

AMERICAN EXPRESS® GOLD CARD

SERVICES AT A GLANCE

TRAVEL

Lounge access and travel advantages

Priority Pass¹	Access to over 1,300 VIP lounges in over 148 countries. Use of the lounges does not depend on the booked airline. You can find the current conditions and lounges at prioritypass.com . Free Priority Pass membership and registration on americanexpress.ch/gold-card are required. Lounge access with the Priority Pass including two flexible free admissions per year. Additional admissions are available for a fee of USD 35.
Rentalcars.com²	Receive 10% discount on your rental car booking through Rentalcars.com.

GOLD LIFESTYLE

Shopping & Dining

American Express Selects	Worldwide special offers at selected hotels, restaurants and when shopping. You can find the preferential offers here: americanexpress.ch/selects
Shopping Credit	Annual credits for your purchases at renowned shopping partners: visit americanexpress.ch/gold-card for more information.
Dining Credit³	Quarterly credits for food and drink at numerous restaurants and from delivery services within Switzerland.

¹ The Priority Pass Ltd. and participating lounges' General Terms and Conditions apply. The services are provided by Priority Pass. The contractual conditions of Priority Pass are sent to you with the membership card.

² The discount only applies when you pay with the American Express Gold Card. It cannot be transferred or combined and does not apply retroactively or to extras (e.g., child seats, navigation, additional driver, excess exclusions, fees for young drivers, etc.) and taxes. Cash payment is excluded. The minimum rental age is 21 years. Certain booking periods may be excluded from the discount. The services are provided by Rentalcars.com and their General Terms and Conditions apply. Swisscard AECS GmbH does not assume any liability for these services, which are usually available on a limited basis.

³ The principal cardholder of an American Express Gold Card issued by Swisscard AECS GmbH will receive CHF 25 credited to their card account once per quarter, provided that they or the additional cardholder have spent at least CHF 80 at a Swiss restaurant or on a delivery service participating in the promotion and paid with the American Express Gold Card. This amount is generally credited to the principal cardholder's card account by Swisscard within a week.

REWARDS

Membership Rewards	
Collecting points	Every time you use ⁴ your Gold Card, you collect valuable points (CHF 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 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 .
Pay with Points⁵	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 Gold 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.

⁴ 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.

⁵ The eligibility requirements for Pay with Points apply. Additional cardholders do not benefit from Pay with Points. You can find more information at americanexpress.ch/pay-with-points.

GOLD CARE

Travel protection⁶ (Choice of insurance cover)

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 cover for medical treatment costs and hospitalization up to CHF 10,000 and travel costs for a one-off hospital visit up to CHF 5,000.
Transport Accident Insurance	You are also best advised to pay with your Gold Card for travel on public transport: In the event of an accident, you are insured for up to CHF 700,000 for death or invalidity.

Shopping insurance⁶

Return Protection Insurance	The seller does not want to take back your purchased goods within 90 days? If you paid for purchases worth at least CHF 60 with your Gold Card and the goods are unused and not damaged, you are reimbursed up to CHF 2,000.
Purchase Protection Insurance	Have the purchases that you paid for using your Gold Card been stolen or damaged within 90 days of purchase? Then you will be reimbursed the costs for them up to CHF 2,000.
Extended Guarantee⁷	Pay for your devices with your Gold 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 year.
Online Buyer Protection	When you pay for an online purchase with your American Express Gold Card, you have Online Buyer Protection included. Your financial loss as a result of non-delivery, wrong delivery or delivery of damaged goods will be compensated up to a maximum of CHF 2,000.

⁶ The benefits apply per insured person and per insured claim. 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 on swisscard.ch/conditions or request from Swisscard AECS GmbH.

⁷ The insurance applies per device and per calendar year. The purchased device must have a value of at least CHF 100 and must not be older than 4 years in the event of damage.

