

## Limits for personal cards

---

### What is the global limit?

The global limit applies to all the cards you hold (primary and additional cards) and is checked every time payment is made using one of your cards. The global limit for cards denominated in euros or US dollars is calculated in Swiss francs.

---

### What is the card limit?

The card limit applies separately to the individual card. The card limit cannot be exceeded, even if the global limit has not yet been reached. In the case of multiple cards, it may not be possible to fully utilise an individual card limit if the global limit has already been exhausted.

#### Example for card in CHF

Global limit:	CHF 7 000
Card limit, primary card:	CHF 7 000*, EUR/USD 4 500*
Card limit, additional card:	CHF 3 000*, EUR/USD 3 000*

Note: You can check your current limits any time using the free VisecaOne digital service.

\* The maximum you can spend jointly on both cards is CHF 7 000 (= global limit). However, of this amount you cannot spend more than CHF/EUR/USD 3 000 with the additional card. The amounts stated in euros and US dollars are subject to change due to fluctuations in the exchange rate.

---

### I want to change my limit. What do I have to do?

Our customer service would be happy to advise you. Please call them on +41 (0)58 958 84 00.

If you have a credit card issued by a cantonal bank, Raiffeisen bank, RBA bank, Bank Cler or Migros Bank, please contact your bank adviser directly.

#### Information for customers using the instalment option

To permanently increase your limit we require a new credit agreement that reflects the change.

#### Information for PrePaid customers

The monthly limit for PrePaid cards may vary between CHF 3 000 and CHF 10 000, depending on the bank that issued your card and if you are using a special card product.

Please note: If your card's monthly limit is CHF 3 000, for example, even if you load a higher amount on the card, e.g. CHF 5 000, you will not be able to spend more than CHF 3 000 for the month. In such a case, the remaining balance of CHF 2 000 cannot be spent until the next month.

Please also note that it can take up to four days for your payment to be credited to your card.