Credit card application for your Mastercard® or Visa





Card choice			Only half the annual fee			
I wish to apply fo	r the following Viseca credit card(s):		in the first year			
□ I already have a Viseca credit card and wish to apply for the following additional card(s): Card account no. □ 1						
	VISA 0000 5404 4800 0000 0000 513590058 Title world	Annual fee	VISA DDDD SHOP 4800 0000 0000 SHOULDES TIPE World	Annual fee		
Primary card*	■ World Mastercard® Silver■ Visa Classic	CHF 100 CHF 100	☐ World Mastercard® Gold☐ Visa Gold	CHF 200 CHF 200		
Additional card**	■ World Mastercard® Silver■ Visa Classic	CHF 25 CHF 25	☐ World Mastercard® Gold☐ Visa Gold	CHF 50 CHF 50		
Global limit = maximum spending limit for all primary and additional cards associated with this customer account. I would like the following global limit (maximum global limit for Silver/Classic is CHF 10 000):						
☐ CHF 5000	☐ CHF 10000 ☐ CHF 15000	☐ CHF 20000	Other: CHF 000			
The desired global limit will be individually assessed and approved subject to your financial situation. The global limit granted to cardholders with the option to pay by instalments will be the same as the agreed credit limit.						
* Minimum age required to receive primary card: 18 years. ** It is not possible to combine Silver/Classic and Gold cards.						
Primary card: Personal details						
☐ Ms ☐ Mr	☐ Title		Date of birth \(\textstyle D \cdot D \cdot \textstyle M \cdot M \cdot M \cdot \textstyle V \cdot Y \c			
First name			Marital status			
Last name			Nationality			
Home address			(A copy of an official identification document with photograph must be			
Street/no			Place of citizenship (CH)			
Postal code/city			Type of residence permit B B C G G (A copy of the permit with photograph must be enclosed.)	Other		
Country			CH residence permit held since [D]D][M]M][Y]Y]	YŢYJ		
Resident at this addre	ess since DDDMMJYYYYY		Phone (home/mobile)			
Previous address			Phone (business)			
			E-mail			
Address for corresp	ondence (if different from home address)		Language of correspondence English Deutsch	☐ Français ☐ Italiano		
First name			correspondence in English in Deutsch	i Français i Italiano		
Last name						
Street/no			Name to be embossed on card (first name and last name).		
Postal code/city		Name to be embossed on tara (in st name and last name).				
Country			(max. 24 characters, incl. spaces, capital letters only, no umlauts/acce	ents)		
Primary card: Employment and financial details						
Employment status Employed Self-employed Retired School Apprenticeship College/university						
Employer			Employed in current job since DDDJMMJYYYY	Y		
Postal code/city			Gross annual income CHF LLLLLL			
Profession/position			Apartment/house Rented Own	ed		
			Manufalla Batana and CUE			



Additional card: Personal details					
Ms Mr Title	Date of birth DIDIMIMICYTYTY				
First name	Nationality (A copy of an official identification document with photograph must be enclosed.)				
Last name	Place of citizenship (CH)				
Home address	Phone (home/mobile)				
Street/no.	Phone (business)				
Postal code/city	E-mail				
Country	Language of correspondence English Deutsch Français Italiano				
	Name to be embossed on card (first name and last name):				
	(max. 24 characters, incl. spaces, capital letters only, no umlauts/accents)				
Payment method					
Bank/post office	IBAN				
Postal code/city	You must provide your bank information.				
I wish to pay my monthly bill by QR bill.					
I can take advantage of the option to pay by instalments. The relevant agreement to pay by instalments is an integral part of this credit card application. The agreement to pay by instalments will only be activated and confirmed once Viseca has carried out a creditworthiness check. The granting of credit is prohibited if it may lead to overindebtedness.					
Free electronic billing A monthly fee of CHF 2 is charged for the mailing of paper bills. In place of paper bills which incur the fee, you can opt to receive your monthly credit card bill in electronic form (PDF format) free of charge. Activate this function in the "one" app or at one-digitalservice.ch					
Tababilahan and af dha hana firial anna alla idandida (farma A)					
Establishment of the beneficial owner's identity (form A)					
As the applicant for the primary card or as the primary cardholder, I declare that the asse additional card and/or paid to the card issuer in excess of such amount (please tick as application).					
belong solely to me.	belong to the following person(s):				
belong jointly to me and the additional cardholder.	First name, last name, date of birth, nationality, home address, country				
belong solely to the additional cardholder.					
As the applicant for the primary card or as the primary cardholder, I undertake to notify the bank/credit card issuer of any and all changes to this information. Deliberately making a false statement when completing this form is punishable by law (Art. 251 of the Swiss Criminal Code, falsification of documents; punishable by imprisonment for up to five years or a fine).					

