

YOUR PLATINUM CARD®

SERVICES AND FEES AT A GLANCE

TRAVEL

Lounge access, annual SWISS flight voucher and SIXT ride travel credit¹

Priority Pass™	Free access to over 1,600 VIP lounges in over 145 countries. Use of the lounges does not depend on the booked airline. Holders of a Platinum additional card (Platinum) also enjoy the Priority Pass ² benefits at no cost. Accompanying persons are also able to use the lounges as your guests in return for a USD 35 entry fee per person. You can find the current conditions and lounges at prioritypass.com . Registration is required at americanexpress.ch/platinum .
American Express® & Centurion® Lounges³	You and your Platinum additional cardholder have free access to Centurion and American Express Lounges worldwide.
Plaza Premium Lounges	Platinum Card members enjoy unlimited admission to Plaza Premium Lounges worldwide.
SWISS voucher worth CHF 100 for your next flight	Platinum principal cardholders receive one SWISS flight voucher per year worth CHF 100, which can be redeemed directly on swiss.com .
Annual SIXT ride travel credit	With SIXT ride, Platinum principal cardholders have a total annual travel credit of CHF 200, which can be used for bookings made with SIXT ride. You will receive a reduction of CHF 25 off the price for each journey for up to 8 journeys per year. Registration is required at americanexpress.ch/platinum .

Hotels¹ You benefit exclusively from the following privileges when you book via Platinum Travel Service and pay for the services with your Platinum Card.

Fine Hotels + Resorts	Exclusive services in more than 1,000 hotels worldwide: <ul style="list-style-type: none"> – Check-in from 12:00 noon (depending on availability) – Room upgrade (depending on availability)⁴ – Daily breakfast for two people – Guaranteed late check-out until 4:00 p.m. – Free Wi-Fi – One extra benefit that varies according to the hotel, e.g. a credit voucher or a spa treatment
The Hotel Collection	With a stay of at least two nights you enjoy: <ul style="list-style-type: none"> – A hotel voucher worth USD 100 for selected restaurant, spa and resort activities – Room upgrade, depending on availability⁵

¹ The offers and services described are provided by third parties. Their General Terms and Conditions apply. The card issuer does not assume any liability for these offers.

² The general contractual terms and conditions of Priority Pass Ltd. and the participating lounges apply. The services are provided by Priority Pass. The contractual conditions of Priority Pass are sent to you with the membership card.

³ The participating airlines and the locations may change. The conditions of access for additional guests vary according to the lounge. Further details are available from your Platinum Service or at americanexpress.ch/platinum.

⁴ With certain room categories, there is no entitlement to an upgrade. For further information, please call Platinum Service. The FHR terms & conditions apply.

⁵ You are only entitled to an upgrade if the corresponding category is available. The partner's general terms and conditions apply: Terms and Conditions by THC.

Hotel loyalty programs⁶

More information and registration at americanexpress.ch/platinum

Hilton Honors Gold Status	<p>With the Hilton Honors Gold Status you can enjoy these special extras⁷:</p> <ul style="list-style-type: none"> – Room upgrades to preferred rooms depending on availability⁸ – 80% bonus on all Hilton Honors Base Points⁹ – Daily continental breakfast for two people¹⁰ – Every 5th night free for stays paid for in full with points¹¹ – 10,000 bonus points for every 10 nights in a calendar year, starting at 40 nights plus an additional 30,000 bonus points at 60 nights
Radisson Rewards™ Premium Status	<p>As a Platinum Card member you enjoy:</p> <ul style="list-style-type: none"> – 27 points per USD 1 spent on qualifying hotel stays and up to 10% discount – Complimentary room upgrades – 10% discount on food and drinks – Free Award Night stays starting at 9,000 points with no blackout dates on standard rooms – Early check-in and late check-out, depending on availability
MeliáRewards Gold Membership	<p>You can expect these exclusive benefits:</p> <ul style="list-style-type: none"> – 2,000 welcome points at online registration – 13 points for every euro or US dollar on your booking – Complimentary breakfast for one accompanying person – Free Wi-Fi – Late check-out until 4:00 p.m. in city and until 2:00 p.m. in resort hotels (depending on availability) – Three vouchers for a 20% discount off your next stay (validity: one calendar year)
Marriott Bonvoy™ Gold Elite Status	<p>Your Marriott Bonvoy Gold Elite Status advantages:</p> <ul style="list-style-type: none"> – Get a free upgrade to a higher quality room on arrival.¹² – Collect 10 points and a 25% bonus compared to Basic members for every eligible US dollar spent. – Enjoy late check-out until 2:00 p.m., depending on availability. – Look forward to a welcome gift in the form of points on your arrival.

