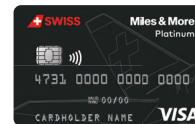
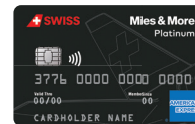


Summary of benefits

SWISS Miles & More Platinum card duo



BENEFITS

Bonus program	Miles & More award miles (for CHF 2 spent ¹)	2,4 miles	1 mile	
	Extended mileage validity ² by card use	yes		
	Welcome miles	10,000 miles		
	Exchange award miles for Points and Qualifying Points ³	yes		
Partner program	MilesPay ⁴	yes	–	
	American Express® Selects offers	yes	–	
	First Class check-in ⁵	yes		
	«SIXT Rent a Car, SIXT ride and SIXT+» advantages ⁶ – Sixt Platinum membership – Double miles on spending	yes yes		
Travel insurances⁷	Transport Accident Insurance (disability or accidental death)	CHF 1,000,000		
	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 400 CHF 2,000		
	Foreign Travel Medical Expenses Insurance	CHF 10,000		
	Travel Cancellation and Curtailment Insurance	CHF 15,000		
	Loss Damage Waiver for Rental Cars	CHF 80,000		
	Assistance⁷	Travel assistance	yes	
Further insurances⁷	Purchase Protection Insurance	CHF 2,000		
	Return Protection Insurance	CHF 1,000		
	Balance Protection Insurance	optional, liable to costs		
	Card Services	Cash withdrawal	yes	
	Installment facility ⁸	yes		
	Swisscard app with balance notification	free		
	Pay contactless	yes		
	Mobile payments ⁹	yes		
	3-D Secure – secure online shopping	yes		
	Customer service	yes, 24h		
	Spending limit, max. (for all cards together, depending on creditworthiness)	CHF 80,000		
	Card replacement	48 hours (generally)		
	No liability ¹⁰ in case of theft or loss of card	yes		
	Account management (currency)	CHF		
Payment types	Direct debit (DD), payment slip, e-statement	yes		
FEES	Annual fee principal cards ¹¹ (HON Circle Member ¹²)	CHF 500		
	Annual fee principal cards ¹¹ (Senator/Frequent Traveller/Miles & More member)	CHF 700		
	Annual fee additional cards (HON Circle Member ¹²)	CHF 100		
	Annual fee additional cards (Senator/Frequent Traveller/Miles & More member)	CHF 200		
	ATM cash withdrawals Switzerland/abroad ¹³ /bank counters	4%, at least CHF 10		
	Foreign currency or cross border handling fee	2.5%		
	Annual interest ¹⁴ as from posting date	14%		
	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)	free		
	Card delivery by express or courier	costs over CHF 100		
	Payment reminder fee	CHF 30		

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

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

4 The Terms of Participation in MilesPay apply. You can find more information at miles-and-more-cards.ch/miles-pay

5 The only condition: Your flight is performed with a SWISS flight number and in a SWISS aircraft.

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7 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 or requested from Swisscard AECS GmbH.

8 The issuing of credit is forbidden if it results in personal overindebtedness.

9 Detailed information at swisscard.ch/mobile-payment

10 No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).

11 Principal cards incl. SWISS Miles & More American Express® Platinum Card and SWISS Miles & More Visa Platinum.

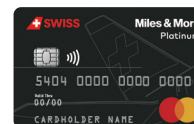
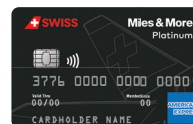
12 As long as you hold the corresponding member status.

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

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