Summary of fees						
	World Mastercard® Silver/Visa Classic	World Mastercard® Gold/Visa Gold				
Annual fee	Primary card: CHF 100 Additional card: CHF 25	Primary card: CHF 200 Additional card: CHF 50				
Replacement card worldwide	CHF 20, in Switzerland generally within two working days, abroad three to six working days	Free of charge, in Switzerland generally within two working days, abroad three to six working days				
Commission for cash withdrawals	4%, min. CHF 10 at ATMs and bank counters worldwide	4%, min. CHF 10 at ATMs and bank counters worldwide				
Transactions in foreign currency	Amount at exchange rate + 1.75% processing fee	Amount at exchange rate + 1.75% processing fee				
Transactions in CHF abroad	Amount + 1.75% processing fee	Amount + 1.75% processing fee				
Gaming commission	4%, min. CHF 10 for lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)	4%, min. CHF 10 for lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)				
Credit interest rate/interest rate on arrears (annual interest rate)	12%	12%				
Processing fee in the event of late payment	CHF 20 per bill	CHF 20 per bill				
PIN code/PIN replacement	Free of charge	Free of charge				
Cash payments made at post office	CHF 2.90 per payment	CHF 2.90 per payment				
Mailing of paper bills	CHF 2 per bill	CHF 2 per bill				
Loss or theft	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken				

"one" digital service and surprize rewards programme

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

"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.

surprize, the free rewards programme from Viseca

With your credit card you automatically participate in the free surprize rewards programme and collect surprize points. After you have registered for "one" (web and app), you will enjoy all the benefits surprize has to offer and can redeem your surprize points for attractive rewards. If you do not wish to participate in the surprize rewards programme, please inform our Viseca customer service in writing.

Agreement to pay by instalments

Agreement to pay by instalments for Viseca Card Services SA cardholders (valid exclusively for the payment method "Payment slip with option to pay by instalments") between Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich, Switzerland (hereinafter referred to as "Viseca") and the Cardholder using the option to pay by instalments

1. Conclusion of the Agreement to pay by instalments
By signing this Agreement to pay by instalments/credit card application, the Cardholder acknowledges and accepts the provisions set out below concerning the option to pay his/her monthly credit card bills ("monthly bills") by instalments. The Agreement to pay by instalments enters into effect as soon as the Cardholder has received a copy thereof signed by Viseca. The Cardholder will be sent this copy of the Agreement to pay by instalments subject to a positive outcome to the creditworthiness check described in Section 5 below. The Cardholder will be informed in writing of his/her personal credit limit. This notification will subsequently form an integral part of the present Agreement to pay by instalments. The Cardholder retains the right to cancel the Agreement pursuant to Section 6 below.

2. Option to pay by instalments, credit limit and interest rate

By concluding this Agreement to pay by instalments, Viseca grants the Cardholder the option of settling his/her monthly bills in instalments, within his/her personal credit limit. The outstanding portion of any monthly bill, together with any new charges effected using the card, may not exceed the agreed credit limit. The credit interest charged on outstanding amounts corresponds to an annual interest rate of 12%. Viseca may at any time adapt the annual interest rate, in particular if the maximum interest rate (according to Art 1. VKKG) changes. The Cardholder will be appropriately informed of any change (e.g. on the monthly bill). As per the provisions in Section 4 below, credit interest is payable on outstanding amounts up until the date on which payment is received. No compound interest will be charged.

3. Using the credit limit, minimum monthly payment and repayment
This Agreement to pay by instalments entitles the Cardholder to repay the billed amount in instalments. The minimum monthly payment is indicated on the monthly bill and is at least 5% of the total balance outstanding on the monthly bill but no less than CHF 100 plus unpaid fees and charges, unpaid interest, instalments in arrears and amounts which exceed the credit limit. The Cardholder may repay the entire outstanding amount at any time.