⁶ The offers and services described are provided by third parties. Their General Terms and Conditions apply. The card issuer does not assume any liability for these offers.

⁷ Eligibility for all on-property Hilton Honors benefits subject to full Hilton Honors Terms & Conditions at hilton.com/terms.

⁸ Only at select hotel brands: Waldorf Astoria® Hotels & Resorts, Conrad Hotels & Resorts®, Canopy by Hilton™, Curio Collection by Hilton™, Hilton Hotels & Resorts, DoubleTree by Hilton™, and Tapestry Collection by Hilton™.

⁹ Base Points are earned from the Hilton Honors program when you stay at hotels and resorts within the Hilton portfolio. Bonus Points do not qualify for the 80% bonus.

¹⁰ For you and one additional guest registered to the same room each day of your stay. Breakfast is only served in the hotel's designated restaurant or executive floor lounge. In limited hotels, the hotel may provide you with full breakfast or in-room service. Only at select hotel brands: Waldorf Astoria® Hotels & Resorts, Conrad Hotels & Resorts®, Curio Collection by Hilton™, Hilton Hotels & Resorts, DoubleTree by Hilton™, Tapestry Collection by Hilton™, and Hilton Garden Inn®.

¹¹ 5th reward night free on standard room reward stays of 5 nights or more. Free night value based on the average nightly value of the stay, up to 4 free nights on a stay of 20 consecutive nights within the same stay.

¹² Subject to availability at check-in for the duration of the stay, provided the room has not been booked and paid for in advance through a third party provider.

Rental car loyalty programs¹³

More information and registration at americanexpress.ch/platinum

Hertz, Avis and SIXT

Hertz Gold Plus Rewards program with Five Star® status

As a member, you can expect exceptionally attractive offers:

- Upgrade to the next higher class of vehicle (depending on availability)
- Discount on standard rates in Switzerland and abroad
- Express check-in at a range of Hertz locations
- Rapid, personal service

Avis President's Circle status

Once you have registered with the Avis President's Circle program, you automatically receive the Avis President's Circle service's benefits. The advantages for you:

- Discount off all vehicle categories when you book through Platinum Service
- Upgrade (depending on availability)

SIXT Rent a Car Platinum Card status

- Upgrade to the next vehicle class
- Discount when booking a rental car or commercial vehicle as well as off SIXT limousine service
- 150 free kilometers when renting a SIXT luxury car

Partner programs¹³

You benefit exclusively from the following privileges when you book via Platinum Travel Service and pay for the services with your Platinum Card.

Cruises

Special conditions and extras in the scope of the American Express Cruise Program on a range of cruise lines: Silversea Cruises, Regent Seven Seas Cruises, Holland America Line, Crystal Cruises, Oceania Cruises, and Hapag-Lloyd Cruises. For further information, please visit americanexpress.ch/platinum.

Belmond Trains & Cruises

Exclusive benefits: a Belmond gift voucher or Fine Dining Experience on trips with Belmond trains (e.g. the Venice Simplon-Orient-Express) and on Belmond cruises.

