

## Summary of fees for credit and prepaid cards (valid as of 1 July 2017)

		Prepaid	Basic	Silver/Classic	Gold	Platinum
		CHF 50 EUR/USD 25	CHF 30	CHF 100	CHF 200 EUR/USD 200	CHF 500 EUR 350 USD 400
Annual fee						
Digital service	VisecaOne	○	○	○	○	○
Mailing of paper bills and statements	CHF/EUR/USD 2 per bill Electronic billing in VisecaOne, free of charge	■	■	■	■	○
PIN replacement	CHF/EUR/USD 10	■	■	○	○	○
Replacement card worldwide	CHF/EUR/USD 20, in Switzerland generally within two working days, abroad three to six working days	■	■	■	○	○
Credit interest rate/interest rate on arrears (annual interest rate)	12%	■	■	■ <sup>1</sup>	■ <sup>1</sup>	■
Processing fee in the event of late payment	CHF 20 or EUR/USD 15 per bill	■	■	■	■	■
Commission for cash withdrawals (excluding Platinum)	4%, min. CHF/EUR/USD 10 at ATMs and bank counters worldwide (Raiffeisen Prepaid YoungMemberPlus: CHF 5 flat fee in Switzerland and abroad)	■	■	■	■	-
Commission for cash withdrawals (Platinum only)	2.5% at ATMs Switzerland: min. CHF 5 or EUR/USD 3.50 Abroad: min. CHF 10 or EUR/USD 7 4% at bank counters worldwide, min. CHF 10 or EUR/USD 7	-	-	-	-	■
Transactions in foreign currency	Amount at exchange rate + processing fee	+1.75%	+2.5%	+1.75%	+1.75%	+1.75%
Transactions in CHF abroad <sup>2</sup>	Amount + processing fee	+1.75%	+2.5%	+1.75%	+1.75%	+1.75%
Card blocking fee	CHF 10	■	■	○	○	○
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 (Art. 3 and 4, General Terms and Conditions)	○	○	○	○	○
Fee for special mailing of statement, card, PIN	Effective costs, min. CHF/EUR/USD 5	■	■	○	○	○
Fee for reprinting of statements, transaction overviews, interest records etc.	CHF/EUR/USD 5 (max. 2 reprints; each additional reprint, CHF/EUR/USD 5)	■	■	○	○	○
Unjustified objection to a transaction (chargeback)	CHF 30	■	■	○	○	○
Copy of transaction slip	CHF 30	■	■	○	○	○
Monthly balance/available limit by SMS	Paper statements: CHF 0.50 or EUR 0.30/USD 0.40 per SMS Paperless: free of charge	■/○	-	-	-	-
Other SMS services (e.g. for transactions in foreign currency)	CHF 0.50 or EUR 0.30/USD 0.40 per SMS	■	■	■	■	■
Phone support	CHF 1 per call	■	-	-	-	-
Top-up fee	1%, min. CHF 5 or EUR/USD 3 for each top-up	■	-	-	-	-
Commission for balance transfer	CHF/EUR/USD 20 per balance transfer to a bank or postal account	■	-	-	-	-
Cash payments made at post office	CHF 2 per payment	■	■	■	■	○

Notes      1 = Migros Bank: 9.9% annual interest rate      ■ subject to charge  
                  2 = Not applicable to EUR/USD cards            ○ free of charge  
                     - not relevant

## Summary of fees for credit cards (valid as of 1 July 2017)

		Flying Blue World Mastercard®	MercedesCard Mastercard®	Visa Collect Card
Annual fee		CHF 230	CHF 75	CHF 35
Digital service	VisecaOne	○	○	○
Mailing of paper bills	CHF 2 per bill Electronic bills in VisecaOne, free of charge	■	■	■
PIN replacement	CHF 10	○	○	■
Replacement card worldwide	CHF 20, in Switzerland generally within two working days, abroad three to six working days	○	○	■
Credit interest rate/interest rate on arrears (annual interest rate)	12%	■	■	■ <sup>1</sup>
Processing fee in the event of late payment	CHF 20 per bill	■	■	■
Commission for cash withdrawals	4%, min. CHF 10 at ATMs and bank counters worldwide	■	■	■
Transactions in foreign currency	Amount at exchange rate + processing fee	+1.75%	+1.75%	+2.5%
Transactions in CHF abroad	Amount + processing fee	+1.75%	+1.75%	+2.5%
Card blocking fee	CHF 10	○	○	■
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)	○	○	○
Fee for special mailing of bill, card, PIN	Effective costs, min. CHF 5	○	○	■
Fee for reprinting of bills, transaction overviews, interest records etc.	CHF 5 (max. 2 reprints; each additional reprint, CHF/EUR/USD 5)	○	○	■
Unjustified objection to a transaction (chargeback)	CHF 30	○	○	■
Copy of transaction slip	CHF 30	○	○	■
SMS services (e.g. for transactions in foreign currency)	CHF 0.50 per SMS	■	■	■
Cash payments made at post office	CHF 2 per payment	■	■	■