4. Interest payment obligation and late payment

4. Interest payment Congation and rate payment. The Cardholder exercises the option to pay by instalments by paying at least the minimum amount (cf. Section 3), but not the total invoiced amount, within the deadline given on the monthly bill. In such cases, credit interest will be charged monthly at current account rates from the first day following the billing date (cf. Section 2). Should all or part of the minimum amount indicated on the monthly bill (cf. Section 3) remain unpaid by the deadline which is also indicated on the monthly bill, the Cardholder will be in default in respect of this amount. The interest rate on arrears corresponds to the currently valid annual interest rate.

5. Creditworthiness and credit information

5. Creditworthiness and credit information
The creditworthiness check will be performed on the basis of the information stated by the Cardholder on the card application concerning his/her asset and income situation, as well as on the clarifications that are required to be carried out by law with offices such as the Information Office for Consumer Credit (IKO). In addition, Viseca is net can be done by law with offices such as the information Online for Consumer Creat (IMD). In adoition, ViseCa is entitled to obtain information from official public bodies and from the Central Office for Credit Information (ZEK) and to notify the ZEK and/or the IKO of the conclusion and termination of this Agreement and, in the event of the card being blocked, serious payment default or fraudulent use of the card, to also contact the legally authorised bodies, such as the IKO or the ZEK, to obtain information and to report to them. The Cardholder acknowledges and accepts that the ZEK or other legally authorised bodies such as the IKO may make such information available to their members. The granting of credit is prohibited if it may lead to overindebtedness on the part of the Cardholder.

6. Cancellation and termination

The Cardholder is entitled to cancel this Agreement to pay by instalments in writing within fourteen days of receiving the copy thereof signed by Viseca. Moreover, this Agreement to pay by instalments will become null and void upon cancellation of the Credit Card Agreement, without any further action being required on the part of the Cardholder or Viseca. The present Agreement to pay by instalments may be terminated separately by the Cardholder or Viseca at any time with immediate effect. The separate termination of this Agreement to pay by instalments by either the Cardholder or Viseca terminates the option to pay by instalments only. The underlying Credit Card Agreement, including all rights and obligations, remains unchanged. The lawful termination of this Agreement to pay by instalments results in all outstanding sums falling due for immediate payment.

7. Applicable law
The legal relationship between Viseca and the Cardholder in connection with this Agreement to pay by instalments is governed by Swiss law. For Cardholders resident in Switzerland, statutory regulations govern the place of jurisdiction, place of performance and place of debt collection. For Cardholders resident abroad, the place of performance, place of jurisdiction and place of debt collection is Zurich, Switzerland, Viseca reserves the right to take legal action against the Cardholder before any competent court in Switzerland or abroad.

8. Special provisions

8. Special provisions
Changes or additions to the present Agreement must be made in writing. The latest version of the "Conditions for the Use of the Credit Cards Issued by Viseca Card Services SA", a copy of which the Cardholder has received, also applies. You will receive an unabridged copy of the General Terms and Conditions with your credit card; if so desired, they can be viewed in advance at viseca.ch or ordered by calling +41 (0)58 958 84 00. In the event of discrepancies, the provisions of the present Agreement to pay by instalments, the Cardholder confirms that he/she acknowledges and accepts the aforementioned Terms and Conditions.

Insurance cover

Your credit card gives you access to useful insurance at no extra cost. Viseca Payment Services SA, as the policyholder, offers card customers of the card issuer, Viseca Card Services SA, insurance cover at the same time as the card agreement is concluded. For the purposes of processing the card-related insurance, your data will also be passed on to the card issuer, Viseca Card Services SA, and to the insurers. Any questions and concerns will be handled by the card issuer on behalf of Viseca Payment Services SA. An overview and the General Insurance Conditions (GIC) can be found at viseca.ch/insurance

