

# Credit Suisse credit cards

## Simply pay – then make the most of the additional services

### What you need to know about Credit Suisse credit cards

You can use your Credit Suisse credit card to obtain goods and services without cash in Switzerland and abroad, and make payments at a later date. Credit Suisse offers a variety of credit cards that allow you to pay conveniently and securely anywhere in the world.

Credit Suisse credit cards offer you:

- The security of a globally accepted means of payment
- Additional services such as insurance and travel/emergency assistance

Credit Suisse makes a distinction between credit cards as part of Bonviva packages and individual cards from American Express, and Mastercard and Visa.

### Bonviva credit cards<sup>1</sup>

Bonviva Banking Packages simplify your daily banking business. Based on your particular needs, you can choose the account combination best suited to you with Debit Mastercard cards and credit cards from Mastercard or Visa and American Express exclusively created for Bonviva. When you pay with Bonviva credit cards, you are rewarded with Bonviva points that can be redeemed for vouchers, tickets, air miles, and other attractive rewards from the Bonviva Rewards Shop. With Bonviva credit cards, you also enjoy a host of security and travel services. Further information is available at [www.credit-suisse.com/bonviva](http://www.credit-suisse.com/bonviva).

### Mastercard and Visa credit cards<sup>1</sup>

The practical credit cards from Mastercard and Visa enable you to benefit from all the advantages of traditional credit cards with a monthly spending limit. Cards are accepted worldwide so you can enjoy shopping anywhere you want. Mastercard Gold is also available in EUR and USD on request.



### American Express charge<sup>1</sup>

With the internationally renowned American Express cards, cardholders enjoy the highest level of financial flexibility with no fixed monthly spending limit. All American Express cards offer a comprehensive range of services such as transport accident insurance, travel inconvenience insurance, and personal assistance. American Express cardholders can also participate in the attractive Membership Rewards Program and benefit from exclusive rewards.

### Your needs

- You want financial flexibility.
- You are concerned about security when traveling.
- You would like to have the right currency at all times.



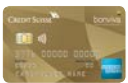



### Features

- Collect valuable bonus points and choose your rewards.
- Additional card for your partner available on request.
- Immediate replacement if lost or stolen.
- You incur no liability if your card is misused by third parties, provided that you have met your obligations to cooperate and exercise due care.
- Pay easily and securely with Google Pay<sup>2</sup>, Apple Pay, and Samsung Pay

<sup>1</sup> Credit cards, issued by Swisscard AECS GmbH.

<sup>2</sup> American Express<sup>®</sup> credit cards excluded.

# Bonviva credit card conditions

	Bonviva Platinum	Bonviva Gold		Bonviva Silver		
						
	Bonviva American Express® Platinum Card	Bonviva Visa® Gold or Bonviva World Mastercard® Gold	Bonviva American Express® Gold Card	Bonviva Visa® Gold or Bonviva World Mastercard® Gold	Bonviva American Express® Card	Bonviva Visa® Classic or Bonviva World Mastercard® Standard

## Annual fees

<b>Principal cards</b>	Incl. in package price	Incl. in package price	Incl. in package price	Incl. in package price	Incl. in package price	Incl. in package price
<b>Additional card</b>	CHF 120	CHF 120	CHF 120	CHF 120	CHF 60	CHF 60
<b>Replacement card</b>	Free	Free	Free	Free	CHF 25	CHF 25


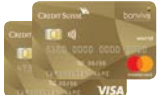
## Additional charges

<b>Cash withdrawals at Swiss ATMs/Postomats</b>	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5
<b>Cash withdrawals at ATMs<sup>1</sup> (abroad)</b>	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10
<b>Cash withdrawals, counter, Switzerland and abroad</b>	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10
<b>Payment reminder fee</b>	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20
<b>Annual interest<sup>2</sup></b>	12%	12%	12%	12%	12%	12%
<b>PostFinance deposit charge</b>	As per postal rate	As per postal rate	As per postal rate	As per postal rate	As per postal rate	As per postal rate
<b>Foreign currency and cross border handling fee</b>	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
<b>Copy of monthly statement (per order)</b>	–	–	CHF 10	CHF 10	CHF 10	CHF 10
<b>Duplicate monthly statement to own or third-party address (annual flat rate)</b>	–	–	CHF 25	CHF 25	CHF 25	CHF 25
<b>Mail order foreign countries (per monthly statement)</b>	–	–	CHF 1	CHF 1	CHF 1	CHF 1
<b>Address inquiry</b>	–	–	CHF 25	CHF 25	CHF 25	CHF 25
<b>Card delivery by express or courier</b>	Costs exceeding CHF 100	Costs exceeding CHF 100	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25