Private jets and helicopters

Extras and reductions with our selected partner companies Air Charter Service, Air Partner and Le Bas International, which offer everything from helicopters to 747 jets.

International Airline Program

As a Platinum Cardholder, you benefit from exclusive discounts with selected airlines to worldwide destinations in Business or First Class.

¹³ The offers and services described are provided by third parties. Their terms and conditions apply. The card issuer does not accept any liability for these offers.

PLATINUM SERVICE

Travel & Lifestyle Service

Platinum Travel & Lifestyle Service	Every trip is turned into a special experience with your Platinum Card. Platinum Travel Service takes care of the organization and arrangement of travel services such as flights, hotels, rental cars, transfers, cruises, private jets and package deals. You benefit exclusively from the privileges marked accordingly in this overview, such as Fine Hotels + Resorts, The Hotel Collection, International Airline Program, cruises, when you book via Platinum Travel Service and pay with your Platinum Card. Platinum Lifestyle Service will be happy to assist you with restaurant recommendations and table reservations, the organization of tickets for cultural and sporting events, exclusive events for Platinum Cardholders and recommendations for places of interest and activities.
Inquiries with Platinum Travel & Lifestyle Service (per inquiry after 30 inquiries per calendar year)	10,000 Membership Rewards points or CHF 50 (your choice). ¹⁴
Tickets Advance ticket sales	Exclusive events and tickets for Platinum Card members. Platinum Lifestyle Service works closely together with renowned tour operators and ticket agencies. You can benefit from selected advance ticket sales and gain access to extremely coveted music, theater or sports events.
Offers and Experiences	Discover monthly special offers from Travel & Lifestyle online services, available exclusively to Platinum Card members. Benefit from "3 for 2" overnight deals at hip hotels or get discounted access to leading art exhibitions or museums.
American Express SelectsSM	Special offers worldwide in selected hotels, restaurants and with shopping. For further information, please visit americanexpress.ch/selects .
American Express Platinum Shopping	Annual credits in collaboration with renowned shopping partners: Go to americanexpress.ch/shopping for more information and to register.
American Express Platinum Dining	You benefit from an annual credit of up to CHF 160 in total. With a transaction of CHF 250 in a Swiss GaultMillau restaurant that accepts American Express, you will enjoy a credit of CHF 40 per quarter. ¹⁵ The "Platinum Dining" program gives you access to over 60 restaurant benefits throughout Switzerland when you book through your Travel & Lifestyle Service.
American Express Platinum Sport & Wellbeing	Benefit from discounted rates when taking out your fitness subscription or from seasonal special offers for wellness or golf.
American Express Platinum Nightlife	Enjoy access to the guest list of leading clubs in Switzerland. Book a lounge at preferential rates and get free entrance or a welcome drink.
American Express Platinum Events	Discover our "Platinum Events" program with cultural and culinary highlights. You will enjoy better conditions for selected events throughout Switzerland.

¹⁴ Every travel or lifestyle enquiry (flights, hotels, rental cars, transfers etc., suggestions/reservations for restaurants/bars, activities, events/concerts etc.) is considered to be an enquiry.

¹⁵ The principal cardholder of an American Express Platinum Card issued by Swisscard AECS GmbH will receive CHF 40 credited to their card account once per quarter if they or the additional cardholder has paid for consumption worth at least CHF 250 in a Swiss GaultMillau restaurant participating in the promotion (and accepting American Express) with their American Express Platinum Card in one single transaction. This amount is generally credited to the principal cardholder's card account by Swisscard within a week. This advantage applies from January 1, 2025 until December 31, 2025.

