

# Summary of benefits



## American Express<sup>®</sup> Credit Card Gold

BENEFITS			
<b>Bonus program</b>	pointup	yes	
	Conversion	CHF 1 spent <sup>1</sup> = 1.25 points	
<b>Selects</b>	American Express Selects <sup>SM</sup>	yes	
<b>Travel insurances<sup>2</sup></b>	Transport Accident Insurance (disability or accidental death)	CHF 500,000	
	Cost of search, rescue and recovery operations	CHF 60,000	
<b>Further insurances<sup>2</sup></b>	Balance Protection Insurance	optional, liable to costs	
	Purchase Protection Insurance per insured claim	CHF 750	
<b>Card Services</b>	Cash withdrawal	yes	
	Installment facility <sup>3</sup>	yes	
	3-D Secure – secure online shopping	American Express SafeKey <sup>®</sup>	
	Contactless payments	yes	
	Swisscard app with balance notification <sup>4</sup>	free	
	Mobile payments <sup>5</sup>	yes	
	Customer service	yes, 24 h	
	Spending limit, max. (depending on creditworthiness)	CHF 30,000	
	Card replacement	48 hours (generally)	
	No liability <sup>6</sup> in case of theft or loss of card	yes	
	Account management (currency)	CHF	
	<b>Payment types</b>	Direct debit (DD), payment slip, e-statement	yes
	<b>FEES</b>	Annual fee principal card	CHF 200
Annual fee additional card		CHF 50	
Cash withdrawals at ATMs or bank counters		4%, at least CHF 10	
Lottery, betting and casino transactions		4%, at least CHF 10	
Foreign currency or cross border handling fee		2%	
Annual interest <sup>7</sup> <b>as from posting date</b>		13%	
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)		free	
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 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 [americanexpress.ch](http://americanexpress.ch) or requested from Swisscard AECS GmbH.

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

4 The issuer's services offered in/by the Swisscard app may not be available, available to a restricted extent or only available liable to costs, depending on the card product. There may be delays in taking transactions into account for notifications (not real-time information).

5 Detailed information at [swisscard.ch/mobile-payment](http://swisscard.ch/mobile-payment)

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

7 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.