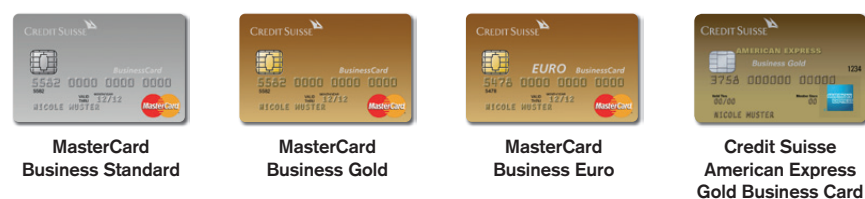


## Service overview.



Summary of benefits	MasterCard Business Standard	MasterCard Business Gold	MasterCard Business Euro	Credit Suisse American Express Gold Business Card
<b>Annual fee for 1<sup>st</sup> year</b> all cards	0 CHF	0 CHF	0 EUR	0 CHF
<b>Annual fee from 2<sup>nd</sup> year</b> principal card	50 CHF	150 CHF	150 EUR	250 CHF
all other cards	50 CHF	150 CHF	150 EUR	125 CHF
<b>Replacement card</b> in event of loss, theft or damage	25 CHF	25 CHF	20 EUR	0 CHF
<b>Spending limit</b> depending on creditworthiness and/or client request	3,000 CHF to 10,000 per card	from 7,000 CHF per card	from 4,000 EUR per card	depending on your financial situation
<b>ATM withdrawals in Switzerland</b>	3.75%, at least 5 CHF	3.75%, at least 5 CHF	3.75%, at least 3 EUR	4%, at least 5 CHF
<b>ATM withdrawals abroad</b>	3.75%, at least 10 CHF	3.75%, at least 10 CHF	3.75%, at least 6 EUR	4%, at least 5 CHF
<b>Interest on arrears</b>	15% p.a.	15% p.a.	15% p.a.	15% p.a.
<b>Reminder fees</b>	20 CHF	20 CHF	13 EUR	20 CHF
<b>Processing fee for foreign currency transactions</b>				
■ CHF	0%	0%	2.5%	0%
■ EUR	2.0%	2.0%	0%	2.5%
■ all other currencies	2.0%	2.0%	2.5%	2.5%
<b>American Express Travellers Cheques</b>				
■ Processing fee	–	–	–	6 CHF
■ Commission	–	–	–	1%
<b>Annual fee concession due to spending bonus</b>				
■ from 7 500 CHF/EUR spending per card and year	–	50%	50%	–
■ from 15 000 CHF/EUR spending per card and year	–	100%	100%	–
<b>Waiver of annual fee due to Membership Rewards points</b>				
■ on the principal card of	–	–	–	50,000 points
■ per additional card of	–	–	–	20,000 points
<b>Bonus programme</b>				
Membership Rewards Classic	–	–	–	free of charge
<b>American Express Selects</b>	–	–	–	yes
<b>Online account access</b>	–	–	–	yes
<b>Card with company logo (black)*</b>				
■ once per company (incl. VAT)	0 CHF	0 CHF	0 EUR	–
■ annually per card (incl. VAT)	5 CHF	5 CHF	3 EUR	–
<b>Card with free choice of design (full card)*</b>				
■ once per company (incl. VAT)	150 CHF	150 CHF	100 EUR	–
■ annually per card (incl. VAT)	5 CHF	5 CHF	3 EUR	–
<b>InsurancePlus insurance package**</b>				
■ monthly per card	5 CHF*	5 CHF*	3 EUR*	included
<b>Rapid card replacement worldwide</b>				
■ generally within 24 hours	–	–	–	yes
■ generally within 48 hours	yes	yes	yes	–
<b>24-hour service/HELP-Line</b>	yes	yes	yes	yes
<b>American Express Travel Service</b>	–	–	–	yes



Insurance	MasterCard Business Standard	MasterCard Business Gold	MasterCard Business Euro	Credit Suisse American Express Gold Business Card
<b>Transport accident insurance**</b>				
■ Disability and death	400,000 CHF	700,000 CHF	700,000 CHF	700,000 CHF
■ Search, rescue, recovery and repatriation costs	60,000 CHF	60,000 CHF	60,000 CHF	60,000 CHF
<b>Travel inconvenience insurance**</b>				
■ Missed and delayed flight (from 4 hours)	–	–	–	300 CHF
■ Baggage delay (from 6 hours)	–	–	–	450 CHF
■ Baggage loss (from 48 hours)	–	–	–	1,500 CHF
<b>24-hour personal assistance**</b>				
Global Assist**	–	–	–	yes
Card Assistance**	–	yes	yes	–
<b>Gold Assist**</b>				
Health insurance for travel abroad	–	–	–	10,000 CHF
Search and recovery costs	–	–	–	10,000 CHF
<b>Luggage insurance**</b>				
■ Personal baggage per claim	1,500 CHF	2,000 CHF	2,000 CHF	2,000 CHF
– Deductible per claim	200 CHF	200 CHF	200 CHF	200 CHF
<b>InsurancePlus insurance package**</b>				
■ Travel cancellation insurance abroad	optional*	optional*	optional*	included
– Deductible for travel cancellation insurance abroad	5,000 CHF	5,000 CHF	5,000 CHF	10,000 CHF
– Deductible per claim	120 CHF	120 CHF	120 CHF	120 CHF
■ Comprehensive rental car insurance abroad	80,000 CHF	80,000 CHF	80,000 CHF	80,000 CHF
– Deductible per claim	400 CHF	400 CHF	400 CHF	400 CHF
<b>Summary of benefits</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	–

Further products can be viewed at [www.company-cards.ch](http://www.company-cards.ch)

\* These benefits require a separate registration at [www.company-cards.ch](http://www.company-cards.ch)

\*\* Please gather the exact provisions (incl. amounts insured and exclusions of liability) from the insurance conditions which you receive in parts for information. You can view the complete insurance conditions at [www.swisscard.ch](http://www.swisscard.ch) or request them from Swisscard AECS AG. The complete version has priority in the event of discrepancy.