## Services<sup>3</sup>

<b>Bonus program</b>	Bonviva Rewards	Bonviva Rewards	Bonviva Rewards	Bonviva Rewards	Bonviva Rewards	Bonviva Rewards
<b>■ Conversion rate<sup>4</sup></b>	CHF 1 = 2 points	CHF 1 = 0.4 points	CHF 1 = 1.5 points	CHF 1 = 0.4 points	CHF 1 = 1 point	CHF 1 = 0.2 points
<b>Transport accident insurance</b>	CHF 1,000,000	CHF 1,000,000	CHF 700,000	CHF 700,000	CHF 500,000	CHF 500,000
<b>Priority Pass<sup>5</sup></b>	Yes	No	No	No	No	No
<b>Bonviva travel &amp; concierge service</b>	Yes	No	No	No	No	No
<b>Travel cancellation insurance</b>	CHF 15,000	CHF 15,000	No	No	No	No
<b>Luggage insurance</b>	CHF 6,000	CHF 6,000	CHF 4,000	CHF 4,000	No	No
<b>Rental car insurance</b>	CHF 80,000	CHF 80,000	No	No	No	No

# Bonviva credit card conditions

	Bonviva Platinum	Bonviva Gold			Bonviva Silver	
						
	Bonviva American Express® Platinum Card	Bonviva Visa® Gold or Bonviva World Mastercard® Gold	Bonviva American Express® Gold Card	Bonviva Visa® Gold or Bonviva World Mastercard® Gold	Bonviva American Express® Card	Bonviva Visa® Classic or Bonviva World Mastercard® Standard
<b>Purchase protection plan</b>	CHF 1,000	CHF 1,000	CHF 1,000	CHF 1,000	No	No
<b>Emergency assistance</b>	Yes	Yes	Yes	Yes	No	No
<b>American Express Selects<sup>SM, 6</sup></b>	Yes	No	Yes	No	Yes	No
<b>Lost-key service</b>	Yes (incl. 5 key tags)	Yes (incl. 5 key tags)	Yes (incl. 3 key tags)	Yes (incl. 3 key tags)	Yes (incl. 1 key tag)	Yes (incl. 1 key tag)
<b>Mastercard® Priceless® Cities<sup>7</sup></b>	No	Exclusively for World Mastercard	No	Exclusively for World Mastercard	No	Exclusively for World Mastercard
<b>Cardservice (online)</b>	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge
<b>Spending overview with balance notification</b>	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge
<b>Further conditions</b>						
<b>Monthly credit limit per package<sup>8</sup></b>	Up to CHF 50,000	Up to CHF 50,000	Up to CHF 30,000	Up to CHF 30,000	Up to CHF 25,000	Up to CHF 25,000
<b>Replacement card usually provided within</b>	48 hours	48 hours	48 hours	48 hours	48 hours	48 hours
<b>Liability in the event of card theft or loss</b>	None <sup>9</sup>	None <sup>9</sup>	None <sup>9</sup>	None <sup>9</sup>	None <sup>9</sup>	None <sup>9</sup>
<b>PIN code</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Account management (currency)</b>	CHF	CHF	CHF	CHF	CHF	CHF
<b>Payment types</b>						
<b>Direct debit</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Payment slip</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>eBill</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Cash/Installment facility</b>						
<b>Cash withdrawal</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Installment option</b>	Yes <sup>10</sup>	Yes <sup>10</sup>	Yes <sup>10</sup>	Yes <sup>10</sup>	Yes <sup>10</sup>	Yes <sup>10</sup>

1 Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).

2 Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill, or can be requested from the issuer's customer service team at any time.

3 You can find the exact conditions (including the sums insured and the exclusions of liability) in the General Terms and Conditions of Insurance (including the information for persons insured under the group insurance plan), which can be viewed at [www.swisscard.ch](http://www.swisscard.ch) or requested from Swisscard AECS GmbH.

