                                          | Conversion rate for 1 Miles & More mile                                                                                                                                         | –                 |                |
| Mastercard spending bonus                | Half the annual fee the following year per card and year                                                                                                                        | –                 |                |
|                                          | No annual fee the following year per card and year                                                                                                                              | –                 |                |
| PartnerPlusBenefit for companies         | Welcome points <sup>12</sup>                                                                                                                                                    | 4,000 points      |                |
|                                          | for every CHF 2 spent <sup>8</sup>                                                                                                                                              | 9.6 BenefitPoints | 4 BenefitPoint |
| Miles & More award miles for cardholders | for every CHF 2 spent <sup>5</sup>                                                                                                                                              | 2.4 miles         | 1 mile         |
|                                          | Extended miles validity <sup>9</sup> through card use                                                                                                                           | yes               |                |
|                                          | Welcome miles <sup>10</sup>                                                                                                                                                     | 5,000             | –              |
|                                          | Exchange award miles <sup>11</sup> for Points and Qualifying Points:<br>25,000 award miles at the most can be exchanged for<br>100 Points and 100 Qualifying Points every year. | yes               |                |

## SPECIAL OFFERS

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

## TRAVEL SERVICES

|                                    |                                                                |                                                                        |   |
|------------------------------------|----------------------------------------------------------------|------------------------------------------------------------------------|---|
|                                    | HCorpo – the smart hotel solution                              | yes                                                                    | – |
|                                    | American Express Corporate Gold Travel Service                 | –                                                                      |   |
|                                    | American Express Corporate Platinum Travel & Lifestyle Service | –                                                                      |   |
|                                    | American Express Boingo hotspot                                | –                                                                      |   |
|                                    | SWISS First Class check-in                                     | yes                                                                    |   |
| Travel arrangements                | Radisson Rewards™ Gold Statushotel bonus program <sup>4</sup>  | –                                                                      |   |
|                                    | Taste from American Express Invites®                           | –                                                                      |   |
|                                    | Special offers for flight tickets                              | –                                                                      |   |
| Rental car privileges <sup>4</sup> | Hertz Gold Plus Rewards membership                             | –                                                                      |   |
|                                    | Avis Preferred                                                 | –                                                                      |   |
|                                    | Sixt Advantage Circle® membership                              | Sixt Gold Card <sup>11</sup> double the miles on spending <sup>5</sup> |   |
| American Express limousine service | Tristar                                                        | –                                                                      |   |
|                                    | Carey                                                          | –                                                                      |   |
| Lounge access                      | Priority Pass™ Lounges <sup>4</sup>                            | –                                                                      |   |
|                                    | American Express Lounges                                       | –                                                                      |   |
|                                    | Delta Sky Club® Airport Lounges                                | –                                                                      |   |

## FEES

### ANNUAL FEES

|                          |                                              |         |
|--------------------------|----------------------------------------------|---------|
| Annual fee 1st year      | First card/card package                      | CHF 350 |
|                          | Other cards/card packages                    | CHF 350 |
| Annual fee from 2nd year | First card/card package                      | CHF 700 |
|                          | Other cards/card packages                    | CHF 700 |
| Replacement card         | In the case of loss, theft or willful damage | –       |

### ANNUAL FEE CONCESSIONS (SUBSEQUENT YEARS)

|                           |                                         |   |
|---------------------------|-----------------------------------------|---|
| Membership Rewards points | Waiver of annual fee on the first card  | – |
|                           | Waiver of annual fee on other cards     | – |
| Card spending bonus       | Spending <sup>5</sup> per card and year | – |

## ADDITIONAL CHARGES

|                                                |                                                                               |                                        |
|------------------------------------------------|-------------------------------------------------------------------------------|----------------------------------------|
| Withdrawals at ATMs                            | Switzerland                                                                   | 3.75%, at least CHF 5                  |
|                                                | Abroad/bank counter                                                           | 3.75%, at least CHF 10 <sup>6</sup>    |
| Payment reminder fee                           | Fee per payment reminder                                                      | CHF 20                                 |
| Credit interest                                | 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                                                                           | 2.5%                                   |
| 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 post office rates |

## PAYMENT DETAILS

|                 |                   |     |
|-----------------|-------------------|-----|
| Billing types   | Centralized       | yes |
|                 | Individual        | –   |
| Payment options | Direct debit (DD) | yes |
|                 | ISR/IPI           | yes |

## OTHER

|  |                                                                |                   |
|--|----------------------------------------------------------------|-------------------|
|  | Card replacement                                               | within 48 hours   |
|  | Liability in the event of theft or loss of card                | none <sup>7</sup> |
|  | Swiss bank account                                             | yes               |
|  | Express issue of new cards (generally within 3 days), per card | –                 |

- (1) 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 [miles-and-more-cards.ch](https://miles-and-more-cards.ch) or requested from Swisscard AECS GmbH.
- (2) These benefits are optional and are only covered by applying for them separately from InsurancePlus (subject to charge) in the appropriate amount.
- (3) You have to use American Express @Work to have BTA Online.
- (4) These benefits are optional and require separate registration. You can find the relevant registration forms at [miles-and-more-cards.ch](https://miles-and-more-cards.ch)
- (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) Spending on the lottery, betting and casinos is treated like ATM withdrawals.
- (7) No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).
- (8) For turnover in Switzerland with SWISS, Lufthansa, Austrian Airlines.
- (9) The expiry of your award miles is delayed as long as you use your card at least once a month for purchases that are eligible for miles and if you have been the holder of a SWISS Miles & More credit card for at least one month. The exact provisions for mileage validity are available here.
- (10) The first time the SWISS Miles & More American Express Business is used.
- (11) The offers and services described are provided by third parties. Their General Terms and Conditions apply. The card issuer does not accept any liability for these offers.
- (12) Only applies for new PartnerPlusBenefit registration