

Summary of fees

	Mastercard® Business Card Silver in CHF	Mastercard® Business Card Gold in CHF	Mastercard® Business Card Gold in EUR/USD
Annual fee	First card: CHF 100 Each additional card: CHF 50	First card: CHF 170 Each additional card: CHF 85	First card: EUR/USD 150 Each additional card: EUR/USD 75
Replacement card worldwide	CHF 20, in Switzerland usually within two working days, abroad three to six working days	Free of charge, in Switzerland usually within two working days, abroad three to six working days	Free of charge, in Switzerland usually within two working days, abroad three to six working days
Commission for cash withdrawals	3.5% at ATMs worldwide Min. CHF 5 (Switzerland) Min. CHF 10 (abroad) 4% at bank counters worldwide Min. CHF 10 (Switzerland and abroad)	3.5% at ATMs worldwide Min. CHF 5 (Switzerland) Min. CHF 10 (abroad) 4% at bank counters worldwide Min. CHF 10 (Switzerland and abroad)	3.5% at ATMs worldwide Min. EUR/USD 3.50 (Switzerland) Min. EUR/USD 7 (abroad) 4% at bank counters worldwide Min. EUR/USD 7 (Switzerland and abroad)
Transactions in foreign currency	Amount at exchange rate + 1.5% processing fee	Amount at exchange rate + 1.5% processing fee	Amount at exchange rate + 1.5% processing fee
Interest on arrears	14.93%	14.93%	14.93%
Processing fee in the event of late payment	CHF 20 per bill	CHF 20 per bill	EUR/USD 15 per bill
PIN code/PIN replacement	Free of charge	Free of charge	Free of charge
Loss or theft	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken	No charge (EUR/USD 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken

A summary of all fees is available at [viseca.ch](https://www.viseca.ch)

"one" digital service

"one", the free digital service for your credit card

"one" (web and app) integrates all the digital services available for your credit card. To take advantage of "one", you must first register with your personal smartphone/mobile phone. After your card is issued, all the information you need to register for "one" will be sent to you by post.

Insurance cover

Your credit card gives you access to useful insurance at no extra cost. **Viseca Payment Services SA**, as the policyholder, offers card customers of the card issuer, **Viseca Card Services SA**, insurance cover at the same time as the card agreement is concluded. For the purposes of processing the card-related insurance, your data will also be passed on to the card issuer, **Viseca Card Services SA**, and to the insurers. Any questions and concerns will be handled by the card issuer on behalf of **Viseca Payment Services SA**. An overview and the General Insurance Conditions (GIC) can be found at [viseca.ch/insurance-companies](https://www.viseca.ch/insurance-companies)

Excerpt from the GTC and supplemental terms and conditions

Declaration by the undersigned

By signing this document, the undersigned **confirms** the accuracy of the above information and **authorises** **Viseca Card Services SA** ("Viseca" or "we"):

- as part of the card application process and for the purpose of issuing the card, to verify and process the information provided above and to obtain the necessary information from third parties, e.g. from the Central Office for Credit Information ("ZEK"), from public authorities (e.g. debt enforcement and tax offices, residents' registration offices), the Referring Bank, credit reporting agencies, employers and other information centres that are specified by law or otherwise appropriate;
- to report facts such as card blocking, payment arrears or misuse of the card to the ZEK and, in the cases provided for by law, to the competent authorities; and
- if the card was ordered from a Referring Bank, to obtain all information and documents from the Referring Bank that are necessary to combat money laundering and terrorist financing. The undersigned thereby also authorises the Referring Bank to disclose such information and documents to us and to notify us of any changes to customer data.

Within the scope of these authorisations, the undersigned **releases** us and the Referring Bank from the obligation to preserve banking, business or official secrecy and to comply with data protection rules.

We are entitled to engage service providers and third parties in Switzerland and abroad to perform our services. This includes e.g. card application review, card creation, online services, transaction processing, collection, operational data analysis to improve our fraud prevention and risk models or sending information or offers. The undersigned **authorises** us to furnish these service providers and third parties with the data necessary to perform the tasks incumbent on them.

Insofar as the undersigned has ordered the card from one of our Referring Banks, he/she **authorises** us and agrees that:

- Viseca will share the personal data as well as transaction data with that bank; and
- the Referring Bank may use the transaction data received for its own purposes in accordance with its own data protection provisions for all of its business areas, particularly for risk management and marketing purposes.

The undersigned may revoke this consent prospectively at any time by giving written notice.

The undersigned **authorises** and agrees to allow us:

- to create and evaluate customer, consumption and preference profiles in order to offer products and services (including those of third parties) to the undersigned;
- in the context of our collaboration with our programme partners and other partners outside the companies affiliated with Viseca ([viseca.ch/corporate](https://www.viseca.ch/corporate)), to provide them with certain information for purposes including but not limited to marketing and profiling; and
- to send such information to the undersigned at his/her e-mail address, postal address or by telephone (e.g. SMS) or provide the same via online services.

The undersigned may revoke this consent prospectively at any time by giving written notice.

We have the right to reject this card application or individual applications without indicating any reason. In this case, we and our affiliated companies are entitled to offer other products or services to the undersigned (including to the e-mail address or mobile number indicated above). The undersigned may revoke this authorisation in writing at any time.

By signing the application or the card, using and/or storing the card on a mobile or other device, the undersigned confirms that he/she has read, understood and accepted the **General Terms and Conditions for Payment Cards of Viseca Card Services SA – Commercial (GTC) and Viseca's Privacy Policy**. The undersigned will receive an **excerpt from the GTC as well as a link to the complete GTC together with the card. The GTC and the Privacy Policy as well as the fees currently associated with the use of the card or the contractual relationship may be viewed at any time at [viseca.ch](https://www.viseca.ch) or ordered by telephone on +41 (0)58 958 84 01.**

The Contract shall be governed by Swiss law. Unless mandatory statutory provisions apply, **Zurich** shall be the place of performance, jurisdiction and, for signatories residing or registered abroad, the place of debt enforcement.

Signature of applicant and company signatures/stamp

2408

Place/date

Signature of cardholder submitting application

Company stamp

Place/date

Place/date

Legally valid company signature (joint signatures if necessary)

Legally valid company signature (joint signatures if necessary)

First name/last name in block capitals

First name/last name in block capitals

Please return the completed and duly signed form to your bank or
 Visa Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.
 For other applications, please visit your bank's website or go to viseca.ch/business

Leave blank

Client ID Preferred partner (if applicable, client ID must be entered) Date

Application IID GSS IID Bonus code 1 2 3 Annual fee Default 01 Alternative 1st year Subsequent years

Customer category Default BHK DD ID DIP DIS

Name/place, bank/agent DIC Ref. no.

Contact person Tel. Stamp/legally valid signatures

Identification carried out as per CDB PEP