

Additional Information

Please note the following points if applying for an American Express® Business Card:

Requirements for Issuance of Card

Companies Listed in the Commercial Register

Companies which are listed in the commercial register must attach an up-to-date copy of their commercial register extract (not older than six months) to the master account application. Furthermore, a copy of the applicant's passport or identity card or driver's license is required. Foreign applicants must submit a copy of their residence permit. The company must have a flawless credit rating in order to open a master account.

Bank Guarantee

We additionally require a bank guarantee for companies listed in the commercial register for less than two years.

Companies Not Listed in the Commercial Register

Companies which are not listed in the commercial register must attach a written extract from a supervisory authority, articles of incorporation or equivalent documents to their master account application. A copy of the applicant's passport or identity card or driver's license is also required. Foreign applicants must submit a copy of their residence permit. The company owner must have a flawless credit rating in order to open a master account.

Note Regarding Beneficial Ownership

All credit card issuers in Switzerland are legally obliged to require the applicant or applicant company to provide these details pursuant to CDB 08 Arts. 3 and 4. The applicable field must be marked on the card application and completed as required.

Liability, Obligation to Cooperate and Exercise Due Care

Joint and Several Liability

The company and – to the extent permitted by law – the cardholder assume joint and several liability without reservation for all obligations resulting from the use of the card by the cardholder.

Obligation to Cooperate and Exercise Due Care

Provided that the obligations to cooperate and exercise due care contained in the General Terms and Conditions (GTC) have been observed in full, and the company and cardholder are not in any other way at fault, neither the former nor the latter is liable for damages that are proven to have arisen due to misuse of the card by third parties (loss, theft etc.).

The provisions contained in the GTC shall apply in all cases.

Special rules are in force for ordinary partnerships, companies in the process of formation and trustees.

Please note the following points if applying for a MasterCard Business Card:

Requirements for Opening a Master Account

Companies Listed in the Commercial Register

Companies which are listed in the commercial register must attach an up-to-date copy of their commercial register extract (not older than six months) to the master account application. A copy of the applicant's passport or identity card or driver's license is also required. Foreign applicants must submit a copy of their residence permit. The company must have a flawless credit rating in order to open a master account.

Bank Guarantee

We additionally require a bank guarantee from companies listed in the commercial register for less than two years.

Companies Not Listed in the Commercial Register

Companies which are not listed in the commercial register must attach a written extract from a supervisory authority, articles of incorporation or equivalent documents to the master account application. A copy of the applicant's passport or identity card or driver's license is also required. Foreign applicants must submit a copy of their residence permit. The company owner must have a flawless credit rating in order to open a master account.

Note Regarding Beneficial Ownership (Opening of a Master Account)

All credit card issuers in Switzerland are legally obliged to require the applicant or applicant company to provide these details pursuant to CDB 08 Arts. 3 and 4. The applicable field must be marked on the master account application and completed as required.

Requirements for Issuance of Card

Each applicant employee must include with their card application a copy of an official form of identification (passport, identity card, or residence permit). In order to qualify for a card, both the company and the individual applicants must have flawless credit ratings.

Note Regarding Beneficial Ownership (Option 2 – Individual Invoice)

All credit card issuers in Switzerland are legally obliged to require the applicant or applicant company to provide these details pursuant to CDB 08 Arts. 3 and 4. The applicable field must be marked on the card application and completed as required.

Liability, Obligation to Cooperate and Exercise Due Care

Joint and Several Liability

The company and – to the extent permitted by law – the cardholder assume joint and several liability without reservation for all obligations resulting from the use of the card by the cardholder.

Obligation to Cooperate and Exercise Due Care

Provided that the obligations to cooperate and exercise due care contained in the General Terms and Conditions (GTC) have been observed in all respects, and the company and cardholder are not in any other way at fault, neither the former nor the latter is liable for damages that are proven to have arisen due to misuse of the card by third parties (loss, theft etc.).

The provisions contained in the GTC shall apply in all cases.

Special rules are in force for ordinary partnerships, companies in the process of formation and trustees.

Special Rules for identification of ordinary partnerships, companies in the process of foundation and trustees.

In the case of ordinary partnerships, the persons recognised as authorised signatories vis-à-vis the bank must be identified.

In the case of companies that are in the process of foundation, the persons establishing the business relationship must be identified. In the case of trust relationships, the trustee must be identified.

The trustee must also confirm in writing (e.g. by means of Form T), that he/she is authorised to establish a business relationship with the bank on behalf of the trust.

A copy of the passport, the identity card or the driver's license is required for the identification of the above-mentioned persons. Foreign applicants must submit a copy of their Swiss residence permit.

For the issuance of cards, every legal person as well as natural person concerned needs to have a flawless credit rating.

Checklists

Checklist – if you are applying for an American Express® Business Card.

Checklist for Card Application

- Have you fully completed the card application and signed it?
- Have the signatures from the co-signing company been provided and are they legally valid?
- For companies **listed** in the commercial register: Have you enclosed the following documents with your application?
 - An up-to-date copy of your commercial register extract (not older than six months)
 - Copy of applicant's passport or
 - Copy of applicant's identity card or
 - Copy of applicant's driver's license or
 - Copy of applicant's residence permit if he or she is not Swiss

- For companies **not listed** in the commercial register: Have you enclosed the following documents with your application?
 - List of authorized signatories
 - Copy of applicant's passport or
 - Copy of applicant's identity card or
 - Copy of applicant's driver's license or
 - Copy of applicant's residence permit if he or she is not Swiss

Checklist – if you are applying for a MasterCard Business Card.

Checklist for Master Account Opening

- Have you fully completed the master account opening form and duly signed it?
- For companies **listed** in the commercial register: Have you enclosed the following documents with your application?
 - An up-to-date copy of your commercial register extract (not older than six months)
 - Copy of applicant's passport or
 - Copy of applicant's identity card or
 - Copy of applicant's driver's license or
 - Copy of applicant's residence permit if he or she is not Swiss

- For companies **not listed** in the commercial register: Have you enclosed the following documents with your application?
 - List of authorized signatories
 - Copy of applicant's passport or
 - Copy of applicant's identity card or
 - Copy of applicant's driver's license or
 - Copy of applicant's residence permit if he or she is not Swiss

Checklist for Card Application

- Have you fully completed the card application and signed it?
- Have the signatures from the co-signing company been provided and are they legally valid?
- Have you enclosed a copy of an official form of identification (passport, identity card, or residence permit) together with your card application (individual invoice)?