

Summary of fees

	Mastercard® Business Card Silver in CHF	Mastercard® Business Card Gold in CHF	Mastercard® Business Card Gold in EUR/USD
Annual fee	First card: CHF 100 Each additional card: CHF 50	First card: CHF 170 Each additional card: CHF 85	First card: EUR/USD 150 Each additional card: EUR/USD 75
Own card design	CHF 40 per card and year	Not available	Not available
Replacement card worldwide	CHF 20, in Switzerland usually within two working days, abroad three to six working days	Free of charge, in Switzerland usually within two working days, abroad three to six working days	Free of charge, in Switzerland usually within two working days, abroad three to six working days
Commission for cash withdrawals	3.5% at ATMs worldwide Min. CHF 5 (Switzerland) Min. CHF 10 (abroad) 4% at bank counters worldwide Min. CHF 10 (Switzerland and abroad)	3.5% at ATMs worldwide Min. CHF 5 (Switzerland) Min. CHF 10 (abroad) 4% at bank counters worldwide Min. CHF 10 (Switzerland and abroad)	3.5% at ATMs worldwide Min. EUR/USD 3.50 (Switzerland) Min. EUR/USD 7 (abroad) 4% at bank counters worldwide Min. EUR/USD 7 (Switzerland and abroad)
Transactions in foreign currency	Amount at exchange rate + 1.5% processing fee	Amount at exchange rate + 1.5% processing fee	Amount at exchange rate + 1.5% processing fee
Interest on arrears	14.93%	14.93%	14.93%
Processing fee in the event of late payment	CHF 20 per bill	CHF 20 per bill	EUR/USD 15 per bill
PIN code/PIN replacement	Free of charge	Free of charge	Free of charge
Loss or theft	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken (Art. 3 and 4, General Terms and Conditions)	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken (Art. 3 and 4, General Terms and Conditions)	No charge (EUR/USD 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken (Art. 3 and 4, General Terms and Conditions)
eXpense online service	Free of charge	Free of charge	Free of charge

A summary of all fees is available at www.viseca.ch.

"one" digital service

"one", the free digital service for your credit card

"one" (web and app) integrates all the digital services available for your credit card. To take advantage of "one", you must first register with your personal smartphone/mobile phone. After your card is issued, all the information you need to register for "one" will be sent to you by post.

Extract from the General Terms and Conditions

Declaration by the undersigned

The undersigned herewith **confirms** that the above statements are accurate and **authorises** Viseca Card Services SA to request from third parties, in particular from the Central Office for Credit Information (ZEK), authorities (e.g. debt collection and tax authorities, residents' registration offices), the intermediary bank, credit agencies, employers, other companies of the Aduno Group (www.aduno-gruppe.ch) and other institutions provided for by law such as the Information Office for Consumer Credit (IKO) or other suitable points of information, all information required to verify the information given above, to process the card application, to issue the card and to perform the contract, and, if the card is blocked, the account is in arrears, fraudulent use is made of the card or other such circumstances apply, to also file reports with the ZEK and with other competent authorities as required by law. For these purposes the undersigned herewith **releases** such entities and authorities from their banking, professional and other duties of secrecy.

Viseca Card Services SA may reject this card application without stating reasons. In this case, Viseca Card Services SA and the other members of the Aduno Group are authorised to offer the undersigned other products and services (including by sending e-mails to the address given above). The undersigned may revoke this authorisation at any time in writing.

Viseca Card Services SA is authorised to mandate third parties in **Switzerland and abroad** to provide in full or in part any and all services pursuant to the contractual relationship, including rewards programmes (e.g. application processing, manufacturing of cards, online services). The undersigned **authorises** Viseca Card Services SA to provide such third parties with the data necessary for diligently performing their duties and to transfer such data **abroad** for such purposes. Data shall only be transferred if the recipient undertakes to keep the data secret and/or to comply with appropriate data protection standards and also obliges any other contractual partners to comply with these duties. For further information about data protection, consult the General Data Protection Policy of the card issuer available at www.viseca.ch.

By signing and/or using the card, the undersigned confirms that he/she has acknowledged, understood and accepted Viseca Card Services SA's Conditions for the Use of Business Cards and Corporate Cards (Conditions). The undersigned will receive the complete Conditions together with the card. Prior to that the Conditions may be ordered by calling +41 (0)58 958 84 01, or a copy may be obtained at www.viseca.ch, where a list of the fees currently applicable to the use of the card and the contractual relationship is also available. **This contract is governed by Swiss law.** The sole place of performance, place of jurisdiction, and – if the undersigned is domiciled or resident abroad – the place of debt collection shall be **Zurich**.

Signature of applicant and company signatures/stamp

1904

Place/date

Signature of cardholder submitting application

Company stamp

Place/date

Place/date

Legally valid company signature (joint signatures if necessary)

Legally valid company signature (joint signatures if necessary)

First name/last name in block capitals

First name/last name in block capitals

Please return the completed and duly signed form to your bank or
Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.
For cards featuring your own card design, please enclose the signed declaration of consent for your design.
For other applications, please visit your bank's website or go to www.viseca.ch/business.

Bank: Please also complete the following page.

Leave blank

Client ID [2]	<input type="checkbox"/> Preferred partner (if applicable, client ID must be entered)	Date []		
Application IID []	GSS IID []	Bonus code 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Annual fee Default 01 Alternative 1 st year []	Subsequent years []
Customer category Default BHK	DD ID []	DIP []	DIS []	
Name/place, bank/agent	DIC []	Ref. no. []		
Contact person	Tel.	Stamp/legally valid signatures		
<input type="checkbox"/> Identification carried out as per CDB	<input type="checkbox"/> PEP			