

Summary of fees

The fees associated with the use of the card or the contractual relationship can be found at [viseca.ch/fees](https://www.viseca.ch/fees)

"one" digital service

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

"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.

Agreement to pay by instalments

Agreement to pay by instalments for Viseca Card Services SA cardholders (valid exclusively for the payment method "Bank transfer with option to pay by instalments") between Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich, Switzerland (hereinafter referred to as "Viseca") and the Cardholder using the option to pay by instalments.

1. Conclusion of the Agreement to pay by instalments

By signing this Agreement to pay by instalments/credit card application, the Cardholder acknowledges and accepts the provisions set out below concerning the option to pay his/her monthly credit card bills ("monthly bills") by instalments. The Agreement to pay by instalments enters into effect as soon as the Cardholder has received a copy thereof signed by Viseca. The Cardholder will be sent this copy of the Agreement to pay by instalments subject to a positive outcome to the creditworthiness check described in Section 5 below. The Cardholder will be informed in writing of his/her personal credit limit. This notification will subsequently form an integral part of the present Agreement to pay by instalments. The Cardholder retains the right to cancel the Agreement pursuant to Section 6 below.

2. Option to pay by instalments, credit limit and interest rate

By concluding this Agreement to pay by instalments, Viseca grants the Cardholder the option of settling his/her monthly bills in instalments, within his/her personal credit limit. The outstanding portion of any monthly bill, together with any new charges effected using the card, may not exceed the agreed credit limit. The credit interest charged on outstanding amounts corresponds to an annual interest rate of 14%. Viseca may at any time adapt the annual interest rate, in particular if the maximum interest rate (according to Art 1. VKKG) changes. The Cardholder will be appropriately informed of any change (e.g. on the monthly bill). As per the provisions in Section 4 below, credit interest is payable on outstanding amounts up until the date on which payment is received. No compound interest will be charged.

3. Using the credit limit, minimum monthly payment and repayment

This Agreement to pay by instalments entitles the Cardholder to repay the billed amount in instalments. The minimum monthly payment is indicated on the monthly bill and is at least 5% of the total balance outstanding on the monthly bill but no less than EUR/USD 100 plus unpaid fees and charges, unpaid interest, instalments in arrears and amounts which exceed the credit limit. The Cardholder may repay the entire outstanding amount at any time.

4. Interest payment obligation and late payment

The Cardholder exercises the option to pay by instalments by paying at least the minimum amount (cf. Section 3), but not the total invoiced amount, within the deadline given on the monthly bill. In such cases, credit interest will be charged monthly at current account rates from the first day following the billing date (cf. Section 2). Should all or part of the minimum amount indicated on the monthly bill (cf. Section 3) remain unpaid by the deadline which is also indicated on the monthly bill, the Cardholder will be in default in respect of this amount. The interest rate on arrears corresponds to the currently valid annual interest rate.

5. Creditworthiness and credit information

The creditworthiness check will be performed on the basis of the information stated by the Cardholder on the card application concerning his/her asset and income situation, as well as on the clarifications that are required to be carried out by law with offices such as the Information Office for Consumer Credit (IKO). In addition, Viseca is entitled to obtain information from official public bodies and from the Central Office for Credit Information (ZEK) and to notify the ZEK and/or the IKO of the conclusion and termination of this Agreement and, in the event of the card being blocked, serious payment default or fraudulent use of the card, to also contact the legally authorised bodies, such as the IKO or the ZEK, to obtain information and to report to them. The Cardholder acknowledges and accepts that the ZEK or other legally authorised bodies such as the IKO may make such information available to their members. The granting of credit is prohibited if it may lead to overindebtedness on the part of the Cardholder.

6. Cancellation and termination

The Cardholder is entitled to cancel this Agreement to pay by instalments in writing within fourteen days of receiving the copy thereof signed by Viseca. Moreover, this Agreement to pay by instalments will become null and void upon cancellation of the Credit Card Agreement, without any further action being required on the part of the Cardholder or Viseca. The present Agreement to pay by instalments may be terminated separately by the Cardholder or Viseca at any time with immediate effect. The separate termination of this Agreement to pay by instalments by either the Cardholder or Viseca terminates the option to pay by instalments only. The underlying Credit Card Agreement, including all rights and obligations, remains unchanged. The lawful termination of this Agreement to pay by instalments results in all outstanding sums falling due for immediate payment.

7. Applicable law

The legal relationship between Viseca and the Cardholder in connection with this Agreement to pay by instalments is governed by Swiss law. For Cardholders resident in Switzerland, statutory regulations govern the place of jurisdiction, place of performance and place of debt collection. For Cardholders resident abroad, the place of performance, place of jurisdiction and place of debt collection is Zurich, Switzerland. Viseca reserves the right to take legal action against the Cardholder before any competent court in Switzerland or abroad.

