

Visa Platinum



In a nutshell

- Priority Pass with unlimited lounge entry
- Insurance cover at no extra cost
- Attractive rewards programmes
- "one" – the free digital service
- Premium services such as the concierge service

Service. Paramount.

Enjoy carefree shopping and travel insurance worldwide

The elegant Visa Platinum credit card made of metal makes everyday life easier, allowing you to pay for all your purchases and bookings in store or online quickly, conveniently and securely.

Security. Guaranteed.

Insurance cover at no extra cost

Your Visa Platinum will give you peace of mind on the go – whether shopping or travelling. You will benefit from many useful insurance policies that will cover your purchases and travel:

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| Travel | <ul style="list-style-type: none"> ■ Transport accident insurance ■ Search and rescue costs ■ Trip cancellation insurance ■ Trip interruption insurance ■ Medical travel assistance ■ Delayed luggage insurance ■ Luggage insurance |
| Hire car | <ul style="list-style-type: none"> ■ Collision damage waiver ■ Fully comprehensive hire car insurance |
| Shopping | <ul style="list-style-type: none"> ■ Price protection insurance ■ Extended warranty ■ Purchase protection and transport insurance ■ Ticket insurance |
| Cyber | <ul style="list-style-type: none"> ■ Online account protection ■ Online legal protection |
| Assistance services | <ul style="list-style-type: none"> ■ Vehicle assistance ■ Home assistance ■ 24-hour assistance ■ Concierge service |

Detailed information can be found at viseca.ch/insurance

Future. Assured.

"one" – the free digital service

No matter whether you use your smartphone, your Apple Watch or the website – the "one" digital service lets you manage your credit card safely and securely. Registration is easy and only has to be done once.

- Manage one or more cards
- If you lose your card, you can block and unblock it quickly and safely yourself in the "one" app
- Set a spending target, and analyse and compare spending by category/time period
- Confirmation of online payments via the "one" app or by SMS code
- Push notification or SMS after transaction
- Secure login via fingerprint or Face ID
- Redeem surprise points directly on the web or in the app
- Activate mobile payment solutions with a click of the mouse and make contactless payments

Detailed information can be found at viseca.ch/one

Benefits. Endless.

Exclusive entitlements for even the most discerning

Enjoy your privileges as a Visa Platinum Member:

- You now have access around the clock to a prompt and discreet concierge service for errands large or small.
- With the convenient Priority Pass, you will have unlimited access to over 1 300 airport lounges around the world.
- Thanks to your VIP status, you will benefit from free premium services at exquisite Visa luxury hotels.
- You will also enjoy many other exclusive travel and shopping offerings.

Flexibility. Worldwide.

Attractive payment options



Financially flexible

Thanks to the option granted to you to pay by instalments*, you will have financial flexibility when you need it, enabling you to also pay your monthly credit card bill in convenient instalments.

* This requires an additionally agreed instalment option with a credit limit. The granting of credit is prohibited if it may lead to overindebtedness.



Additional cards

You can order up to four additional cards with your Visa Platinum credit card, either for yourself, your spouse or partner, or someone else close to you. It's easy and free of charge.



Contactless payment

Wherever you see the contactless symbol, you can make contactless payments with your credit card, easily and securely. For small purchases you don't even have to enter your PIN.



Mobile payment

It's quick, convenient and secure to pay with Apple Pay, Google Pay™, Samsung Pay, Fitbit Pay, Garmin Pay™ and SwatchPAY!.

For more information, visit viseca.ch/mobile-payment

Products. Customised.

Credit cards to suit you

surprise – the rewards programme full of surprises**

Every time you use your Visa Platinum for a purchase in CHF, you will earn valuable surprise points, which you can redeem in the surprise rewards shop for vouchers or non-cash rewards from our many renowned partners. We will also surprise you time and again with exciting opportunities to accumulate points faster and to take advantage of attractive special offers and conditions.

Turnover bonus**

With your Visa Platinum CHF/EUR/USD card, you will benefit from a turnover bonus: if you spend at least EUR 30 000 or CHF/USD 40 000 on your card, you will save half of your annual fee, and if you spend at least EUR 60 000 or CHF/USD 80 000 you will pay no fee at all.

** You may participate in only one rewards programme.

Enjoy the advantages of our credit cards and benefit from secure and easy payments. Start benefiting today by filling out an online application for a Visa Platinum credit card right now:

Full details of our card products can be found at viseca.ch

A summary of fees and services can be found on the next pages.

