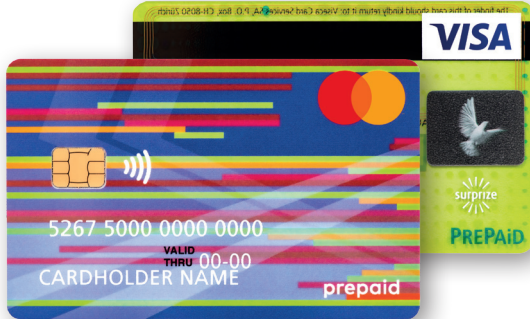


# Prepaid Mastercard® or Prepaid Visa



## In a nutshell

- Top up your card quickly and flexibly
- Shop securely online with 3-D Secure
- Price protection insurance – buy at the best price
- “one” – the free digital service
- It's quick, convenient and secure to make contactless payments
- surprise – the rewards programme full of surprises

## Service. Paramount.

### The uncomplicated reloadable card

Do you want paying to feel more independent and secure – and really straightforward? Simply top up the Prepaid Mastercard® or Prepaid Visa card and you can use this amount anywhere in the world: for shopping, in a restaurant, at the cinema, for online payments and so much more. And, unlike cash, your card will be replaced if it is lost or stolen.

## Security. Guaranteed.

### Price protection insurance: insurance cover at no extra cost

Imagine you just recently purchased a new television. Two weeks later you see the identical product somewhere else at a lower price. If you paid for the purchase with your prepaid card, the price difference will be reimbursed to you.

This protection applies to new goods when:

- the full price is paid with your prepaid card
- the item is purchased from a Swiss retail store or online shop
- the products are 100% identical (article number, colour, manufacturer, etc.)
- the price difference is at least CHF 30.

Detailed information can be found at [viseca.ch/insurance](http://viseca.ch/insurance)

## Future. Assured.

### “one” – the free digital service

No matter whether you use your smartphone, your Apple Watch or the website – the “one” digital service lets you manage your prepaid card safely and securely. Registration is easy and only has to be done once.

- Manage one or several cards
- If you lose your card, you can block and unblock it quickly and safely yourself in the “one” app
- Analyse and compare your spending by category and time period
- Confirm online transactions via the “one” app or by SMS code
- Receive a push notification or SMS after every transaction
- Secure login via fingerprint or Face ID
- Redeem surprise points directly on the web or in the app

Detailed information can be found at [viseca.ch/one](http://viseca.ch/one)

## Benefits. Endless.

### surprise – the rewards programme full of surprises

Every time you use your prepaid card for a purchase, you will earn valuable surprise points, which you can redeem in the surprise rewards shop for vouchers or non-cash rewards from our many renowned partners. We will also surprise you time and again with exciting opportunities to accumulate points faster and to take advantage of attractive special offers and conditions.

## Flexibility. Worldwide.

### Making everyday life easier, online too



#### Top up the credit on your prepaid card from anywhere

With most banks\* you can top up your prepaid card with the amount you desire in Swiss francs or euros with just one call – it's quick, convenient and secure. Your card will be credited immediately, so you can use it again straightaway. But you can also top up your card using a payment slip or on-line banking.

\* Visit [viseca.ch/loading](https://viseca.ch/loading) to find out whether your bank offers this service.



#### Always there and always practical

With your prepaid card you are independent and flexible – no matter whether you shop in store or online. And you can make cashless payments at over 43 million points of sale worldwide.



#### Always the right currency

Thanks to your prepaid card, you don't have to bother about changing your money into and out of foreign currencies. This is because you always have the right currency with you no matter where you are – whether you are paying for purchases or withdrawing cash with your prepaid card.



#### Contactless payment

Wherever you see the contactless symbol, you can make contactless payments with your prepaid card, easily and securely. For small purchases you don't even have to enter your PIN.

Important: The amount of the purchase can only be charged to you once per transaction.



#### Mobile payment

It's quick, convenient and secure to pay with Apple Pay, Google Pay™, Samsung Pay, Fitbit Pay, Garmin Pay™ and SwatchPAY!

For further information, visit [viseca.ch/mobile-payment](https://viseca.ch/mobile-payment)

## Products. Customised.

### Prepaid cards to suit you

Enjoy the advantages of our prepaid cards and benefit from secure and easy payments.

Start today by filling out an online application for a Prepaid Mastercard® or Prepaid Visa card right now:



[viseca.ch/prepaid-en](https://viseca.ch/prepaid-en)

Full details of our card products can be found at [viseca.ch](https://viseca.ch)

A summary of fees and services can be found on the next page.

## Summary of fees and services

	<b>Prepaid Mastercard® or Prepaid Visa Move/Liquid in CHF</b>
Annual fee	CHF 50 per card Free of charge up to 30 years of age (may differ from bank to bank), training/student ID required.
Minimum age	14 years (signature/details of legal representative required if under 18 years)
Card loading fee	1% or min. CHF 5 per loading (subject to your bank's prices)
Replacement card worldwide	CHF 20
Commission for cash withdrawals	4%, min. CHF 10 at ATMs and bank counters worldwide
Transactions in foreign currency	Amount at exchange rate + 1.75% processing fee
Transactions in CHF abroad	Amount + 1.75% processing fee
Card blocking fee	CHF 10 (excl. theft or loss)
Fee for special mailing of statements, card, PIN code	Actual costs or min. CHF 5
Fee for reprinting of statements, transaction overviews, interest records etc.	CHF 5
Order for copy of receipt (copy of sales slip)	CHF 30
Commission for reimbursement	CHF 20 per payment to a bank or postal account
PIN code	Free of charge
PIN replacement	CHF 10
Cash payments made at post office	CHF 2.90 per payment
Mailing of paper statements	CHF 2 per statement
Monthly balance SMS (registration for "one" digital service required)	Notification of current card balance (at end of month). With paper statements: CHF 0.50 per SMS.
Transaction and balance overview	Free of charge via "one" digital service
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)

## Additional services

Price protection insurance*	Refund of price difference between an item purchased on your prepaid card and the identical item offered at a lower price, up to CHF 1 000 per year.
Customer service	Our staff are available to offer you friendly, competent, reliable assistance: 24/7 every day of the year.
"one" digital service	Free of charge
Mobile payment	Apple Pay, Google Pay™, Samsung Pay and other payment solutions free of charge (subject to your bank's offers)
surprise rewards programme	Every time you make a purchase with your prepaid card, you'll earn valuable surprise points.
Cash withdrawals	Withdraw cash at ATMs worldwide using your PIN code – it's easy and convenient.
Accepted worldwide	With your prepaid card, you will be welcome at over 43 million points of sale worldwide.