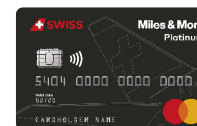
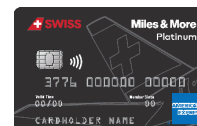


Summary of benefits

SWISS Miles & More Platinum card duo



BENEFITS

		2.4 miles	1 mile	
Bonus program	Miles & More award miles (for CHF 2 spent ¹)	2.4 miles	1 mile	
	Extended mileage validity ² by card use	yes		
	Welcome miles	10,000 miles		
	Status miles ³	yes		
	Exchange of miles: max. 25,000 award miles for 5,000 status miles per year	yes		
Partner program	Annual loyalty bonus	5,000 miles		
	American Express [®] Selects SM offers	yes	–	
	Mastercard [®] Priceless [®] Cities advantages	–	yes	
	First Class check-in ⁴	yes		
	Sixt Rent a Car advantages			
– Sixt Platinum membership ⁵	yes			
– Double miles on spending	yes			
Travel insurances⁶	Transport Accident Insurance (disability or accidental death)	CHF 1,000,000		
	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	CHF 400		
	– clothing and toiletries in the event of luggage delay of at least 6 hours	CHF 2,000		
	Foreign Travel Medical Expenses Insurance	CHF 10,000		
	Travel Cancellation and Curtailment Insurance	CHF 15,000		
Assistance⁶	Loss Damage Waiver for Rental Cars	CHF 80,000		
	Travel assistance	yes		
Further insurances⁶	Purchase Protection Insurance	CHF 2,000		
	Return Protection Insurance	CHF 1,000		
	Balance Protection Insurance	optional, liable to costs		
Card Services	Cash withdrawal	yes		
	Installment facility ⁷	yes		
	Swisscard app with balance notification	free		
	Pay contactless	yes		
	Mobile payments ⁸	yes		
	3-D Secure – secure online shopping	yes		
	Customer service	yes, 24 h		
	Spending limit, max. (for all cards together, depending on creditworthiness)	CHF 80,000		
	Card replacement	48 hours (generally)		
	No liability ⁹ 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 ¹⁰ (HON Circle Member ¹¹)	CHF 500	
Annual fee principal cards ¹⁰ (Senator/Frequent Traveller/Miles & More member)		CHF 700		
Annual fee additional cards (HON Circle Member ¹¹)		CHF 100		
Annual fee additional cards (Senator/Frequent Traveller/Miles & More member)		CHF 200		
ATM withdrawals in Switzerland		3.75%, at least CHF 5		
ATM withdrawals abroad ¹² /bank counters		3.75%, at least CHF 10		
Foreign currency or cross border handling fee		2.5%		
Annual interest ¹³ as from posting date		12%		
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)		free		
Card delivery by express or courier		costs over CHF 100		
Payment reminder fee		CHF 20		

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 only condition: Your flight is performed with a SWISS flight number and in a SWISS aircraft.

⁵ 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.

⁶ 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.

⁷ The issuing of credit is forbidden if it results in personal overindebtedness.

⁸ Detailed information at swisscard.ch/en/private-customers/credit-card-services/mobile-payment

⁹ No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).

¹⁰ Principal cards incl. SWISS Miles & More American Express[®] Platinum Card and SWISS Miles & More World Mastercard[®] Platinum.

¹¹ As long as you hold the corresponding member status.

¹² Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).

¹³ 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.