

SUMMARY OF FEES CASHBACK CARDS

	CASHBACK WORLD MASTERCARD®	CASHBACK VISA
FEES		
Annual fee principal card	CHF 0	CHF 0
Annual fee additional card	CHF 0	CHF 0
Replacement card	CHF 25	
Cash withdrawals at ATMs or bank counters	4%, at least CHF 10	
Lottery, betting and casino transactions	4%, at least CHF 10	
Foreign currency and cross border handling fee	1.5%	
Annual interest ¹ as from posting date	12%	
Phone service fee (except for card blocking and complaints about the monthly statement)	CHF 1.90/call	
Handling fee for paper statement	CHF 1.95	
Copy of monthly statement (per order)	CHF 10	
Duplicate monthly statement (annual flat rate)	CHF 25	
Postage abroad (per monthly statement)	CHF 1	
PostFinance fee for payment at a counter	according to current post office rates	
Card delivery by express or courier	effective costs, at least CHF 25	
Payment reminder fee	CHF 30	
Address enquiry	CHF 25	

¹ 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.

SUMMARY OF BENEFITS CASHBACK CARDS

	CASHBACK WORLD MASTERCARD®	CASHBACK VISA
BONUS PROGRAM²		
Cashback on card payments ³	0.25%	0.25%
PARTNER PROGRAMS		
Mastercard® Priceless® Cities	yes	–
INSURANCE⁴		
Return Protection Insurance	yes	
CARD SERVICES		
Spending limit	CHF 10,000	
Installment facility ⁵	yes	
Cash withdrawal	yes	
Swisscard app	yes	
Mobile payments	yes (Apple Pay, Samsung Pay, Google Pay)	
Methods of payment	QR-bill, eBill, direct debit	
SECURITY		
Customer service	yes, 24 h	
3-D Secure	yes	
Notification in the event of any card transactions with suspected fraud	yes	
No liability ⁶ in case of theft or loss of card	yes	

² The Cashback program gives all participating cardholders a percentage reimbursement during the respective statement period on eligible card transactions. Cashback for the respective statement period is shown on the monthly statement and credited to the card account, it cannot be paid out in cash. Please refer to the exact Cashback program Terms and Conditions. These can be viewed on cashback-karte.ch or requested from Swisscard AECS GmbH.

³ 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.

⁴ Please refer to the General Terms and Conditions of Insurance (including information for persons insured under collective insurance) to obtain the exact provisions (including sums insured and exclusions of liability) which can be viewed at swisscard.ch or requested from Swisscard AECS GmbH.

⁵ The issuing of credit is not permitted, if it may lead to excessive debt.

⁶ No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).