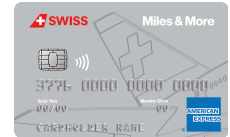


Summary of benefits

SWISS SME card package Silver

- SWISS Miles & More Mastercard World Business Standard
- SWISS Miles & More American Express Business Silver



SERVICES

INSURANCE¹

Transport Accident Insurance	Disability or death (business trips)	CHF 500,000
	Disability or death (private trips)	CHF 500,000
Foreign Travel Medical Expenses Insurance	Medical treatment costs	–
Repatriation from abroad	Return transport and transport to hospital	–
	Repatriation of mortal remains or burial abroad	–
Search, rescue and recovery costs	Search, rescue and recovery transport and transport to hospital	CHF 60,000
Travel assistance	Costs for replacement driver	–
	Travel home with hospital stay or death of a person close to you	–
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 100
	Baggage delay with outbound flight (from 6 hours)	CHF 500
Luggage Insurance	Theft and damage to personal baggage	CHF 700
	Transport costs for found baggage	CHF 500
Home Assistance	Advance for rescue costs	–
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	–
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
American Express @Work Core	–
American Express @Work Enhanced	–
BTA Online (electronic billing) ³	–
MyAccount (American Express Online Account Access)	–

DATA SERVICES

American Express® Billing Support Files (for company administrators)	–
American Express® Corporate Account Reconciliation (for company administrators)	–
Data Provision File (for company administrators)	once per basic account: CHF 100 monthly per card: CHF 5
SDG2 – Mastercard File Transfer (for company administrators)	–

EXPENSE MANAGEMENT

Compatible with all standard software tools for expense management and working with other providers	yes
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MASTERCARD PICTURE CARD⁴

Card with company logo (black)	One-off fee per company	–
	Annual fee per card	–
Card in own design (full size image)	One-off fee per company	–
	Annual fee per card	–

LOYALTY PROGRAMS

American Express Membership Rewards	Classic (1 point for every CHF 1 spent ⁵)	–
	Basic (0.5 points for every CHF 1 spent ⁵)	–
	Conversion rate for 1 Miles & More mile	–
Mastercard spending bonus	Half the annual fee the following year per card and year	–
	No annual fee the following year per card and year	–
PartnerPlusBenefit for companies	Welcome points ¹²	4,000 points
	for every CHF 2 spent ⁸	2.4 BenefitPoints 6 BenefitPoints
Miles & More award miles for cardholders	for every CHF 2 spent ⁵	0.6 miles 1.5 miles
	Extended miles validity ⁹ through card use	yes
	Welcome miles ¹⁰	– 1,250
	Exchange award miles ¹¹ 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
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TRAVEL SERVICES

	HCorpo – the smart hotel solution	–	yes
	American Express Corporate Gold Travel Service	–	
	American Express Corporate Platinum Travel & Lifestyle Service	–	
	American Express Boingo hotspot	–	
	SWISS First Class check-in	–	
Travel arrangements	Radisson Rewards™ Gold Statushotel bonus program ⁴	–	
	Taste from American Express Invites®	–	
	Special offers for flight tickets	–	
Rental car privileges ⁴	Hertz Gold Plus Rewards membership	–	
	Avis Preferred	–	
	Sixt Advantage Circle® membership	Sixt Gold Card ¹¹ double the miles on spending ⁵	
American Express limousine service	Tristar	–	
	Carey	–	
Lounge access	Priority Pass™ Lounges ⁴	–	
	American Express Lounges	–	
	Delta Sky Club® Airport Lounges	–	

FEES

ANNUAL FEES

Annual fee 1st year	First card/card package	CHF 60
	Other cards/card packages	CHF 60
Annual fee from 2nd year	First card/card package	CHF 120
	Other cards/card packages	CHF 120
Replacement card	In the case of loss, theft or willful damage	CHF 25

ANNUAL FEE CONCESSIONS (SUBSEQUENT YEARS)

Membership Rewards points	Waiver of annual fee on the first card	–
	Waiver of annual fee on other cards	–
Card spending bonus	Spending ⁵ per card and year	–

ADDITIONAL CHARGES

Withdrawals at ATMs	Switzerland	3.75%, at least CHF 5
	Abroad/bank counter	3.75%, at least CHF 10 ⁶
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 ⁷
	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) You have to use American Express @Work to have BTA Online.
- (4) These benefits are optional and require separate registration. You can find the relevant registration forms at miles-and-more-cards.ch
- (5) 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.
- (6) Spending on the lottery, betting and casinos is treated like ATM withdrawals.
- (7) No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).
- (8) For turnover in Switzerland with SWISS, Lufthansa, Austrian Airlines.
- (9) 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 here.
- (10) The first time the SWISS Miles & More American Express Business is used.
- (11) 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.
- (12) Only applies for new PartnerPlusBenefit registration.