8. Special provisions

Changes or additions to the present Agreement must be made in writing. The latest version of the "Conditions for the Use of the Credit Cards Issued by Viseca Card Services SA", a copy of which the Cardholder has received, also applies. You will receive an excerpt from the General Terms and Conditions (GTC) and a link to the complete GTC together with your credit card. The full Terms and Conditions can be viewed at any time at [viseca.ch](https://www.viseca.ch) or ordered by calling +41 (0)58 958 84 00. In the event of discrepancies, the provisions of the present Agreement to pay by instalments shall prevail. By signing this Agreement to pay by instalments, the Cardholder confirms that he/she acknowledges and accepts the aforementioned Terms and Conditions.

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 Insurance Conditions for payment cards (ICs) can be found at [viseca.ch/insurance](https://www.viseca.ch/insurance)

Important: Please also complete the following page.

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** Visa 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 (e.g. Consumer Credit Information Office (IKO)) or otherwise appropriate;
- to automatically process the information provided above and the data obtained as part of the card application process;
- 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;
- 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 and to check creditworthiness. 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; and
- to contact the undersigned digitally (e-mail, SMS, "one" app) or by telephone. In this context, the undersigned is aware that communication by e-mail in particular is neither secure nor confidential due to the open configuration of the Internet and that it is therefore possible that third parties may gain unauthorised access to the communication despite all of Viseca's security measures.

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 work with and to engage partners such as international card organisations, 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. Data may thus be processed worldwide, including outside the EU or the European Economic Area (so-called third countries), as listed in detail in Articles 1.6 and 1.7 of the Privacy Policy (viseca.ch/en/data-protection/viseca). The undersigned **authorises** us to furnish these partners, service providers and third parties with the data necessary to perform their tasks.

Place/date

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 credit and prepaid 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), 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 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 Visa Card Services SA – Private (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 or ordered by telephone on +41 (0)58 958 84 00.**

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 abroad, the place of debt enforcement.

Signature (applicant or cardholder always has to sign)

Signature (applicant for additional card has to sign, if applicable)

Enclosures

- Swiss citizens:
Copy of passport or ID card (front and reverse, showing a clear photograph, signature and the issue date) of the **applicant for the primary card and any additional card** (if requested).

(Enclosures will not be returned.)

- Foreign nationals:
Copy of foreign national identity card (front and reverse, showing a clear photograph, signature and the issue date) of the **applicant for the primary card and any additional card** (if requested).

Please send the fully completed and signed form together with the requisite document copies to your bank or Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.

Leave blank

Client ID	<input type="text" value="2"/>	<input type="checkbox"/> Preferred partner (if applicable, client ID must be entered)	Date	<input type="text"/>
Application IID	<input type="text"/>	GSS IID	<input type="text"/>	Bonus code 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>
Customer category Default REG Alternative	<input type="text"/>	DD ID	<input type="text"/>	Annual fee Default 01 Alternative 1 st year <input type="text"/>
Name/place, bank/agent	<input type="text"/>		DIP	<input type="text"/>
Contact person	<input type="text"/>	Tel.	<input type="text"/>	DIS <input type="text"/>
<input type="checkbox"/> Identification carried out as per CDB	<input type="checkbox"/> PEP	DIC	<input type="text"/>	Ref. no. <input type="text"/>
Creditworthiness check:	<input type="checkbox"/> positive	<input type="checkbox"/> negative	<input type="checkbox"/> by Viseca	Stamp/legally valid signatures

Benefits from Visa Card Services SA to the intermediary bank and customer's waiver

The contractual partner of the undersigned regarding credit and debit cards is Visa Card Services SA (hereinafter "Visa"). There is a cooperation agreement between Visa and the intermediary bank (hereinafter the "Bank") under which the Bank provides various services to Visa, so for instance regarding the cards' ordering and administration (e.g. recording of customers' data, customer identification) as well as the provision of means of communication (e.g. card applications).

Visa remunerates the Bank for these services and its sales activity. The remuneration can amount to between 30% and 65% of the fees paid by the undersigned for the issuance and the use of the card. These remunerations are due exclusively to the Bank. This could lead to potential conflicts of interest. For the case that the Bank benefits from payments which it is obliged to reimburse to the undersigned under article 400 of the Swiss Code of Obligations or under any other legal provision, the undersigned hereby agrees that already paid and future remunerations may remain fully with the Bank. Accordingly, the undersigned waives the right to reimbursement in favour of the Bank. The Bank is itself entitled to enforce the waiver of the right to reimbursement against the undersigned. There is no right to reimbursement against Visa.