

# Summary of benefits

## SWISS Miles & More Gold Plus card duo



BENEFITS		
<b>ValuePack<sup>1</sup></b>	1 flight voucher (per year from Swiss International Air Lines)	worth the annual fee paid (principal cards)
	On request, up to 5 lounge vouchers (per year at an attractive price)	CHF 35 each
<b>Bonus program</b>	Miles & More award miles (for CHF 2 spent <sup>2</sup> )	2 miles   0.8 miles
	Extended mileage validity <sup>3</sup> by card use	yes
	Welcome miles	5,000 miles
	Exchanging award miles for status miles <sup>4</sup>	yes
	MilesPay <sup>5</sup>	yes   -
<b>Partner program</b>	American Express <sup>®</sup> Selects <sup>SM</sup> offers	yes   -
	Mastercard <sup>®</sup> Priceless <sup>®</sup> Cities advantages	-   yes
	«SIXT Rent a Car, SIXT ride and SIXT+» advantages - Sixt Gold membership <sup>6</sup> - Double miles on spending	yes yes
<b>Travel insurances<sup>7</sup></b>	Transport Accident Insurance (disability or accidental death) <sup>7</sup>	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
<b>Further insurances<sup>7</sup></b>	Purchase Protection Insurance	CHF 750
	Balance Protection Insurance	optional, liable to costs
<b>Card Services</b>	Cash withdrawal	yes
	Installment facility <sup>8</sup>	yes
	Swisscard app with balance notification	free
	Pay contactless	yes
	Mobile payments <sup>9</sup>	yes
	3-D Secure – secure online shopping	yes
	Customer service	yes, 24 h
	Spending limit, max. (for all cards together, depending on creditworthiness)	CHF 30,000
	Card replacement	48 hours (generally)
	No liability <sup>10</sup> in case of theft or loss of card	yes
	Account management (currency)	CHF
<b>Payment types</b>	Direct debit (DD), payment slip, e-statement	yes
<b>FEES</b>	Annual fee principal cards <sup>11</sup> (Senator and HON Circle Member <sup>12</sup> )	CHF 0
	Annual fee principal cards <sup>11</sup> (Frequent Traveller/Miles & More member)	CHF 300
	Annual fee additional cards	CHF 80
	ATM withdrawals in Switzerland	3.75%, at least CHF 5
	ATM withdrawals abroad <sup>13</sup> /bank counters	3.75%, at least CHF 10
	Foreign currency or cross border handling fee	2.5%
	Annual interest <b>as from posting date</b>	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 Available as long as you are the holder of a SWISS Miles & More Gold Plus card duo. ValuePack changes are possible and will be appropriately communicated. The exact provisions applicable to the ValuePack are available at [miles-and-more-cards.ch/valuepack](https://miles-and-more-cards.ch/valuepack)

2 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.

3 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](https://miles-and-more-cards.ch/mileage-expiration)

4 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. You can find more information on the conditions and the exchange of miles at [miles-and-more-cards.ch/status-miles](https://miles-and-more-cards.ch/status-miles)

5 The Terms of Participation in MilesPay apply. You can find more information at [miles-and-more-cards.ch/milespay](https://miles-and-more-cards.ch/milespay)

6 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.

7 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](https://swisscard.ch) or requested from Swisscard AECS GmbH.

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

9 Detailed information at [swisscard.ch/en/private-customers/credit-card-services/mobile-payment](https://swisscard.ch/en/private-customers/credit-card-services/mobile-payment)

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

11 Principal cards incl. SWISS Miles & More American Express<sup>®</sup> Gold Card and SWISS Miles & More World Mastercard<sup>®</sup> Gold.

12 As long as you hold the corresponding member status.

13 Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).