

Special conditions of Viseca Card Services SA for the exceptional issue of monthly credit card invoices in a paperless, electronic form in MyAccount

1. Paperless credit card invoices

Viseca Card Services SA offers its cardholders the option of no longer receiving the usual monthly invoice in paper form. In its place they can access a paperless, monthly invoice. The following conditions are deemed to have been accepted by the cardholder and are considered binding once the service has been registered.

2. Registration

The registration for the receipt of paperless credit card invoices, and therefore the cancellation of a monthly invoice in paper form can be made free of charge on the Internet site of Viseca Card Services SA at Online Service under "MyAccount".

Cardholders, who have already registered for MyAccount can request to receive paperless at <http://myaccount.viseca.ch>, under "Cards", sub-heading "Invoice type", in the section "No longer receive paper invoices".

After issuing the request the cardholder will receive monthly notification by e-mail as soon as the updated paperless invoice is available at MyAccount; the actual invoice will not be sent by e-mail; it will only be accessible via secure web page at MyAccount. In order to receive the notification by e-mail, the cardholder must give a valid e-mail address and must re-enter any e-mail changes immediately at <http://myaccount.viseca.ch>. If the cardholder does not wish to receive the e-mail notification, it is possible to deactivate the e-mail notification during the registration process or at any later moment at <http://myaccount.viseca.ch>.

Cardholders, who have not yet registered via the Online Service "MyAccount", can register online at <http://myaccount.viseca.ch> for MyAccount and then will immediately have the possibility of requesting paperless invoices via the process described above.

3. Content/appearance of the paperless invoice

The appearance and content of the paperless invoices are exactly the same as the paper invoices; the paperless invoices can be accessed and viewed by the cardholder at <http://myaccount.viseca.ch> at the end of each month in PDF format and be viewed and printed out by the cardholder at any moment.

The last twelve monthly invoices can be accessed electronically by the cardholder at <http://myaccount.viseca.ch>.

The cardholder is aware that Viseca Card Services SA does not issue invoices in paper or electronic form for transactions whereby the month billing total is under CHF 50; in any case, the cardholder will receive an invoice the following month.

4. Fees/costs

Viseca Card Services SA does not charge any fees or costs at all to the cardholder for exceptionally issuing paperless invoices at <http://myaccount.viseca.ch>.

The cardholder can at any time request a copy of the monthly invoice from Viseca Card Services SA and recognizes that Viseca Card Services SA can charge a fee of CHF 5 for each invoice copy requested. For special delivery (e.g. express delivery) the actual additional charges may be billed (minimum CHF 5).

5. Deactivation

The cardholder can deactivate and reactivate access to paperless invoices at any time at <http://myaccount.viseca.ch>. The cardholder can also make any changes to the e-mail address provided or activate or deactivate the e-mail notification service.

6. Obligation to check the monthly invoice and announce any misuse

The fact that the cardholder no longer receives an invoice in paper form and receives an electronic, paperless invoice, has no effect on the duty of care incumbent upon the cardholder ensuing from the credit card relationship and the applicable conditions pertaining thereto. **In particular the cardholder is still liable to check immediately for any misuse and any other irregularities in the paperless monthly invoices accessible via <http://myaccount.viseca.ch>. Viseca Card Services SA must be informed immediately by telephone if any anomalies are discovered. A written complaint must be sent within 30 days from the date of the paperless monthly invoice in question, otherwise the monthly invoice excerpt is deemed accepted by the holder.** The free e-mail notification service also informs the cardholder when the new electronic monthly invoice can be accessed for viewing.

7. Changes

Viseca Card Services SA reserves the right to modify these conditions at any time.

8. Other conditions

In addition, the current valid General Conditions of Sale of Viseca Card Services SA for the use of credit cards remain fully applicable for events that are not governed by these conditions and for the use of the online service MyAccount or for the use of the cardholder's credit card.

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