4 Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers and currency exchange (also in monetary surrogates such as cryptocurrencies, traveler's checks, topping up cashless payment methods, etc.) as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and gambling and gambling-like activities.

5 Access to over 1,300 airport lounges. The services are provided by Priority Pass. Please also be sure to read the General Terms and Conditions that you received with your Priority Pass.

6 Offers and discounts exclusively for American Express members worldwide.

7 Take advantage of exclusive shopping and value propositions and look forward to extraordinary events in the most exciting cities in the world. Find out more at [priceless.com](http://priceless.com).

8 Subject to successful credit check by the card issuer.

9 No liability provided that the due care obligations set out in the General Terms and Conditions have been met.

10 Credit approval is prohibited if it leads to overindebtedness.

# Terms and conditions for Mastercard and Visa credit cards

## Mastercard and Visa credit cards



Viva Mastercard®  
Standard CHF



Credit Suisse  
Visa® Classic



Credit Suisse  
World  
Mastercard®  
Standard



Credit Suisse  
Visa® Gold



Credit Suisse  
World  
Mastercard®  
Gold



Credit Suisse  
World  
Mastercard®  
Gold EUR



Credit Suisse  
World  
Mastercard®  
Gold USD

### Annual fees

<b>Principal card</b>	Included in the Viva Banking Package	CHF 100	CHF 100	CHF 200	CHF 200	EUR 200	USD 200
<b>Additional card</b>	Not possible	CHF 25	CHF 25	CHF 75	CHF 75	EUR 75	USD 75
<b>Replacement card</b>	CHF 25	CHF 25	CHF 25	CHF 25	CHF 25	EUR 25	USD 25

### Spending bonus on annual fee

<b>50% discount<sup>1</sup> (subsequent year)</b>	n/a	n/a	n/a	CHF 10,000	CHF 10,000	EUR 10,000	USD 10,000
<b>100% discount<sup>1</sup> (subsequent year)</b>	n/a	CHF 10,000	CHF 10,000	CHF 20,000	CHF 20,000	EUR 20,000	USD 20,000

### Additional charges

<b>Cash withdrawals at Swiss ATMs/Postomats</b>	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. EUR 5	3.75%, min. USD 5
<b>Cash withdrawals at ATMs (abroad)<sup>2</sup>/ bank counter</b>	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. CHF 10	3.75%, min. EUR 10	3.75%, min. USD 10
<b>Payment reminder fee</b>	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20	CHF 20
<b>Annual interest<sup>3</sup></b>	12%	12%	12%	12%	12%	12%	12%
<b>Processing supplement for payment in foreign currency</b>	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
<b>Copy of monthly statement (per order)</b>	CHF 10	CHF 10	CHF 10	CHF 10	CHF 10	EUR 8	USD 10
<b>Duplicate monthly statement to own or third-party address (annual flat rate)</b>	CHF 25	CHF 25	CHF 25	CHF 25	CHF 25	EUR 20	USD 25
<b>Mail order foreign countries (per monthly statement)</b>	CHF 1	CHF 1	CHF 1	CHF 1	CHF 1	EUR 1	USD 1
<b>Address inquiry</b>	CHF 25	CHF 25	CHF 25	CHF 25	CHF 25	EUR 20	USD 25
<b>Card delivery by express or courier</b>	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, at least CHF 25	Actual costs, min EUR 20	Actual costs, min USD 25
<b>Cross-border CHF transaction fee</b>	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a
<b>Paper statement fee</b>	CHF 1.50	CHF 1.50	CHF 1.50	CHF 1.50	CHF 1.50	EUR 1.50	USD 1.50

