

SUMMARY OF FEES MYDRIVE CARDS

	MYDRIVE AMERICAN EXPRESS® GOLD	MYDRIVE WORLD MASTERCARD®
FEES		
Annual fee principal card	CHF 100	CHF 50
Annual fee additional card	CHF 50	CHF 20
Replacement card	CHF 25	
Cash withdrawals at ATMs or bank counters	4%, at least CHF 10	
Lottery, betting and casino transactions	4%, at least CHF 10	
Foreign currency and cross border handling fee	2.5%	
Annual interest ¹ as from posting date	12%	
Handling fee for paper statement	CHF 1.95	
Copy of monthly statement (per order)	CHF 10	
Duplicate monthly statement (annual flat rate)	CHF 25	
Postage abroad (per monthly statement)	CHF 1	
PostFinance fee for payment at a counter	according to current post office rates	
Card delivery by express or courier	effective costs, at least CHF 25	
Payment reminder fee	CHF 30	
Address enquiry	CHF 25	

¹ For existing contracts, other terms and conditions may apply. The applicable annual interest can in this case be found on the latest monthly statement from the issuer or can be requested from the issuer's customer service at any time.



SUMMARY OF BENEFITS MYDRIVE CARDS

	MYDRIVE AMERICAN EXPRESS® GOLD	MYDRIVE WORLD MASTERCARD®
SPENDING BONUS		
100% discount off the annual fee (in the following year) with annual spending of	CHF 20,000	CHF 10,000
EXCLUSIVE SERVICES		
Car Concierge ³	yes	yes
PARTNER PROGRAMS		
American Express® Selects SM	yes	–
Mastercard® Priceless® Cities	–	yes
INSURANCE AND ASSISTANCE³		
Transport Accident Insurance	CHF 700,000	CHF 400,000
Search/rescue costs	CHF 60,000	
Foreign Travel Medical Expenses Insurance	CHF 10,000	–
Travel information and travel assistance	yes	–

² Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Traveler Cheques, topping up cashless payment methods etc.) as well as payments to securities brokers, payments for services associated with the card (e.g. optional insurance) and any gaming or similar gambling transactions.

³ Car Concierge is provided by Ten Lifestyle Management Switzerland GmbH in the name and on behalf of Swisscard AECS GmbH ("Issuer"). The Car Concierge Terms of Use at mydrivecard.ch apply.

⁴ Please refer to the General Terms and Conditions of Insurance (including information for persons insured under collective insurance) to obtain the exact provisions (including sums insured and exclusions of liability) which can be viewed at swisscard.ch or requested from Swisscard AECS GmbH.

SUMMARY OF BENEFITS MYDRIVE CARDS

	MYDRIVE AMERICAN EXPRESS® GOLD	MYDRIVE WORLD MASTERCARD®
CARD SERVICES		
Spending limit	CHF 30,000	CHF 15,000
Installment facility ⁵	yes	
Cash withdrawal	yes	
Swisscard app	yes	
Mobile payments	yes (Apple Pay, Samsung Pay, Google Pay)	
Methods of payment	QR-bill, eBill, direct debit	
SECURITY		
Customer service	yes, 24 h	
3-D Secure	yes	
Notification in the event of any card transactions with suspected fraud	yes	
No liability ⁶ in case of theft or loss of card	yes	

⁵ The issuing of credit is not permitted, if it may lead to excessive debt.
⁶ No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).