

Summary of benefits

SWISS Miles & More Classic Plus card duo



BENEFITS		
ValuePack ¹	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
Bonus program	Miles & More award miles (for CHF 2 spent ²)	1.5 miles 0.6 miles
	Extended mileage validity ³ by card use	yes
	Welcome miles	2,000 miles
	Exchange award miles for Points and Qualifying Points ⁴	yes
Partner program	American Express® Selects offers	yes –
	Mastercard® Priceless® Cities advantages	– yes
	Sixt Rent a Car advantages	yes
	– Sixt Miles & More Express membership ⁵	yes
Travel insurances ⁶	– Double miles on spending	yes
	Transport Accident Insurance (disability or accidental death) ⁶	CHF 700,000
	Cost of search, rescue and recovery operations	CHF 60,000
	Travel Inconvenience Insurance	CHF 150
Further insurances ⁶	– cost of meals and hotel in the event of departure delay, flight cancellation or missed connection	CHF 700
	– clothing and toiletries in the event of luggage delay of at least 6 hours	
	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, 24h
	Spending limit, max. (for all cards together, depending on creditworthiness)	CHF 15,000
	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
	FEES	
	Annual fee principal cards ¹⁰ (Senator and HON Circle Member ¹¹)	CHF 0
	Annual fee principal cards ¹⁰ (Frequent Traveller ¹¹)	CHF 90
	Annual fee principal cards ¹⁰ (Miles & More member)	CHF 180
	Annual fee additional cards	CHF 60
	ATM cash withdrawals Switzerland/abroad ¹² /bank counters	4%, at least CHF 10
	Foreign currency or cross border handling fee	2.5%
	Annual interest ¹³ as from posting date	14%
	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 30
	Address inquiry	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 Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).

13 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.