Summary of fees and services

| | Visa Platinum |
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| Annual fee primary card | Visa Platinum in CHF: 550 Visa Platinum in EUR: 450 Visa Platinum in USD: 450 |
| Additional card(s) | Four additional cards free of charge (two Visa Platinum and two World Mastercard® Gold) |
| Replacement card worldwide | Free of charge, in Switzerland generally within two working days, abroad three to six working days |
| Customer service | Our staff are available to offer you friendly, competent, reliable assistance: 24/7 every day of the year. |
| Card blocking fee | Free of charge |
| Credit interest rate/interest rate on arrears (annual interest rate) | 12% |
| Processing fee in the event of late payment | CHF 20 per bill |
| Commission for cash withdrawals at ATMs | 2.5%, min. CHF 5 or EUR/USD 3.50 (Switzerland) 2.5%, min. CHF 10 or EUR/USD 7 (abroad) |
| Commission for cash withdrawals at bank counters | 4% worldwide, min. CHF 10 or EUR/USD 7 |
| Transactions in foreign currency | Amount at exchange rate + 1.75% processing fee |
| Transactions in CHF abroad | Amount + 1.75% processing fee |
| PIN code/PIN replacement | Free of charge |
| Loss or theft | No charge (CHF/EUR/USD 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken (Art. 3 and 4, General Terms and Conditions). |
| Mailing of paper bills | Free of charge or via "one" digital service |
| Fee for special delivery of bills, card, PIN | Free of charge |
| Fee for reprinting bills, transaction summaries, statements of interest paid, etc. | Free of charge |
| Unjustified complaint about a transaction (chargeback) | Free of charge |
| Order for copy of receipt (copy of sales slip) | Free of charge |
| Priority Pass membership* | Free membership for the main cardholder and one additional cardholder. The Priority Pass provides unlimited entry to over 1 300 airport lounges. |
| Lounge entry for third parties | CHF 32, EUR 28 or USD 32 per person/entry (charged directly to the Visa Platinum card account) |

* Priority Pass membership must be applied for separately. You will find the corresponding application at viseca.ch/platinum

Insurance cover*

Travel

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| Transport accident insurance | Compensation of up to CHF 1 000 000 per event in case of disability or death. |
| Search and rescue costs | Reimbursement of search and rescue costs up to CHF 60 000 per event. |
| Trip cancellation insurance | Reimbursement of cancellation or rebooking costs up to CHF 40 000 per event. |
| Trip interruption insurance | Reimbursement of extra costs for return travel and accommodation up to CHF 30 000 per event. |
| Medical travel assistance | Assumption of the costs for the trip or transport home or repatriation and medical treatment up to CHF 500 000 per event. |
| Delayed luggage insurance | Reimbursement of expenses for the purchase of essential items up to CHF 2 000 per event. |
| Luggage insurance | Reimbursement of expenses in case of theft, damage or loss up to CHF 10 000 per event. |

Hire car

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| Collision damage excess waiver on hired vehicles | Reimbursement of the excess from the comprehensive hire car insurance up to CHF 10 000 per event. |
| Fully comprehensive hire car insurance | Reimbursement of costs in case of theft or damage up to CHF 100 000 per event. |

Shopping

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| Price protection insurance | Reimbursement of the price difference between a product purchased with the card and the identical item offered at a lower price, up to CHF 4 000 per claim. |
| Extended warranty | Extension of warranty protection by 36 months and reimbursement of repair and replacement costs in the event of a claim covered by the warranty, up to CHF 7 000 per claim. |
| Purchase protection and transport insurance | Reimbursement in case of theft or damage up to CHF 5 000 per claim. |
| Ticket insurance | Refund of the ticket price up to CHF 2 000 per claim. |

Cyber

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| Online account protection | Compensation for financial losses up to CHF 20 000 per claim. |
| Online legal protection | Assumption of lawyers' fees and legal costs up to CHF 20 000 per claim. |

Assistance services

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| Vehicle assistance | On-the-spot breakdown assistance and assumption of costs for vehicle recovery, overnight accommodation and return travel. |
| Home assistance | Immediate help and a cost advance of up to CHF 10 000 per event in case of damage to your home in your place of residence. |
| 24-hour assistance | In an emergency, the specialists who provide our 24-hour assistance on +41 44 283 34 18 organise the help you need, providing the addresses of doctors, hospitals or lawyers and advice in emergency situations abroad. |
| Concierge service | The concierge service will organise almost anything for you around the clock, e.g. tickets, restaurant reservations, gifts and flowers; just call +41 58 958 80 00. |

Additional services

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| "one" digital service | Free of charge |
| Mobile payment | Apple Pay, Google Pay™, Samsung Pay and other payment solutions free of charge |
| surprise rewards programme** | Every time you make a purchase with your credit card in CHF, you will earn valuable surprise points. |
| Turnover bonus** | Reduction of the annual fee Annual turnover level: CHF 40 000 = 50% reduction / CHF 80 000 = 100% reduction Annual turnover level: EUR 30 000 = 50% reduction / EUR 60 000 = 100% reduction Annual turnover level: USD 40 000 = 50% reduction / USD 80 000 = 100% reduction |
| MyWine | Wine experiences for you to enjoy with your credit card: exclusive offers at special prices. |
| Discount on Hertz car hires | Pay with your credit card and take advantage of a discount and other benefits. |

* The Insurance Conditions of the insurer apply under all circumstances.
Details at viseca.ch/insurance

** You may participate in only one rewards programme.