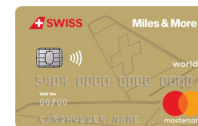


# Summary of services

## SWISS Miles & More Gold Plus card duo



SERVICES				
<b>ValuePack<sup>1</sup></b>	1 Flight voucher (per year from Swiss International Air Lines)		worth the annual fee paid (principal card)	
	On request, up to 5 lounge vouchers (per year at an attractive price)		CHF 35 each	
<b>Bonus program</b>	Miles & more award miles (for CHF 2 spent <sup>2</sup> )	2 miles	0,8 miles	
	Extended mileage validity <sup>3</sup> by card use		yes	
	Welcome miles		5,000 miles	
	Annual loyalty bonus		2,500 miles	
	Status miles <sup>3</sup> Exchange of miles: max 25,000 award miles for 5,000 status miles per year		yes	
<b>Partner program</b>	American Express <sup>®</sup> Selects <sup>SM</sup> offers	yes	–	
	Mastercard <sup>®</sup> Priceless <sup>®</sup> Cities advantages	–	yes	
	Sixt Rent a Car advantages		yes	
	– Sixt Gold membership <sup>4</sup> – Double miles on spending		yes	
<b>Travel insurances</b>	Transport accident insurance (disability or accidental death) <sup>5</sup>		CHF 700,000	
	Cost of search, rescue and recovery operations		CHF 60,000	
	Travel inconvenience insurance <sup>6</sup> – 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 150 CHF 700	
<b>Further insurances</b>	Purchase protection insurance <sup>6</sup>		CHF 750	
	Balance protection insurance		optional, liable to costs	
<b>Cash/credit option</b>	Cash withdrawal		yes	
	Instalment facility <sup>7</sup>		yes	
<b>Service</b>	Swisscard app with expense tracker and balance notification		free	
	<b>cardservice</b>		free	
	Pay contactless		yes	
	Pay with Apple Pay		yes	
	3-D Secure – secure online shopping	American Express SafeKey <sup>®</sup>		Mastercard <sup>®</sup> SecureCode <sup>TM</sup>
	Customer service		yes, 24h	
	Spending limit, max. (for all cards together, depending on creditworthiness)		CHF 30,000	
	Card replacement		48 hours (generally)	
	No liability <sup>8</sup> in case of theft or loss of card		yes	
	Account management (currency)		CHF	
<b>Payment types</b>	Direct debit, payment slip, e-statement		yes	
<b>FEES</b>	Annual fee principal card <sup>9</sup> (Senator and HON Circle Member <sup>10</sup> )		CHF 0	
	Annual fee principal card <sup>9</sup> (Frequent Traveller/Miles & More participant)		CHF 300	
	Annual fee additional card		CHF 80	
	ATM withdrawals in Switzerland		3.75 %, at least CHF 5	
	ATM withdrawals abroad <sup>11</sup> /bank counters		3.75 %, at least CHF 10	
	Foreign currency or cross border handling fee		2,5%	
	Annual interest <sup>12</sup>		12%	
	Handling fee for paper statement		CHF 1.50	
	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, min. CHF 25	
	Payment reminder fee		CHF 20	
	Address inquiry		CHF 25	

1 Available as long as you are the holder of a SWISS Miles & More Gold Plus card duo. ValuePack changes are possible and will be appropriately communicated.

The exact provisions applicable to the ValuePack are available at [www.miles-and-more-cards.ch/valuepack](http://www.miles-and-more-cards.ch/valuepack)

2 Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.

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 [www.miles-and-more-cards.ch/status-miles](http://www.miles-and-more-cards.ch/status-miles)

4 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.

5 The expiry of your bonus 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 [www.miles-and-more-cards.ch/mileage-expiration](http://www.miles-and-more-cards.ch/mileage-expiration)

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 [www.swisscard.ch](http://www.swisscard.ch) or request them from Swisscard AECS GmbH.

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

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

9 Principal cards incl. SWISS Miles & More American Express<sup>®</sup> Gold Card and SWISS Miles & More World Mastercard<sup>®</sup> Gold.

10 As long as you hold the corresponding member status.

11 The lottery, betting and gambling are treated as cash withdrawals at ATMs (abroad).

12 For existing contracts with current use of the instalment 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.