REWARDS

Membership Rewards	
Collecting points	Every time you use ¹⁶ your Platinum Card, you collect valuable points (CHF/EUR/USD 1 = 1 MR point) for the Membership Rewards program. Your points do not expire as long as you are the holder of a valid American Express Card that participates in the Membership Rewards program.
Redeeming for rewards	Travel to your next dream destination using your points Planning your next vacation – thanks to Membership Rewards, you have the option to book it with points. Simply convert the Membership Rewards points you have collected into Miles & More, KLM or British Airways miles, or use them for loyalty programs of renowned hotel groups such as Hilton Honors or Marriott Bonvoy. This is all easy to do in the Membership Rewards online shop. Find out more at americanexpress.ch/shop . Do you have a special request? Platinum Service will be happy to make you an offer for your personal favorite reward (obtainable from 500,000 points).
Paying for travel with points¹⁷	With your Membership Rewards points you can book and pay for flights, hotels, car rental and whole travel arrangements. You can use these services directly online in our Membership Rewards shop or via Platinum Travel Service. If you don't have enough points to pay for your trip in full, you can simply pay the difference using your Platinum Card.
Pay with Points¹⁸ (only available for the Platinum Card in CHF)	Thanks to Pay with Points, as a principal cardholder you can in fact redeem your Membership Rewards points even more flexibly: Selected purchases or restaurant transactions that you made with your Platinum Card can now be paid for with points in the Swisscard app. This also applies to certain online stores and to the payment service provider PayPal.

¹⁶ Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Travelers Cheques, topping up cashless payment methods etc.) as well as payments to securities brokers, payments for services associated with the card (e.g. optional insurance) and any gaming or similar gambling transactions.

¹⁷ Only services that can be charged for in advance can be paid for using Membership Rewards points.

¹⁸ The eligibility requirements for Pay with Points apply. The Pay with Points program is only available for the Platinum Card in CHF. Additional cardholders do not benefit from Pay with Points. You can find more information at americanexpress.ch/pay-with-points.

PLATINUM CARE

Travel protection¹⁹ (Choice of insurance services)

Travel Cancellation Insurance	Pay for at least 50% of your trip with your Platinum Card: If you or your companion are unable to travel due to accident or illness, you will be reimbursed up to CHF 30,000 of the costs.
Luggage Insurance	Pay for at least 50% of your trip with your Platinum Card: If your personal luggage is lost, stolen or damaged, you will be reimbursed up to CHF 6,000.
Foreign Travel Medical Expenses Insurance	In the event of acute illness or an accident while traveling abroad, you benefit from comprehensive insurance cover thanks to your credit card. This includes medical treatment costs, the costs of a hospital stay as well as travel costs for a person close to you (in the event of longer lasting treatment on location) to the amount of up to CHF 3,000,000.
Transport Accident Insurance	You are also best advised to pay with your Platinum Card for travel on public transport: In the event of an accident, you are insured for up to CHF 1,000,000 for death or invalidity.
Loss Damage Waiver for Rental Cars	If you rent a vehicle with your Platinum Card, you are automatically insured for property damage of up to CHF 120,000.

Shopping insurance¹⁹

Return Protection Insurance	The vendor is not prepared to accept your returned purchase? If you paid for purchases worth at least CHF 60 with your Platinum Card and the goods are not damaged, you are reimbursed up to CHF 3,000.
Purchase Protection Insurance	Have the purchases that you paid for using your Platinum Card been stolen or damaged within 90 days of purchase? Then you will be reimbursed the costs for them up to CHF 3,000.
Extended Guarantee	Pay for your devices with your Platinum Card and automatically benefit from an extended guarantee of another two years beyond the manufacturer's warranty. Compensation for the repair or replacement of the purchased devices is up to CHF 3,000 per device and year. ²⁰
Ticket Insurance	If you have purchased tickets for an event (e.g. concerts) with your Platinum Card, you automatically have ticket insurance included. If, for example, you are unable to attend the event due to illness, you will be refunded the purchase price. The maximum compensation is CHF 1,000 per event or up to CHF 2,000 per year.

¹⁹ Please refer to the General Terms and Conditions of Insurance (including information for persons insured under collective insurance) to obtain detailed information regarding the insurance benefits and the exact provisions (including sums insured and exclusions of liability), which you can find at americanexpress.ch/platinum or can be requested from Swisscard AECS GmbH.

