

# Summary of benefits

## SWISS Miles & More Gold card duo

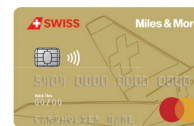
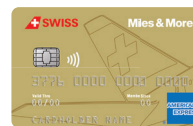


BENEFITS			
<b>Bonus program</b>	Miles & More award miles (for CHF 2 spent <sup>1</sup> )	2 miles	0.8 miles
	Extended mileage validity <sup>2</sup> by card use	yes	
	Welcome miles	5,000 miles	
	Exchange award miles for Points and Qualifying Points <sup>3</sup>	yes	
	MilesPay <sup>4</sup>	yes	–
<b>Partner program</b>	American Express® Selects offers	yes	–
	«SIXT Rent a Car, SIXT ride and SIXT+» advantages <sup>5</sup> – Sixt Gold membership – Double miles on spending		yes yes
<b>Travel insurances<sup>6</sup></b>	Transport Accident Insurance (disability or accidental death)	CHF 700,000	
	Cost of search, rescue and recovery operations	CHF 60,000	
	Travel Inconvenience Insurance – cost of meals and hotel in the event of departure delay, flight cancellation or missed connection – clothing and toiletries in the event of luggage delay of at least 6 hours	CHF 150 CHF 700	
<b>Further insurances<sup>6</sup></b>	Purchase Protection Insurance	CHF 750	
	Balance Protection Insurance	optional, liable to costs	
<b>Card Services</b>	Cash withdrawal	yes	
	Installment facility <sup>7</sup>	yes	
	Swisscard app with balance notification	free	
	Pay contactless	yes	
	Mobile payments <sup>8</sup>	yes	
	3-D Secure – secure online shopping	yes	
	Customer service	yes, 24 h	
	Spending limit, max. (for all cards together, depending on creditworthiness)	CHF 30,000	
	Card replacement	48 hours (generally)	
	No liability <sup>9</sup> in case of theft or loss of card	yes	
	Account management (currency)	CHF	
	Direct debit (DD), payment slip, e-statement	yes	
	<b>FEES</b>	Annual fee principal cards <sup>10</sup>	CHF 220
Annual fee additional cards		CHF 80	
ATM cash withdrawals Switzerland/abroad <sup>11</sup> /bank counters		4%, at least CHF 10	
Foreign currency or cross border handling fee		2.5%	
Annual interest <sup>12</sup> as from posting date		14%	
Handling fee for paper statement		CHF 1.95	
Copy monthly statement (per order)		CHF 10	
Duplicate monthly statement to the own or to a third address (annual flat rate)		CHF 25	
Mail order foreign countries (per monthly statement)		CHF 1	
PostFinance fee for payment at a counter (price from the post office charged for cash payments at a post office counter)		according to current post office rates	
Replacement card (e.g. in the event of loss, theft or willful damage)		CHF 25	
Card delivery by express or courier		effective costs, at least CHF 25	
Payment reminder fee		CHF 30	
Address inquiry		CHF 25	

- 1 Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Traveler 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.
- 2 The expiry of your award miles is delayed as long as you use your SWISS Miles & More credit card at least once a month for purchases that are eligible for miles and if you have been the holder of a SWISS Miles & More credit card for at least 1 month. The exact provisions of mileage validity are available at [miles-and-more-cards.ch/mileage-expiration](https://miles-and-more-cards.ch/mileage-expiration)
- 3 The offers and services described are provided by third parties. Their General Terms and Conditions apply. The card issuer does not accept any liability for these offers. You can find more information on the conditions and the exchange of miles at [miles-and-more-cards.ch/status-miles](https://miles-and-more-cards.ch/status-miles)
- 4 The Terms of Participation in MilesPay apply. You can find more information at [miles-and-more-cards.ch/miles-pay](https://miles-and-more-cards.ch/miles-pay)
- 5 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.
- 6 Please refer to the General Terms and Conditions of Insurance (including information for persons insured under collective insurance) to obtain the exact provisions (including sums insured and exclusions of liability) which can be viewed at [swisscard.ch](https://swisscard.ch) or requested from Swisscard AECS GmbH.
- 7 The issuing of credit is forbidden if it results in personal overindebtedness.
- 8 Detailed information at [swisscard.ch/mobile-payment](https://swisscard.ch/mobile-payment)
- 9 No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).
- 10 Principal cards incl. SWISS Miles & More American Express® Gold Card and SWISS Miles & More Visa Gold.
- 11 Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).
- 12 For existing contracts, other terms and conditions may apply. The applicable annual interest can in this case be found on the latest monthly statement from the issuer or can be requested from the issuer's customer service at any time.

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	Mastercard® Priceless® Cities advantages	–	yes	
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