

Summary of benefits

SWISS Miles & More Classic Plus card duo



BENEFITS		
ValuePack¹	1 flight voucher (per year from Swiss International Air Lines) On request, up to 5 lounge vouchers (per year at an attractive price)	worth the annual fee paid (principal cards) CHF 35 each
Bonus program	Miles & More award miles (for CHF 2 spent ²) Extended mileage validity ³ by card use Welcome miles Exchange award miles for Points and Qualifying Points ⁴	1.5 miles yes 2,000 miles yes
Partner program	American Express® Selects offers Mastercard® Priceless® Cities advantages Sixt Rent a Car advantages – Sixt Miles & More Express membership ⁵ – Double miles on spending	yes – – yes yes
Travel insurances⁶	Transport Accident Insurance (disability or accidental death) ⁶ Cost of search, rescue and recovery operations 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 700,000 CHF 60,000 CHF 150 CHF 700
Further insurances⁶	Balance Protection Insurance	optional, liable to costs
Card Services	Cash withdrawal Installment facility ⁷ Swisscard app with balance notification Pay contactless Mobile payments ⁸ 3-D Secure – secure online shopping Customer service Spending limit, max. (for all cards together, depending on creditworthiness) Card replacement No liability ⁹ in case of theft or loss of card Account management (currency)	yes yes free yes yes yes yes, 24 h CHF 15,000 48 hours (generally) yes CHF
Payment types	Direct debit (DD), payment slip, e-statement	yes
FEES	Annual fee principal cards ¹⁰ (Senator and HON Circle Member ¹¹) Annual fee principal cards ¹⁰ (Frequent Traveller ¹¹) Annual fee principal cards ¹⁰ (Miles & More member) Annual fee additional cards Cash withdrawals at ATMs or bank counters Lottery, betting and casino transactions Foreign currency or cross border handling fee Annual interest ¹² as from posting date Handling fee for paper statement Copy monthly statement (per order) Duplicate monthly statement to the own or to a third address (annual flat rate) Mail order foreign countries (per monthly statement) PostFinance fee for payment at a counter (price from the post office charged for cash payments at a post office counter) Replacement card (e.g. in the event of loss, theft or willful damage) Card delivery by express or courier Payment reminder fee Address inquiry	CHF 0 CHF 90 CHF 180 CHF 60 4%, at least CHF 10 4%, at least CHF 10 2.5% 13% CHF 1.95 CHF 10 CHF 25 CHF 1 according to current post office rates CHF 25 effective costs, at least CHF 25 CHF 30 CHF 25

1 Available as long as you are the holder of a SWISS Miles & More Classic 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

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

4 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

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

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

8 Detailed information at swisscard.ch/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® Classic Card and SWISS Miles & More World Mastercard® Standard.

11 As long as you hold the corresponding member status.

12 For existing contracts, 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.