

Summary of benefits

mydrive World Mastercard® Standard and mydrive American Express® Gold



BENEFITS		with an annual spending bonus ¹ of CHF 7,500	with an annual spending bonus ¹ of CHF 15,000
Spending bonus	100% reduction off the annual fee (in the following year)		
Exclusive services	Car Concierge ²	yes	
Partner program	Mastercard® Priceless® Cities advantages	yes	-
	American Express® Selects SM offers	-	yes
Travel insurances³	Transport Accident Insurance (disability or accidental death)	CHF 400,000	CHF 700,000
	Cost of search, rescue and recovery operations	CHF 60,000	
	Foreign Travel Medical Expenses Insurance	-	CHF 10,000
Assistance³	Travel information & travel assistance	-	yes
Further insurances	Balance Protection Insurance	optional, liable to costs	
Card Services	Cash withdrawal	yes	
	Installment facility ⁴	yes	
	Swisscard app with balance notification ⁵	free	
	Pay contactless	yes	
	Mobile payment ⁶	yes	
	3-D Secure – secure online shopping	yes	
	Notification of card transactions in cases of suspected fraud	yes	
	Customer service	yes, 24h	
	Spending limit, max. (depending on creditworthiness)	CHF 15,000	CHF 30,000
	Card replacement	48 hours (generally)	
	No liability ⁷ in case of theft or loss of card	yes	
	Account management (currency)	CHF	
Payment types	Direct debit (DD), payment slip, e-statement	yes	
FEES	Annual fee principal card	CHF 50	CHF 100
	Annual fee additional card	CHF 20	CHF 50
	ATM withdrawals in Switzerland	3.75%, at least CHF 5	
	ATM withdrawals abroad ⁸ /bank counters	3.75%, at least CHF 10	
	Foreign currency or cross border handling fee	2.5%	
	Annual interest ⁹ as from posting date	12%	
	Handling fee for paper statement (per monthly statement)	CHF 1.95	
	Copy monthly statement (per order)	CHF 10	
	Duplicate monthly statement to the own or to a third address (annual flat rate)	CHF 25	
	Mail order foreign countries (per monthly statement, in addition to the handling fee for paper statement)	CHF 1	
	PostFinance fee for payment at a counter (price from the post office charged for cash payments at a post office counter)	according to current post office rates	
	Replacement card (e.g. in the event of loss, theft or willful damage)	CHF 25	
	Card delivery by express or courier	effective costs, at least CHF 25	
	Payment reminder fee	CHF 20	
	Address inquiry	CHF 25	

1 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.
2 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/car-concierge apply.
3 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.
4 The issuing of credit is forbidden if it results in personal overindebtedness.
5 The issuer's services offered in/by the Swisscard app may not be available, available to a restricted extent or only available liable to costs, depending on the card product. There may be delays in taking transactions into account for notifications (not real-time information).
6 Detailed information at swisscard.ch/en/private-customers/credit-card-services/mobile-payment
7 No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).
8 Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).
9 For existing contracts with current use of the installment facility, 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.