²⁰ The benefits apply per insured person and event.

YOUR ACCOUNT

Managing your account

Card account number	Your card account number can be found on the top left of your monthly statement. You require this account number, for example, to register for the Swisscard app.
Swisscard app	Overview of transactions completed and of the current card statement. Download at swisscard.ch/swisscard-app .
Billing	In the currency of the Platinum Card (CHF/EUR/USD).
Personal PIN code	Is issued separately by post.
Payment types	Direct debit (in CHF or SEPA in EUR), payment slip, e-statement, bank transfer or IPI payment order (International Payment Instruction). You can download the DD or SEPA form at americanexpress.ch or request it from Platinum Service.

Services

Card replacement	In the event of loss, theft or damage, you generally receive a replacement card as soon as possible. No liability for misuse by third parties, provided that you complied with the obligation to exercise due care and to cooperate.
Cash withdrawals with your Platinum Card	Worldwide at any ATM that accepts American Express Cards.
Spending limit	No fixed spending limit.
Contactless payments	Contactless payment is available worldwide, anywhere you see the contactless logo. Your PIN code or signature is required for amounts over CHF 80 and in exceptional cases. Please pay attention to the display.
Mobile payments	Pay simply, quickly and securely worldwide with your smartphone or smartwatch. You can find all the details at americanexpress.ch/mobile-payment .

Fees

	American Express Platinum Card in CHF	American Express Platinum Card in EUR	American Express Platinum Card in USD
Annual fee for principal card	CHF 900	EUR 900	USD 900
Annual fee for additional cards	The following additional cards are included in the annual fee for the principal card: 1 metal Platinum Card additional card, 4 additional cards as American Express Gold Card or American Express Card.		
Further additional cards	Every further additional card for CHF 450 (Platinum Card, American Express Gold Card, American Express Card).		
Annual interest as from posting date	13%		
Foreign currency and cross border handling fee	1.75%	2.5%	2.5%
Cash withdrawal at ATM in Switzerland²⁰	4%, at least CHF 10	4%, at least EUR 10	4%, at least USD 10
Cash withdrawal at ATM abroad/bank counter²¹	4%, at least CHF 10	4%, at least EUR 10	4%, at least USD 10
Mailing costs abroad (per monthly statement)	Free		
Copy of monthly statement (per order)			
Duplicate monthly statement to cardholder's or third party address (annual fee)			
Address search			
Card mailing by express or courier	Costs which exceed CHF 100.	Costs which exceed EUR 100.	Costs which exceed USD 100.
Payment reminder fee	CHF 30	EUR 30	USD 30
PostFinance payment charge (fee charged by mail service for cash payments at a mail service center)	According to current mail service rates.		
Inquiries with Platinum Travel & Lifestyle Service (per inquiry after 30 inquiries per calendar year) ²²	10,000 Membership Rewards points or CHF 50 (your choice).		

²¹ Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).

²² Every travel or lifestyle enquiry (flights, hotels, rental cars, transfers etc., suggestions/reservations for restaurants/bars, activities, events/concerts etc.) is considered to be an enquiry.

Platinum Service (americanexpress.ch/platinum) is provided by Swisscard AECS GmbH (the "card issuer") who is represented by Ten Lifestyle Management Switzerland GmbH with regard to the Travel & Lifestyle Service. The terms and conditions and any fees for the Travel & Lifestyle Service on americanexpress.ch/terms-conditions and according to the table of fees on the last page of this summary of benefits apply.

With the offers and services provided by third parties described in this brochure (e.g. flights, hotels, rental cars) their respective applicable terms and conditions apply. The card issuer does not assume any responsibility for these offers and services provided by third parties and disclaims any liability.

All the offers, services and prices listed refer to the time this publication was issued, generally only have limited availability and can be subject to changes at any time.