

## Summary of benefits



### Cashback World Mastercard® / Visa

BENEFITS		
<b>Bonus program<sup>1</sup></b>	Cashback on card payments <sup>2</sup>	yes 0.25%
<b>Partner program</b>	Mastercard® Priceless® Cities advantages	yes
<b>Insurance<sup>3</sup></b>	Return Protection Insurance	yes
	Various additional insurance (all offers on <a href="http://cashback-creditcard.ch/additional-insurance">cashback-creditcard.ch/additional-insurance</a> )	liable to costs
<b>Card Services</b>	Cash withdrawal	yes
	Installment facility <sup>4</sup>	yes
	Swisscard app with balance notification <sup>5</sup>	free
	Contactless payments	yes
	Mobile payments <sup>6</sup>	yes
	3-D Secure – secure online shopping	yes
	Notification in the event of any card transactions with suspected fraud	yes
	Customer service	yes, 24 hours
	Spending limit	depending on creditworthiness, max. limit of CHF 10,000
	Card replacement	48 hours (generally)
	No liability <sup>7</sup> in case of theft or loss of card	yes
	Account management (currency)	CHF
<b>Methods of payment</b>	Payment slip, direct debit (DD), e-statement	yes
<b>FEES</b>	Annual fee for principal card	CHF 0
	Annual fee for additional card	CHF 0
	Cash withdrawal at ATM in Switzerland	3.75%, at least CHF 5
	Cash withdrawal at ATM abroad <sup>8</sup> /counter	3.75%, at least CHF 10
	Foreign currency and cross border handling fee	1.5%
	Annual interest <b>as from posting date</b>	11.95%
	Handling fee for paper statement (per monthly statement)	CHF 1.95
	Phone service fee (except for card blocking and complaints about the monthly statement)	CHF 1.90/per call
	Copy of monthly statement (per order)	CHF 10
	Duplicate monthly statement to your own or another address (annual flat rate)	CHF 25
	Postage abroad (per monthly statement, plus fee for paper 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 20
	Card delivery by express or courier	effective costs, at least CHF 25
	Payment reminder fee	CHF 30
	Address enquiry	CHF 25

1 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-creditcard.ch](http://cashback-creditcard.ch) or requested from Swisscard AECS GmbH.

2 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.

3 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](http://swisscard.ch) or requested from Swisscard AECS GmbH.

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

5 The issuer's services offered in/by the Swisscard app may not be available, available to a restricted extent or only available liable to costs, depending on the card product.

6 Detailed information at [swisscard.ch/en/private-customers/credit-card-services/mobile-payment](http://swisscard.ch/en/private-customers/credit-card-services/mobile-payment)

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 Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).