# Terms and conditions for Mastercard and Visa credit cards

## Mastercard and Visa credit cards



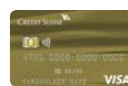
Viva Mastercard®  
Standard CHF



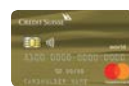
Credit Suisse  
Visa® Classic



Credit Suisse  
World  
Mastercard®  
Standard



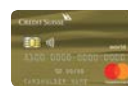
Credit Suisse  
Visa® Gold



Credit Suisse  
World  
Mastercard®  
Gold



Credit Suisse  
World  
Mastercard®  
Gold EUR



Credit Suisse  
World  
Mastercard®  
Gold USD

### Benefits<sup>4</sup>

<b>Travel accident</b>	<b>Invalidity or death</b>	CHF 400,000	CHF 400,000	CHF 400,000	CHF 700,000	CHF 700,000	CHF 700,000	CHF 700,000
	<b>Search &amp; recovery</b>	CHF 60,000	CHF 60,000	CHF 60,000	CHF 60,000	CHF 60,000	CHF 60,000	CHF 60,000
<b>Personal assistance</b>		No	No	No	Emergency assistance	Emergency assistance	Emergency assistance	Emergency assistance
<b>Travel inconvenience</b>		No	No	No	Yes	Yes	Yes	Yes
<b>Luggage</b>		No	No	No	Yes	Yes	Yes	Yes
<b>Mastercard® Priceless® Cities<sup>5</sup></b>		Yes	No	Yes	No	Yes	Yes	Yes
<b>Spending overview with balance notification</b>		Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge	Optional, free of charge

### Further conditions

<b>Credit limit per month/package<sup>6</sup></b>	Up to CHF 10,000	Up to CHF 10,000	Up to CHF 10,000	Up to CHF 30,000	Up to CHF 30,000	Up to EUR 20,000	Up to USD 20,000
<b>Lost card/replacement card</b>	48 hours	48 hours	48 hours	48 hours	48 hours	48 hours	48 hours
<b>Liability in the event of card theft or loss</b>	None <sup>7</sup>	None <sup>7</sup>	None <sup>7</sup>	None <sup>7</sup>	None <sup>7</sup>	None <sup>7</sup>	None <sup>7</sup>
<b>PIN code</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Account management (currency)</b>	CHF	CHF	CHF	CHF	CHF	EUR	USD

### Payment types

<b>Direct debit</b>	Yes	Yes	Yes	Yes	Yes	Yes	No
<b>Payment slip</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>eBill</b>	Yes	Yes	Yes	Yes	Yes	No	No

### Cash/Installment facility

<b>Cash withdrawal</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Installment option</b>	Yes <sup>8</sup>	Yes <sup>8</sup>	Yes <sup>8</sup>	Yes <sup>8</sup>	Yes <sup>8</sup>	Yes <sup>8</sup>	Yes <sup>8</sup>

- Discount on the annual fee in the next year upon reaching the defined annual spending amount (with the exception of fees, interest, chargebacks, amounts outstanding, cash withdrawals, charges of assets, as well as sales from lottery, gambling, and casinos, further restrictions reserved).
- Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).
- Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill, or can be requested from the issuer's customer service team at any time.
- You can find the exact conditions (including the sums insured and the exclusions of liability) in the General Terms and Conditions of Insurance (including the information for persons insured under the group insurance plan), which can be viewed at [www.swisscard.ch](http://www.swisscard.ch) or requested from Swisscard AECS GmbH.
- Take advantage of exclusive shopping and value propositions and look forward to extraordinary events in the most exciting cities in the world. Find out more at [priceless.com](http://priceless.com).
- Subject to successful credit check by the card issuer.
- No liability provided that the due care obligations set out in the General Terms and Conditions have been met.
- Credit approval is prohibited if it leads to overindebtedness.

# American Express card conditions

## American Express charge cards



Platinum Card®



American Express®  
Gold Card

### Annual fees

<b>Annual fee</b>	CHF 900	CHF 300
<b>Supplementary cards</b>	Main Card: 1 Platinum Metal Primary Supplementary Card: 1 Platinum Metal Complementary Supplementary Cards: Up to 4, Combination of Gold and Green	CHF 150
<b>Replacement card</b>	Free	Free

### Additional charges

<b>Cash withdrawals at Swiss ATMs/ Postomats</b>	4%, min. CHF 5	4%, min. CHF 5
<b>Cash withdrawals at ATMs<sup>1</sup> (abroad)</b>	4%, min. CHF 5	4%, min. CHF 5
<b>Cash withdrawals, counter, Switzerland and abroad</b>	4%, min. CHF 5	4%, min. CHF 5
<b>Cash withdrawal limit</b>	Every 30 days, CHF 20,000 / daily limit of CHF 10,000	Every 30 days CHF 6,000 / daily limit of CHF 4,000
<b>Payment reminder fee</b>	No	CHF 20
<b>Annual interest</b>	12%	12%
<b>Processing supplement for payment abroad</b>	1.75%	2.5%

