Credit card application for your Flying Blue World Mastercard©

VISECA card services

Card choice

Special offer until 01.07.2018: 1st year half price and 15 000 reward miles as a welcome gift.

☐ **Primary card** CHF 230 per year

☐ **Additional card** CHF 70 per year

☐ I am already a Flying Blue member. My membership number: _____

If you are not yet a member of Flying Blue, you can register online free of charge on **www.airfrance.ch** or **www.klm.ch** under "Flying Blue" and then enter your membership number on this application form.

Number of primary card (please indicate if ordered separately): _____ _____ _____ _____

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

I would like the following global limit: ☐ CHF 8 000 ☐ CHF 10 000 ☐ CHF 15 000 ☐ CHF 20 000 ☐ 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.

Primary card: Personal details

☐ Ms ☐ Mr ☐ Title _____

First name _____

Last name _____

Home address

Street/no. _____

Postal code/city _____ Country _____

Resident at this address since D D M M Y Y Y Y

Previous address _____

Address for correspondence (if different from home address)

First name _____

Last name _____

Street/no. _____

Postal code/city _____ Country _____

Date of birth D D M M Y Y Y Y

Marital status _____

Nationality _____

(A copy of an official identification document with photograph must be enclosed)

Place of citizenship (CH) _____

Type of residence permit ☐ B ☐ C ☐ G ☐ Other

(A copy of the permit with photograph must be enclosed.)

CH residence permit held since D D M M Y Y Y Y

Phone (home/mobile) _____

Phone (business) _____

E-mail _____

Language of correspondence ☐ English ☐ Deutsch ☐ Français ☐ Italiano

Name to be embossed on card (first name and last name):

_____

(max. 21 characters, incl. spaces, capital letters only, no umlauts/accents)

Primary card: Employment and financial details

Employment status ☐ Employed ☐ Self-employed ☐ Retired ☐ School ☐ Apprenticeship ☐ College/university ☐ _____

Employer _____

Postal code/city _____

Profession/position _____

Employed in current job since D D M M Y Y Y Y

Gross annual income CHF _____

Apartment/house ☐ Rented ☐ Owned

Monthly housing costs CHF _____

Additional card: Personal details

☐ Ms ☐ Mr ☐ Title _____

First name _____

Last name _____

Street/no. _____

Postal code/city _____ Country _____

Date of birth D D M M Y Y Y Y

Nationality _____

Place of citizenship (CH) _____

Phone (home/mobile) _____

Phone (business) _____

E-mail _____

Language of correspondence ☐ English ☐ Deutsch ☐ Français ☐ Italiano

Name to be embossed on card (first name and last name):

_____

(max. 21 characters, incl. spaces, capital letters only, no umlauts/accents)

Payment method

Bank/post office _____

Postal code/city _____ Country _____

IBAN _____

You **must** provide your bank information.

I wish to pay my monthly bill using a payment slip (ESR).

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 service in the VisecaOne customer portal.

Establishment of the beneficial owner's identity

As the applicant for the primary card or as primary cardholder, I declare that the assets used to settle the credit card bills for the primary card and, if applied for, the additional card, and/or paid to the card issuer in excess of such amount (please tick as applicable),

☐ belong solely to me

☐ belong jointly to me and the additional cardholder

☐ belong solely to the additional cardholder

☐ belong to the following person(s):

First name, last name, date of birth, nationality, home address, country

_____

As the applicant for the primary card or as 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).

Important: please see reverse!

VisecaOne

VisecaOne, the free digital service for your credit cards

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

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
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 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 www.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 shall prevail. By signing this Agreement to pay by instalments, the Cardholder confirms that he/she acknowledges and accepts the aforementioned Terms and Conditions.

Extract from the General Terms and Conditions and signatures

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 such as 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.

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 Credit Cards and Prepaid 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 00 or – along with the fees currently applicable to the use of the card and the contractual relationship – a copy may be obtained at www.viseca.ch. This contract is governed by Swiss law.** The place of performance, place of jurisdiction, and – if the undersigned is resident abroad – the place of debt collection shall be **Zurich**.

Place/date

Signature (applicant or cardholder **always has to sign**)

Signature (applicant for additional card **has to sign, if applicable**)

Enclosures

☐ Swiss citizens:
Copy of passport or official ID (front and reverse, displaying a recognisable photo, signature and issue date) of the **applicant** and (if applicable) the **applicant for an additional card**.

☐ Foreign nationals:
Copy of residence permit (front and reverse, displaying a recognisable photo, signature and issue date) of the **applicant** and (if applicable) the **applicant for an additional card**.

(Enclosures will not be returned.)

Please send the fully completed and signed form together with the requisite document copies to 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 ☐

Annual fee Default **01** Alternative 1st year 0 3 Subsequent years 0 1

Customer category Default **REG** Alternative

DIP

DIS

Name/place, bank/agent

DIC

Ref. no. 1 3 0 6 8 P 0 3

Contact person

Tel.

Stamp/legally valid signatures

☐ Identification carried out as per CDB

☐ PEP

Creditworthiness check: ☐ positive ☐ negative ☐ by Viseca

Reset

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