Excerpt from the GTC and supplemental terms and conditions Declaration by the undersigned The undersigned **authorises** and agrees to allow us: • to create and evaluate customer, consumption and preference profiles in order to offer products and services (including those of third parties) to the undersigned; By signing this document, the undersigned **confirms** the accuracy of the above information and **authorises** Viseca Card Services SA ("Viseca" or "we"): as part of the card application process and for the purpose of issuing the card, to verify and process the information provided above and to obtain the necessary information from third parties, e.g. from the Central Office for Credit Information ("ZEK"), from public authorities (e.g. debt enforcement and tax offices, residents' in the context of our collaboration with our programme partners and other partners outside the companies affiliated with Viseca (viseca.ch/corporate), to provide them with certain information for purposes including office for Credit information (2.5.), from public autorituse (e.g. does tenniforement and at a onices, resident registration offices), the Referring Bank, credit reporting agencies, employers and other information centres that are specified by law (e.g. Consumer Credit Information Office [IKO]) or otherwise appropriate; to report facts such as card blocking, payment arrears or misuse of the card to the ZEK and, in the cases provided for by law, to the competent authorities; and if the card was ordered from a Referring Bank, to obtain all information and documents from the Referring but not limited to marketing and profiling; and to send such information to the undersigned at his/her e-mail address, postal address or by telephone (e.g. SMS) or provide the same via online services. The undersigned may revoke this consent prospectively at any time by giving written notice. Bank that are necessary to combat money laundering and terrorist financing. The undersigned thereby also authorises the Referring Bank to disclose such information and documents to us and to notify us of any changes to customer data. We have the right to reject this card application or individual applications without indicating any reason. In this case, we and our affiliated companies are entitled to offer other products or services to the undersigned (including to the e-mail address or mobile number indicated above). The undersigned may revoke this authorisation in writing Within the scope of these authorisations, the undersigned **releases** us and the Referring Bank from the obligation to preserve banking, business or official secrecy and to comply with data protection rules. By signing the application or the card, using and/or storing the card on a mobile or other device, the undersigned By signing the application or the card, using and/or storing the card on a mobile or other device, the undersigned confirms that he/she has read, understood and accepted the General Terms and Conditions for Ayment Cards of Viseca Card Services SA – Private (GTC) and Viseca's Privacy Policy. The undersigned will receive an excerpt from the GTC as well as a link to the complete GTC together with the card. The GTC and the Privacy Policy as well as the fees currently associated with the use of the card or the contractual relationship may be viewed at any time at viseca.ch or ordered by telephone on +41 (0)58 958 84 00. We are entitled to engage service providers and third parties in Switzerland and abroad to perform our services. This includes e.g. card application review, card creation, online services, transaction processing, collection, operational data analysis to improve our fraud prevention and risk models or sending information or offers. The undersigned authorises us to furnish these service providers and third parties with the data necessary to perform the tasks incumbent on them The Contract shall be governed by Swiss law. Unless mandatory statutory provisions apply, Zurich shall be the place of performance, jurisdiction and, for signatories residing abroad, the place of debt enforcement. Insofar as the undersigned has ordered the card from one of our Referring Banks, he/she authorises us and agrees Viseca will share the personal data as well as credit and prepaid transaction data with that bank; and the Referring Bank may use the transaction data received for its own purposes in accordance with its own data protection provisions for all of its business areas, particularly for risk management and marketing purposes. Place/date Signature (applicant or cardholder always has to sign) Signature (applicant for additional card has to sign, if applicable) **Enclosures** Swiss citizens: Foreign nationals: Copy of passport or ID card (front and reverse, showing a clear photograph, Copy of foreign national identity card (front and reverse, showing a clear photosignature and the issue date) of the applicant for the primary card and graph, signature and the issue date) of the applicant for the primary card and any additional card (if requested). any additional card (if requested). (Enclosures will not be returned.)

Please send the fully completed and signed form together with the requisite document copies to your bank or Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.

Leave blank						
Client ID 2 Preferred partner (if applicable,	client ID must be entered) Date					
Application IID GSS IID Bonus code 1 2 3 3	Annual fee Default 01 Alternative 1 st year $\lfloor \underline{0} \rfloor 3$ Subsequent years $\lfloor \underline{0} \rfloor 1$					
Customer category Default REG Alternative DD ID DD ID DD ID	DIP 2 0 6 9 9 9 9 0 9 6 DIS					
Name/place, bank/agent	$DIC \ \lfloor 3 \rfloor 0 \rfloor 2 \qquad Ref.no. \ \lfloor 1 \rfloor 2 \rfloor 0 \rfloor 9 \rfloor 2 \lfloor X \rfloor 0 \rfloor 3 \rfloor$					
Contact person Tel.	Stamp/legally valid signatures					
Identification carried out as per CDB PEP						
Creditworthiness check: positive negative by Viseca						