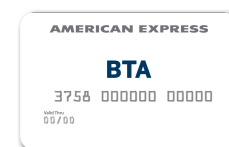


Summary of benefits

American Express® Business Travel Account



SERVICES

INSURANCE¹

Transport Accident Insurance	Disability or death (business trips)	CHF 750,000
	Disability or death (private trips)	CHF 375,000
Search, rescue and recovery costs	Search, rescue and recovery transport and transport to hospital	CHF 60,000
Luggage Insurance	Theft and damage to personal baggage	CHF 2,000
	Transport costs for found baggage	CHF 1,000
Travel information and advances	Organization and arrangement of doctors, travel information, etc.	yes
	Advances for medical costs, lawyers, etc.	CHF 15,000
Liability Waiver	Fraudulent card use insurance for business clients	up to CHF 30,000 per cardholder and up to CHF 2,000,000 per business client and calendar year

ONLINE FUNCTIONS

American Express @Work Core	yes
American Express @Work Enhanced	yes
BTA Online (electronic billing) ²	yes

DATA SERVICES

American Express Billing Support Files (for company administrators)	yes
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EXPENSE MANAGEMENT

Compatible with all standard software tools for expense management and working with the respective providers	yes
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FEES

ANNUAL FEES

Annual fee 1st year	First card/card package	CHF 300
	Other cards/card packages	–
Annual fee from 2nd year	First card/card package	CHF 0
	Other cards/card packages	–
Replacement card	In the case of loss, theft or willful damage	–

ADDITIONAL CHARGES

Withdrawals at ATMs	Switzerland	–
	Abroad/bank counter	–
Payment reminder fee	Fee per payment reminder	CHF 20
Credit interest	Annual interest	7.5%
Handling fee for foreign currency transactions	CHF	–
	EUR	2%
	USD	2%
	All other currencies	2%
Handling fee for transactions abroad	CHF	–
Service charges	Handling fee for paper statement (per collective statement)	–
	Copy of monthly statement (per order)	–
	Duplicate monthly statement to your own or another address (annual flat rate)	–
	Address enquiry	–
	Postage abroad (per collective statement)	–
	Card delivery by express or courier	–
Fee for payment at a post office counter	Price charged by the post office for cash payments at a post office counter	–

PAYMENT DETAILS

Billing types	Centralized	yes
	Individual	–
Payment options	Direct debit (DD)	yes
	ISR/IPI	yes

OTHER

	Card replacement	–
	Liability in the event of theft or loss of card	none ³
	Swiss bank account	yes
	Express issue of new cards (generally within 3 days), per card	–

¹ Please refer to the General Terms and Conditions of 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.

² You have to use American Express @Work to have BTA Online.

³ No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).