

Summary of benefits



BLUE from American Express®

BENEFITS		
Bonus program	pointup	yes, optional CHF 40/year
	Conversion	CHF 1 spent ¹ = 1.25 points
Selects	American Express Selects SM	yes
Travel insurances ²	Transport Accident Insurance (disability or accidental death)	CHF 50,000
	Cost of search, rescue and recovery operations	CHF 10,000
Further insurances ²	Balance Protection Insurance	optional, liable to costs
Card Services	Cash withdrawal	yes
	Installment facility ³	yes
	3-D Secure – secure online shopping	American Express SafeKey®
	Notification of card transactions in cases of suspected fraud	yes
	Contactless payments	yes
	Swisscard app with balance notification ⁴	free
	Mobile payments ⁵	yes
	Customer service	yes, 24h
	Spending limit, max. (depending on creditworthiness)	CHF 25,000
	Card replacement	48 hours (generally)
	No liability ⁶ in case of theft or loss of card	yes
	Account management (currency)	CHF
	Payment types	Direct debit (DD), payment slip, e-statement
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FEES	Annual fee principal card (1st year)	CHF 40
	Annual fee principal card (subsequent years)	CHF 80
	Annual fee additional card	CHF 40
	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	2.5%
	Annual interest ⁷ as from posting date	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 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

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.