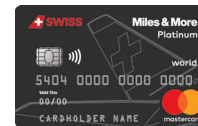
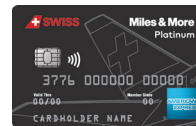


Summary of services

SWISS Miles & More Platinum card duo



SERVICES				
Bonus program	Miles & More award (for CHF 2 spent ¹)	2.4 miles	1 mile	
	Extended mileage validity ² by card use	yes		
	Welcome miles	10,000 miles		
	Status miles ³	yes		
	Exchange of miles: max 25,000 award miles for 5,000 status miles per year			
Partner program	Annual loyalty bonus	5,000 miles		
	American Express [®] Selects SM offers	yes	–	
	Mastercard [®] Priceless [®] Cities advantages	–	yes	
	Sixt Rent a Car advantages			
	– Sixt Platinum membership ⁴	yes		
	– Double miles on spending	yes		
Travel insurances	Transport Accident Insurance (disability or accidental death) ⁵	CHF 1,000,000		
	Cost of search, rescue and recovery operations	CHF 60,000		
	Travel Inconvenience Insurance ⁵			
		– cost of meals and hotel in the event of departure delay, flight cancellation or missed connection	CHF 400	
		– clothing and toiletries in the event of luggage delay of at least 6 hours	CHF 2,000	
	Foreign travel medical expenses ⁵	CHF 10,000		
	Travel Cancellation and Curtailment Insurance ⁵	CHF 15,000		
Assistance	Loss Damage Waiver for Rental Cars ⁵	CHF 80,000		
	Travel assistance ⁵	yes		
	Purchase Protection Insurance ⁵	CHF 2,000		
	Return Protection Insurance ⁵	CHF 1,000		
Further insurances	Balance Protection Insurance	optional, liable to costs		
	Cash/credit option			
	Cash withdrawal	yes		
	instalment facility ⁶	yes		
Service	Swisscard app with expense tracker and balance notification	free		
	cardservice	free		
	Customer service	yes, 24h		
	Pay contactless	yes		
	Pay with Apple Pay	yes		
	3-D Secure – secure online shopping	American Express SafeKey [®]	Mastercard [®] SecureCode [™]	
	Spending limit, max. (for all cards together, depending on creditworthiness)	CHF 80,000		
	Card replacement	48 hours (generally)		
	No liability ⁷ in case of theft or lost of card	yes		
	Account management (currency)	CHF		
	Payment types	Direct debit, payment slip, e-statement	yes	
	FEES	Annual fee principal card ⁸ (HON Circle Member ⁹)	CHF 500	
		Annual fee principal card ⁸ (Senator/Frequent Traveller/Miles & More participant)	CHF 700	
Annual fee additional card (HON Circle Member ⁹)		CHF 100		
Annual fee additional card (Senator/Frequent Traveller/Miles & More participant)		CHF 200		
ATM withdrawals in Switzerland		3.75%, at least CHF 5		
ATM withdrawals abroad ¹⁰ /bank counters		3.75%, at least CHF 10		
Foreign currency or cross border handling fee		2.5%		
Annual interest ¹¹		12%		
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)		free		
Card delivery by express or courier		costs over CHF 100		
Payment reminder fee		CHF 20		

1 Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.
 2 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
 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
 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 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 or request them from Swisscard AECS GmbH.
 6 The issuing of credit is forbidden if it results in personal overindebtedness.
 7 No liability, provided that all obligations to cooperate and exercise due diligence were complied in accordance with the General Terms and Conditions (GTC).
 8 Principal cards incl. SWISS Miles & More American Express[®] Platinum Card and SWISS Miles & More World Mastercard[®] Platinum.
 9 As long as you hold the corresponding member status.
 10 The lottery, betting and gambling are treated as cash withdrawals at ATMs (abroad).
 11 For existing contracts with current use of the installment 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.