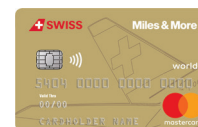
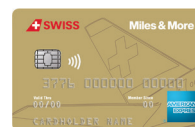


Summary of services

SWISS Miles & More Gold card duo



SERVICES				
Bonus program	Miles & more award miles (for CHF 2 spent ¹)	2 miles	0,8 miles	
	Extended mileage validity ² by card use	yes		
	Welcome miles	5,000 miles		
	Annual loyalty bonus	2,500 miles		
Partner program	Status miles ³			
	Exchange of miles: max 25,000 award miles for 5,000 status miles per year	yes		
	American Express [®] Selects SM offers	yes	–	
	Mastercard [®] Priceless [®] Cities advantages	–	yes	
Travel insurances⁵	Sixt Rent a Car advantages			
	– Sixt Gold membership ⁴	yes		
	– Double miles on spending	yes		
	Transport accident insurance (disability or accidental death)	CHF 700,000		
Further insurances⁵	Cost of search, rescue and recovery operations	CHF 60,000		
	Travel inconvenience insurance			
	– cost of meals and hotel in the event of departure delay, flight cancellation or missed connection	CHF 150		
	– clothing and toiletries in the event of luggage delay of at least 6 hours	CHF 700		
Cash/credit option	Purchase protection insurance	CHF 750		
	Balance protection insurance	optional, liable to costs		
Service	Cash withdrawal	yes		
	Instalment facility ⁶	yes		
Payment types	Swisscard app with balance notification	free		
	cardservice	free		
	Pay contactless	yes		
	Mobile payments	Apple Pay, Samsung Pay		
	3-D Secure – secure online shopping	yes		
	Customer service	yes, 24h		
	Spending limit, max. (For all cards together, depending on creditworthiness)	CHF 30,000		
	Card replacement	48 hours (generally)		
	No liability ⁷ in case of theft or loss of card	yes		
	Account management (currency)	CHF		
	Direct debit, payment slip, e-statement	yes		
	FEES	Annual fees principal card ⁸	CHF 220	
		Annual fees additional card	CHF 80	
		ATM withdrawals in switzerland	3.75 %, at least CHF 5	
ATM withdrawals abroad ⁹ /bank counters		3.75 %, at least CHF 10		
Foreign currency or cross border handling fee		2,5%		
Annual interest ¹⁰		12%		
Handling fee for paper statement		CHF 1.50		
Copy monthly statement (per order)		CHF 10		
Duplicate monthly statement to the own or to a third address (annual flat rate)		CHF 25		
Mail order foreign countries (per monthly statement)		CHF 1		
PostFinance fee for payment at a counter (price from the post office charged for cash payments at a post office counter)		according to current post office rates		
Replacement card (e.g. in the event of loss, theft or willful damage)		CHF 25		
Card delivery by express or courier		effective costs, min. CHF 25		
Payment reminder fee		CHF 20		
Address inquiry	CHF 25			

1 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.

2 The expiry of your bonus miles is delayed as long as you use your SWISS Miles & More credit 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 1 month. The exact provisions of mileage validity are available at www.miles-and-more-cards.ch/mileage-expiration

3 The exchange of miles does not apply to HON Circle status. You receive 1,000 status miles in return for 5,000 award miles. You can find more information and the exact terms and conditions for the exchange of miles at www.miles-and-more-cards.ch/status-miles

4 The offers and services described are provided by third parties. Their Terms and Conditions apply. The card issuer does not accept any liability for these offers.

5 Please gather the exact provisions (incl. amounts insured and exclusions of liability) from the insurance conditions (incl. Information for persons insured under collective insurance) at www.swisscard.ch or request them from Swisscard AECS GmbH.

6 The issuing of credit is forbidden if it results in personal overindebtedness.

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

8 Principal cards incl. SWISS Miles & More American Express[®] Gold Card and SWISS Miles & More World Mastercard[®] Gold.

9 The lottery, betting and gambling are treated as cash withdrawals at ATMs (abroad).

10 For existing contracts with current use of the installment facility, other terms and conditions may apply. The applicable annual interest can in this case be found on the latest monthly statement from the issuer or can be requested from the issuer's customer service at any time.