

SUMMARY OF FEES POINTUP CARDS

	BLUE FROM AMERICAN EXPRESS®	AMERICAN EXPRESS® CREDIT CARD GOLD
FEES		
Principal cards in the 1st year	CHF 40	CHF 200
Principal cards in subsequent years	CHF 80	CHF 200
Additional cards	CHF 40	CHF 50
Replacement card	CHF 25	free
Cash withdrawals at ATMs or bank counters		4%, at least CHF 10
Lottery, betting and casino transactions		4%, at least CHF 10
Foreign currency and cross border handling fee	2.5%	2%
Annual interest ¹ as from posting date		12%
Handling fee for paper statement		CHF 1.95
Copy of monthly statement (per order)		CHF 10
Duplicate monthly statement (annual flat rate)		CHF 25
Postage abroad (per monthly statement)		CHF 1
PostFinance fee for payment at a counter		according to current post office rates
Card delivery by express or courier		effective costs, at least CHF 25
Payment reminder fee		CHF 30
Address enquiry		CHF 25

¹ 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.

SUMMARY OF BENEFITS POINTUP CARDS

	BLUE FROM AMERICAN EXPRESS®	AMERICAN EXPRESS® CREDIT CARD GOLD
BONUS PROGRAM		
pointup	optional for CHF 40/year	yes
for every CHF 1 spent ²		1.25 points
PARTNER PROGRAM		
American Express® Selects SM		yes
INSURANCE AND ASSISTANCE³		
Transport Accident Insurance	CHF 50,000	CHF 500,000
Search/rescue costs	CHF 10,000	CHF 60,000
Purchase Protection Insurance	–	CHF 750
Return Protection Insurance	CHF 500	–
CARD SERVICES		
Spending limit	CHF 25,000	CHF 30,000
Installment facility ⁴		yes
Cash withdrawal		yes
Swisscard app		yes
Mobile payments		yes (Apple Pay, Samsung Pay, Google Pay)
Methods of payment		QR-bill, eBill, direct debit
SECURITY		
Customer service		yes, 24 h
3-D Secure		yes
Notification in the event of any card transactions with suspected fraud		yes
No liability ⁵ in case of theft or loss of card		yes

² 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.

³ 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.

⁴ The issuing of credit is not permitted, if it may lead to excessive debt.

⁵ No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).