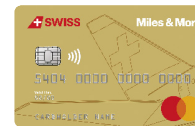


Summary of benefits

SWISS Miles & More Gold card duo



BENEFITS			
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
	Sixt Rent a Car advantages – Sixt Gold membership ⁴ – Double miles on spending	yes yes	
Travel insurances⁵	Transport Accident Insurance (disability or accidental death)	CHF 700,000	
	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 – clothing and toiletries in the event of luggage delay of at least 6 hours	CHF 150 CHF 700	
Further insurances⁵	Purchase Protection Insurance	CHF 750	
	Balance Protection Insurance	optional, liable to costs	
Card Services	Cash withdrawal	yes	
	Installment facility ⁶	yes	
	Swisscard app with balance notification	free	
	Pay contactless	yes	
	Mobile payments ⁷	yes	
	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 ⁸ in case of theft or loss of card	yes	
	Account management (currency)	CHF	
Payment types	Direct debit (DD), payment slip, e-statement	yes	
FEES	Annual fee principal cards ⁹	CHF 220	
	Annual fee additional cards	CHF 80	
	ATM withdrawals in Switzerland	3.75%, at least CHF 5	
	ATM withdrawals abroad ¹⁰ /bank counters	3.75%, at least CHF 10	
	Foreign currency or cross border handling fee	2.5%	
	Annual interest ¹¹ as from posting date	12%	
	Handling fee for paper statement	CHF 1.95	
	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, at least 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 award 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 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 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 refer to the General Terms and Conditions of Insurance (including information for persons insured under collective insurance) to obtain the exact provisions (including sums insured and exclusions of liability) which can be viewed at swisscard.ch or requested from Swisscard AECS GmbH.
 6 The issuing of credit is forbidden if it results in personal overindebtedness.
 7 Detailed information at swisscard.ch/en/private-customers/credit-card-services/mobile-payment
 8 No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).
 9 Principal cards incl. SWISS Miles & More American Express[®] Gold Card and SWISS Miles & More World Mastercard[®] Gold.
 10 Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).
 11 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.