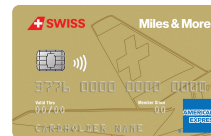


Summary of benefits

SWISS SME card package Gold

- SWISS Miles & More American Express Business Gold
- SWISS Miles & More Mastercard World Business Gold



SERVICES

INSURANCE¹

| | | |
|---|---|---|
| Transport Accident Insurance | Disability or death (business trips) | CHF 700,000 |
| | Disability or death (private trips) | CHF 700,000 |
| Foreign Travel Medical Expenses Insurance | Medical treatment costs | - |
| Repatriation from abroad | Return transport and transport to hospital | yes |
| | Repatriation of mortal remains or burial abroad | CHF 3,000 |
| Search, rescue and recovery costs | Search, rescue and recovery transport and transport to hospital | CHF 60,000 |
| Travel assistance | Costs for replacement driver | 1st class rail/Taxi 80/Flight (Bus. Class) from 700 km |
| | Travel home with hospital stay or death of a person close to you | CHF 2,000 |
| Benefits in the event of kidnapping | Extended or interrupted travel for fellow passengers in the event of kidnapping or travel to the kidnapping location for a person close to the kidnapped person | - |
| Travel Cancellation and Curtailment Insurance | Travel Cancellation and Curtailment Insurance | - |
| Travel Inconvenience Insurance | Missed and delayed flight (from 4 hours) | CHF 150 |
| | Baggage delay with outbound flight (from 6 hours) | CHF 700 |
| Luggage Insurance | Theft and damage to personal baggage | CHF 1,500 |
| | Transport costs for found baggage | CHF 1,000 |
| Home Assistance | Advance for rescue costs | CHF 10,000 |
| Loss Damage Waiver for Rental Cars | Loss damage waiver | - |
| | Rental time not used | - |
| | Vehicle repatriation costs in the event of an accident or illness | - |
| | Door opening costs/replacement key | - |
| Vehicle assistance | Breakdown assistance and repairs | yes |
| Travel information and advances | Organization and arrangement of doctors, travel information, etc. | yes |
| | Advances for medical costs, lawyers, etc. | CHF 15,000 |
| Return Protection Insurance | For undamaged goods from CHF 60 | - |
| Travel Personal Liability Insurance | Personal injuries | - |
| | Property damage | - |
| InsurancePlus insurance package ² | Monthly fee per card or card package | - |
| Liability Waiver | Fraudulent card use insurance for business clients | up to CHF 30,000 per cardholder and up to CHF 2,000,000 per business client and calendar year |

ONLINE FUNCTIONS

| | |
|---------------------------------------|-----|
| CompanyOnline (Online Account Access) | yes |
| 3-D Secure technology | yes |

DATA SERVICES

| | |
|--|--|
| Data Provision File (for company administrators) | once per basic account: CHF 100 monthly per card: CHF 5 |
|--|--|

EXPENSE MANAGEMENT

| | |
|---|-----|
| Compatible with all standard software tools for expense management and working with other providers | yes |
|---|-----|

LOYALTY PROGRAMS

| | | | |
|--|--|-----------------|-------------------|
| PartnerPlusBenefit for companies | Welcome points ¹⁰ | 4,000 points | |
| | for every CHF 2 spent ³ | 8 BenefitPoints | 3.2 BenefitPoints |
| Miles & More award miles for cardholders | for every CHF 2 spent ⁴ | 2 miles | 0.8 miles |
| | Extended miles validity ⁵ through card use | yes | |
| | Welcome miles ⁵ | 2,500 | – |
| | Exchange award miles ⁷ for Points and Qualifying Points: 25,000 award miles at the most can be exchanged for 100 Points and 100 Qualifying Points every year. | yes | |

SPECIAL OFFERS

| | | |
|---|-----|---|
| American Express Selects SM – exclusive special offers for cardholders | yes | – |
|---|-----|---|

TRAVEL SERVICES

| | | |
|------------------------------------|---|---|
| HCorpo – the smart hotel solution | yes | – |
| SWISS First Class check-in | – | |
| Rental car privileges ⁴ | Sixt Advantage Circle [®] membership | Sixt Gold Card ⁷ double the miles on spending ⁴ |

FEES

ANNUAL FEES

| | | |
|--------------------------|--|---------|
| Annual fee 1st year | First card/card package | CHF 110 |
| | Other cards/card packages | CHF 110 |
| Annual fee from 2nd year | First card/card package | CHF 220 |
| | Other cards/card packages | CHF 220 |
| Replacement card | In the case of loss, theft or willful damage | CHF 25 |

ADDITIONAL CHARGES

| | | |
|--|---|--|
| Withdrawals at ATMs | Switzerland | 3.75%, at least CHF 5 |
| | Abroad/bank counter | 3.75%, at least CHF 10 ⁸ |
| Payment reminder fee | Fee per payment reminder | CHF 20 |
| Credit interest | Annual interest | 15% |
| Handling fee for foreign currency transactions | CHF | - |
| | EUR | 2.5% |
| | USD | 2.5% |
| | All other currencies | 2.5% |
| Handling fee for transactions abroad | CHF | 2.5% |
| Service charges | Handling fee for paper statement (per collective statement) | CHF 2 |
| | Copy of monthly statement (per order) | CHF 10 |
| | Duplicate monthly statement to your own or another address (annual flat rate) | CHF 25 |
| | Address enquiry | CHF 25 |
| | Postage abroad (per collective statement) | CHF 1 |
| | Card delivery by express or courier | effective costs, at least CHF 25 |
| Fee for payment at a post office counter | Price charged by the post office for cash payments at a post office counter | according to current post office rates |

PAYMENT DETAILS

| | | |
|-----------------|-------------------|-----|
| Billing types | Centralized | yes |
| | Individual | - |
| Payment options | Direct debit (DD) | yes |
| | ISR/IPI | yes |

OTHER

| | |
|--|-------------------|
| Card replacement | within 48 hours |
| Liability in the event of theft or loss of card | none ⁹ |
| Swiss bank account | yes |
| Express issue of new cards (generally within 3 days), per card | - |

- (1) Please refer to the General Terms and Conditions of Insurance to obtain the exact provisions (including sums insured and exclusions of liability), which can be viewed at miles-and-more-cards.ch or requested from Swisscard AECS GmbH.
- (2) These benefits are optional and are only covered by applying for them separately from InsurancePlus (subject to charge) in the appropriate amount.
- (3) For turnover in Switzerland with SWISS, Lufthansa, Austrian Airlines.
- (4) Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Travelers 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.
- (5) The expiry of your award miles is delayed as long as you use your 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 one month. The exact provisions for mileage validity are available under miles-more.com.
- (6) The first time the SWISS Miles & More American Express Business is used.
- (7) 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.
- (8) Spending on the lottery, betting and casinos is treated like ATM withdrawals.
- (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) Only applies for new PartnerPlusBenefit registration