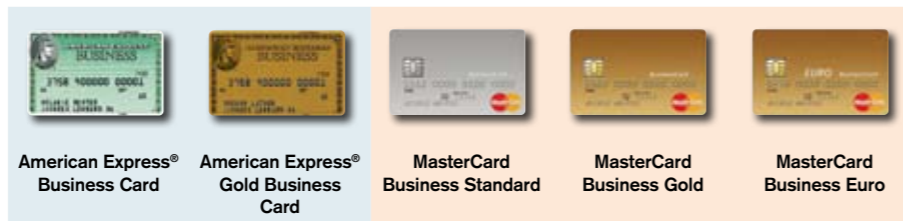
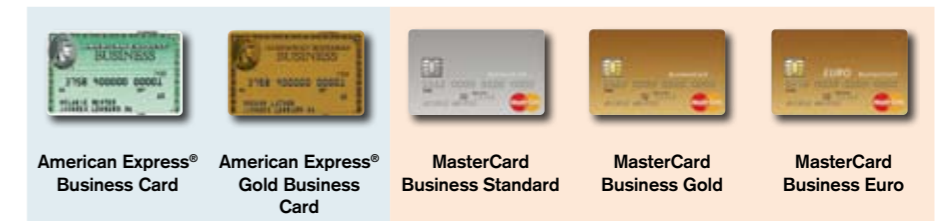


# Service Overview.



Summary of Benefits	American Express® Business Card	American Express® Gold Business Card	MasterCard Business Standard	MasterCard Business Gold	MasterCard Business Euro Card
<b>Annual fee for principal card in 1st year*</b>	free of charge	free of charge	free of charge	free of charge	free of charge
<b>Annual fee in 1st year*</b> all other cardholders	free of charge	free of charge	free of charge	free of charge	free of charge
<b>Annual fee for principal card from 2nd year*</b>	CHF 140	CHF 300	CHF 50	CHF 150	EUR 150
<b>Annual fee from 2nd year*</b> all other cardholders	CHF 75	CHF 150	CHF 50	CHF 150	EUR 150
<b>Replacement card</b> in event of loss, theft or damage	free of charge	free of charge	CHF 25	CHF 25	EUR 20
<b>Spending limit</b> depending on creditworthiness and/or client request	none, depending on your financial situation	none, depending on your financial situation	CHF 3,000 to 10,000 per card	from CHF 7,000 per card	from EUR 4,000 per card
<b>ATM withdrawals in Switzerland</b>	4%, at least CHF 5	4%, at least CHF 5	3,75%, at least CHF 5	3,75%, at least CHF 5	3,75%, at least EUR 3
<b>ATM withdrawals abroad</b>	4%, at least CHF 5	4%, at least CHF 5	3,75%, at least CHF 10	3,75%, at least CHF 10	3,75%, at least EUR 6
<b>Interest on arrears</b>	15% p.a.	15% p.a.	15% p.a.	15% p.a.	15% p.a.
<b>Reminder fees</b>	CHF 20	CHF 20	CHF 20	CHF 20	EUR 13
<b>Processing fee for foreign currency transactions</b>					
■ CHF	0%	0%	0%	0%	2.5%
■ EUR	2.5%	2.5%	2.5%	2.5%	0%
■ all other currencies	2.5%	2.5%	2.5%	2.5%	2.5%
<b>Cashless gas fill-ups</b>					
■ with PIN	–	–	yes	yes	yes
■ without PIN	yes	yes	–	–	–
<b>American Express® Travellers Cheques</b>					
■ Processing fee	CHF 6	CHF 6	–	–	–
■ Commission	1%	1%	–	–	–
<b>Spending bonus</b>					
■ at cardholder level, depending on spending	–	–	–	yes	yes
■ at cardholder level with Membership Rewards® points	yes	yes	–	–	–
■ at company level, depending on spending	–	–	–	yes	yes
<b>Purchasing discount</b>					
■ for everyday supplies (Business Savings)	yes	yes	yes	yes	yes
■ for travel purposes (Business Savings Plus)	yes	yes	–	–	–
<b>Bonus program</b> Membership Rewards® Classic	membership CHF 50 per card/per year + VAT	free of charge	–	–	–
<b>American Express® Selects<sup>SM</sup></b>	yes	yes	–	–	–
<b>Online account access</b>	yes	yes	–	–	–
<b>Card with company logo (black)</b>					
■ once per company	–	–	free of charge	free of charge	free of charge
■ annually per card	–	–	CHF 5	CHF 5	EUR 3
<b>Card with free choice of design (full card)</b>					
■ once per company	–	–	CHF 150	CHF 150	EUR 100
■ annually per card	–	–	CHF 5	CHF 5	EUR 3
<b>InsurancePlus insurance package</b>					
■ monthly per card	–	free of charge	CHF 5	CHF 5	EUR 3
<b>Rapid card replacement worldwide</b>					
■ generally within 24 hours	yes	yes	–	–	–
■ generally within 48 hours	–	–	yes	yes	yes
<b>24-hour service/HELP-Line</b>	yes	yes	yes	yes	yes
<b>American Express® Travel Service</b>	yes	yes	–	–	–