YOUR ACCOUNT

Managing your account	
Card account number	Your card account number can be found on the top left of your monthly statement.
Swisscard App	Overview of transactions and the current card statement. Download at swisscard.ch/swisscard-app .
Billing	in CHF
Personal PIN code	Is sent separately by post.
Payment types	Direct debit (DD), payment slip, e-statement or bank transfer. You can download the DD form at americanexpress.ch/gold-card .

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 GTC, in particular the obligation to exercise due care and to cooperate.
Cash withdrawals with your Gold Card	Worldwide at any ATM that accepts American Express Cards.
Spending limit	- Max. CHF 30,000 (depending on credit rating) for the American Express Gold Card with or without activated installment facility - No fixed limit with the American Express Gold charge card
Installment facility	- Yes ⁸ (for American Express Gold Card with activated installment facility) - No (for American Express Gold charge card)
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 .

⁸ The issuing of credit is not permitted, if it may lead to excessive debt.

Fees

	American Express Gold Card
Principal card annual fee	CHF 350
Additional card annual fee	CHF 150
Annual interest as from posting date	13 %
Foreign currency and cross border handling fee	2,5 %
Cash withdrawal at ATM in Switzerland	4 %, at least CHF 5
Cash withdrawal at ATM abroad/bank counter	4 %, at least CHF 5
Replacement card	free
Handling fee for paper statement	CHF 1.95
International postal delivery (per monthly statement)	CHF 1
Copy of monthly statement (per order)	CHF 10
Duplicate monthly statement to your own or to a third-party address (annual flat rate)	CHF 25
Address enquiry	CHF 25
Card delivery by express or courier	effective costs, at least CHF 25
Payment reminder fee	CHF 20
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
Other insurance: Balance Protection Insurance	optional, liable to costs

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Redeeming for rewards	Travel to your next dream destination using your 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 .
Pay with Points⁵	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 Gold 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.

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Extended Guarantee⁷	Pay for your devices with your Gold 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 year.
Online Buyer Protection	When you pay for an online purchase with your American Express Gold Card, you have Online Buyer Protection included. Your financial loss as a result of non-delivery, wrong delivery or delivery of damaged goods will be compensated up to a maximum of CHF 2,000.

⁶ The benefits apply per insured person and per insured claim. 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 on swisscard.ch/conditions or request from Swisscard AECS GmbH.

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YOUR ACCOUNT

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Card account number	Your card account number can be found on the top left of your monthly statement.
Swisscard App	Overview of transactions and the current card statement. Download at swisscard.ch/swisscard-app .
Billing	in CHF
Personal PIN code	Is sent separately by post.
Payment types	Direct debit (DD), payment slip, e-statement or bank transfer. You can download the DD form at americanexpress.ch/gold-card .

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 GTC, in particular the obligation to exercise due care and to cooperate.
Cash withdrawals with your Gold Card	Worldwide at any ATM that accepts American Express Cards.
Spending limit	- Max. CHF 30,000 (depending on credit rating) for the American Express Gold Card with or without activated installment facility - No fixed limit with the American Express Gold charge card
Installment facility	- Yes ⁸ (for American Express Gold Card with activated installment facility) - No (for American Express Gold charge card)
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Foreign currency and cross border handling fee	2,5 %
Cash withdrawal at ATM in Switzerland⁹	4 %, at least CHF 10
Cash withdrawal at ATM abroad/bank counter⁹	4 %, at least CHF 10
Replacement card	free
Handling fee for paper statement	CHF 1.95
International postal delivery (per monthly statement)	CHF 1
Copy of monthly statement (per order)	CHF 10
Duplicate monthly statement to your own or to a third-party address (annual flat rate)	CHF 25
Address enquiry	CHF 25
Card delivery by express or courier	effective costs, at least CHF 25
Payment reminder fee	CHF 30
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
Other insurance: Balance Protection Insurance	optional, liable to costs

⁹ Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).

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