

Choice of primary card

I would like the following Visa Platinum primary card*:



- Visa Platinum CHF Annual fee CHF 550
- Visa Platinum EUR Annual fee EUR 450
- Visa Platinum USD Annual fee USD 450

* Minimum age required to receive primary card: 18 years.
Only one currency may be selected.

Global limit

I would like the following global limit in the aforementioned currency:

- 10 000 15 000 20 000 25 000 Requested limit: 000

Global limit = maximum spending limit for all primary and additional cards associated with this customer account. 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.

Choice of additional card(s), joint billing with primary card*

I would like to request the following additional card(s) free of charge:



Visa Platinum

- Additional card for primary cardholder
- Additional card for third person, max. card limit per month 000
(included in global limit)

* The additional card must be in the same currency as the primary card.
Additional cards are billed jointly with the primary card. For separate billing, see page 3.



Mastercard® Gold

- Additional card for primary cardholder
- Additional card for third person, max. card limit per month 000
(included in global limit)

Rewards programmes

I want to participate in the following rewards programme (only one may be selected):



Just for you

(only available for CHF cards)

- I want to participate in the free surprise rewards programme of Viseca Card Services SA, and I hereby accept the applicable terms and conditions at viseca-payment.ch/surprise-terms

surprise, the free rewards programme by Viseca

With your Visa Platinum you automatically participate in the free surprise rewards programme and collect surprise points. After you have registered, you will enjoy all the benefits surprise has to offer and can redeem your surprise points for attractive rewards.

turnoverBONUS

(available for cards in CHF/EUR/USD)

- I want to benefit from the turnover bonus and reduce the annual fee applicable to my Visa Platinum primary and additional cards.

Annual turnover level and corresponding fee reduction:

CHF 40 000 – 50% reduction / CHF 80 000 – 100% reduction
EUR 30 000 – 50% reduction / EUR 60 000 – 100% reduction
USD 40 000 – 50% reduction / USD 80 000 – 100% reduction

The combined spending on all your **primary and additional cards** is credited to your turnover bonus.

"one" digital service

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

"one" (web and app) integrates all the digital services relating to your credit card. To take advantage of all the benefits offered by "one", you have to register for the service with your personal smartphone or mobile phone. Information on how to register for "one" will be sent to you by post after your card is issued.

Important: Please also complete the following page.

Agreement to pay by instalments

Agreement to pay by instalments for Visa Card Services SA cardholders (valid exclusively for the payment method "Payment slip with option to pay by instalments") between Visa 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/EUR/USD 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

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

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 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

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 Visa 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 80 00. In the event of discrepancies, the provisions of the present Agreement to pay by instalments shall prevail. By signing this Agreement to pay by instalments, the Cardholder confirms that he/she acknowledges and accepts the aforementioned Terms and Conditions.

Summary of fees

	Visa Platinum
Annual fee	Visa Platinum CHF Annual fee CHF 550 Visa Platinum EUR Annual fee EUR 450 Visa Platinum USD Annual fee USD 450
Additional card(s)	Four additional cards free of charge (two Visa Platinum and two World Mastercard® Gold)
Replacement card worldwide	Free of charge, in Switzerland generally within two working days, abroad three to six working days
Card blocking fee	Free of charge
Credit interest rate/interest rate on arrears (annual interest rate)	12%
Processing fee in the event of late payment	CHF 20 per bill
Commission for cash withdrawals at ATMs	2.5%, min. CHF 5 or EUR/USD 3.50 (Switzerland) 2.5%, min. CHF 10 or EUR/USD 7 (abroad)
Commission for cash withdrawals at bank counters	4% worldwide, min. CHF 10 or EUR/USD 7
Transactions in foreign currency	Amount at exchange rate + 1.75% processing fee
Transactions in CHF abroad	Amount + 1.75% processing fee
PIN code/PIN replacement	Free of charge
Loss or theft	No charge (CHF/EUR/USD 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken
Mailing of paper bills	Free of charge or via "one" digital service
Fee for special delivery of bills, card, PIN	Free of charge
Fee for reprinting bills, transaction summaries, statements of interest paid, etc.	Free of charge
Unjustified objection to a transaction (chargeback)	Free of charge
Order for copy of receipt (copy of sales slip)	Free of charge
Priority Pass membership*	Free membership for the primary cardholder and one additional cardholder. The Priority Pass provides unlimited access to over 1 300 airport lounges.
Lounge entry for third parties	CHF 32, EUR 28 or USD 32 per person/entry (charged directly to the Visa Platinum card account)

* Priority Pass membership must be applied for separately. You will find this application at viseca.ch/platinum

Important: Please also complete the following page.

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

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' 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 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.

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.

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.

Insofar as the undersigned has ordered the card from one of our Referring Banks, he/she **authorises** us and agrees that:

- 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.

The undersigned may revoke this consent prospectively at any time by giving written notice.

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;
- 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 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.

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 at any time.

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 Payment 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.

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.

Place/date

Signature (applicant for primary card must always sign)

Place/date

Signature (applicant for additional card must always sign, if applicable)

Enclosures

- | | |
|---|--|
| <input type="checkbox"/> Swiss citizens:
Copy of passport or ID card (front and reverse, showing a clear photograph, signature and the issue date) of the applicant for the primary card and for any additional card (if requested). | <input type="checkbox"/> Foreign nationals:
Copy of residence permit (front and reverse, showing a clear photograph, signature and the issue date) of the applicant for the primary card and for any additional card (if requested). |
| <input type="checkbox"/> If global limit is more than CHF 25 000:
Copy of passport or ID card (front and reverse; certified by e.g. a notary, bank or post office in Switzerland or Liechtenstein) of the applicant for the primary card and for any additional card (if requested and for separate billing). | <input type="checkbox"/> If global limit is more than CHF 25 000:
Copy of residence permit (front and reverse; certified by e.g. a notary, bank or post office in Switzerland or Liechtenstein) of the applicant for the primary card and for any additional card (if requested and for separate billing). |

(Enclosures non-returnable)

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

Leave blank

Client ID <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Preferred partner (if applicable, client ID must be entered)	Date <input style="width: 100%;" type="text"/>
Application IID <input style="width: 100%;" type="text"/>	GSS IID <input style="width: 100%;" type="text"/>	Bonus code 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>
Customer category Default REG Alternative <input style="width: 100%;" type="text"/>	Annual fee Default 01 Alternative 1 st year <input style="width: 100%;" type="text"/>	Subsequent years <input style="width: 100%;" type="text"/>
Name/place, bank/agent <input style="width: 100%;" type="text"/>	Direct Debit ID VIPLA (for CHF) <input style="width: 100%;" type="text"/>	DIP <input style="width: 100%;" type="text"/>
Contact person <input style="width: 100%;" type="text"/>	Direct Debit ID VPEUR (for EUR) <input style="width: 100%;" type="text"/>	DIS <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Identification carried out as per CDB	<input type="checkbox"/> PEP	DIC <input style="width: 100%;" type="text"/>
Creditworthiness check: <input type="checkbox"/> positive	<input type="checkbox"/> negative	Ref. no. <input style="width: 100%;" type="text"/>
<input type="checkbox"/> by Viseca	Stamp/legally valid signatures	