Insurance	American Express® Business Card	American Express® Gold Business Card	MasterCard Business Standard	MasterCard Business Gold	MasterCard Business Euro Card
<b>Travel and air accident insurance**</b>					
■ Disability and death	CHF 500,000	CHF 700,000	CHF 400,000	CHF 700,000	CHF 700,000
■ Search, rescue, recovery and repatriation costs	CHF 60,000	CHF 60,000	CHF 60,000	CHF 60,000	CHF 60,000
<b>Travel incident insurance**</b>					
■ Missed and delayed flight (from 4 hours)	CHF 150	CHF 300	–	–	–
■ Baggage delay (from 6 hours)	CHF 300	CHF 450	–	–	–
■ Baggage loss (from 48 hours)	CHF 700	CHF 1,500	–	–	–
<b>Global Assist (emergency support)**</b> Organization and provision of medical and legal assistance, as well as financial advances	yes	yes	–	–	–
<b>Gold Assist**</b> Organization of assistance and cost reimbursement for medical emergencies abroad	–	yes	–	–	–
<b>Baggage insurance**</b>					
■ Personal baggage per claim	CHF 1,500	CHF 2,000	CHF 1,500	CHF 2,000	CHF 2,000
– Deductible per claim	CHF 200	CHF 200	CHF 200	CHF 200	CHF 200
<b>InsurancePlus insurance package**</b>					
■ Travel cancellation insurance abroad	–	yes CHF 10,000	optional CHF 5,000	optional CHF 5,000	optional CHF 5,000
– Deductible for travel cancellation insurance abroad	–	CHF 120	CHF 120	CHF 120	CHF 120
■ Comprehensive rental car insurance abroad	–	CHF 80,000	CHF 80,000	CHF 80,000	CHF 80,000
– Deductible per claim	–	CHF 400	CHF 400	CHF 400	CHF 400
<b>Liability Waiver</b>					
Card misuse by employee	CHF 30,000	CHF 30,000	CHF 30,000	CHF 30,000	CHF 30,000
■ maximum per employee	CHF 2,000,000	CHF 2,000,000	CHF 2,000,000	CHF 2,000,000	CHF 2,000,000
■ maximum per corporate client and calendar year					
<b>Electronic Data</b>					
<b>Data provision</b> Electronic data for expenses software, accounting software, etc. (suitable for mid-sized and large companies)	–	–	on request	on request	on request

\*Non-standard annual fees agreed with the issuer within the framework of promotions remain reserved.

\*\*You can find the exact provisions (including insured amounts and exclusions of liability) in the General Insurance Provisions, excerpts of which you will receive/have received for information. The full version can be accessed at [www.company-cards.ch](http://www.company-cards.ch) or requested from Swisscard AECS AG. The full version takes precedence in the event of contradictions.