



| | Debit Mastercard | Mastercard Silver/ Visa Classic | Mastercard Gold/ Visa Gold | Swiss Bankers Travel Mastercard | Swiss Bankers Life Mastercard |
|------------------------------|--|--|--|--|---|
| Usage | For everyday use Withdraw cash, POS and online purchases Shopping | For everyday purchases and travel with integrated insurance services | The credit card with compre- hensive insurance services | Safe travel money without any link to a bank account | The prepaid card issued by Swiss Bankers as an alternative to a Mastercard/ Viseca credit card |
| Currency | CHF/EUR | CHF | CHF/EUR/USD | CHF/EUR/USD | CHF |
| Payment method | Directly charged to account | Direct debit | Direct debit | Prepaid/charged to account | Prepaid/charged to account |
| Usable online | Yes | Yes | Yes | Yes | Yes |
| Mobile wallets | Yes | Yes | Yes | Yes | Yes |
| Annual fee | CHF/EUR 40 | CHF 100 (additional card CHF 25) | CHF 200 (additional card CHF 50 / EUR 100 / USD 100) | No annual fee | CHF 45 |
| Replacement card | CHF/EUR 30 | CHF 20 | Free of charge | Free of charge | Switzerland: CHF 20 Abroad: CHF 50 |
| Replacement PIN | Free of charge | Free of charge | Free of charge | Free of charge | Free of charge |
| Blocking fee | CHF/EUR 10 (free of charge via the app) | Free of charge via the Viseca One App | Free of charge via the Viseca One App | Free of charge via the Swiss Bankers App | Free of charge via the Swiss Bankers App |
| Top-up fee | | | | 1.5% of the amount topped up | Free of charge |
| Cash withdrawal from an ATM | Switzerland: free of charge Abroad: CHF/EUR 4 | 4%, at least CHF 10 | 4%, at least CHF 10 | Switzerland: 2%, at least CHF/EUR/USD 2 Abroad: 2%, at least CHF/EUR/USD 7.50 | Switzerland: 2%, at least CHF/EUR/USD 2 Abroad: 2%, at least CHF/EUR/USD 7.50 |
| Cashless payment / online | Switzerland: free of charge Abroad: free of charge | Switzerland: free of charge Abroad: 1.75% | Switzerland: free of charge Abroad: 1.75% | CHF 1 | Switzerland: free of charge Abroad: 0.95% |

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