### Services<sup>2</sup>

<b>Bonus program</b>	Membership Rewards	Membership Rewards
■ <b>Conversion rate</b>	CHF 1 <sup>3</sup> = 1 point	CHF 1 <sup>3</sup> = 1 point
<b>American Express lifestyle benefits</b>	Yes (exclusive tickets and offers)	No
<b>Vehicle accident insurance</b>	CHF 1,000,000	CHF 700,000
<b>Travel inconvenience insurance</b>		
■ <b>Missed connecting flight and flight delay</b>	CHF 400	CHF 300
■ <b>Baggage delay 6 hours or more</b>	CHF 2,000	CHF 1,500
<b>Travel cancellation insurance<sup>2</sup></b>	CHF 30,000	Optional <sup>4</sup>
<b>Emergency assistance</b>	Yes	Yes
<b>Priority Pass<sup>5</sup></b>	Free unlimited access	Membership included (fee payable for entry)
<b>Other lounge access</b>	American Express lounges, Centurion lounges, Delta Sky Club lounges	No
<b>Concierge service</b>	Travel & Lifestyle Service	No
<b>Travel service</b>		
■ <b>Hotels</b>	Various hotel/loyalty programs, including Fine Hotels & Resorts, Hilton Honors, etc.	The Vacation Collection, The Hotel Collection
■ <b>Flights</b>	International Airline Program	International Airline Program

# American Express card conditions

## American Express charge cards



Platinum Card®



American Express®  
Gold Card

■ Rental car programs	Hertz, Avis, Sixt	Hertz
American Express Selects <sup>SM, 6</sup>	Yes	Yes
Spending overview with balance notification	Optional, free of charge	Optional, free of charge
<b>Further conditions</b>		
Monthly credit limit	Without fixed spending limit	Without fixed spending limit
Replacement card usually provided within	48 hours	48 hours
Liability in the event of card theft or loss	None <sup>7</sup>	None <sup>7</sup>
PIN code	Yes	Yes
Account management (currency)	CHF	CHF
<b>Payment types</b>		
Direct debit	Yes (CHF only)	Yes (CHF only)
Payment slip	Yes (full payment only)	Yes (full payment only)
eBill	No	No
<b>Cash/Installment facility</b>		
Cash withdrawal	Yes	Yes
Installment option	No	No

1 Lottery, gambling, and casino transactions are treated in the same way as cash withdrawals from ATMs (abroad).

2 You can find the exact conditions (including the sums insured and the exclusions of liability) in the General Terms and Conditions of Insurance (including the information for persons insured under the group insurance plan), which can be viewed at [www.swisscard.ch](http://www.swisscard.ch) or requested from Swisscard AECS GmbH.

3 Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers and currency exchange (also in monetary surrogates such as cryptocurrencies, traveler's checks, topping up cashless payment methods, etc.) as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and gambling and gambling-like activities.

4 CHF 6.50 per month at least for 12 months, then subject to monthly notice (CHF 78 per year); max. CHF 15,000 is insured per journey and per insured person.

5 Access to over 1,300 airport lounges. The services are provided by Priority Pass. Please also be sure to read the General Terms and Conditions that you received with your Priority Pass.

6 Offers and discounts exclusively for American Express members worldwide.

7 No liability provided that the due care obligations set out in the General Terms and Conditions have been met.

**Source:** Credit Suisse (Switzerland) Ltd., otherwise specified.

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## Contact Us

For VISA, Mastercard, American Express credit cards and charge cards<sup>1</sup> please contact:

Swisscard support line available Mon.–Fri., 8:30–17:30.

044 659 61 92\*

<sup>1</sup> Swisscard AECS GmbH is a legal issuer of Visa, Mastercard, and American Express cards.

\* Telephone calls may be recorded.



### **CREDIT SUISSE (Switzerland) Ltd.**

P.O. Box 100

CH-8070 Zurich

**[credit-suisse.com/cards](https://www.credit-suisse.com/cards)**

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