

ZugerKB debit card

This handy day-to-day companion doesn't just give you greater independence – it is also very versatile and comes with a number of interesting advantages. Combine the ZugerKB debit card with our accounts and enjoy attractive price benefits. Find out more at www.zugerkb.ch/account-sets.



The benefits at a glance

- ✓ Online purchases
- ✓ Cashless and contactless payments
- ✓ Cash withdrawals at bank ATMs
- ✓ Mobile payment and wearable payment options
- ✓ Easy and convenient card management
- ✓ Direct debiting of account

Currency

- CHF
- EUR

Payment method

Direct debiting of account*

* Please note that reservation payments (e.g. car hire/hotel reservations) will result in a provisional charge to your bank account and will therefore have an impact on your liquidity.

Use

Online purchases

Whether you're on the move or sitting on your sofa – with your ZugerKB debit card you can take care of your online payments and make purchases in apps such as Netflix, Spotify and SBB Mobile in just a few clicks.

Cashless and contactless payments

With your ZugerKB debit card, you can make cashless and contactless payments in restaurants and shops, as well as to other service providers – at 61 million points of sale worldwide.

Cash withdrawals at bank ATMs

Your ZugerKB debit card allows you to withdraw cash all over the world. You can also deposit CHF and EUR banknotes at Zuger Kantonalbank ATMs.

Mobile payment and wearable payment options

You can link your card to your smartphone and smartwatch payment apps (such as Apple Pay, Google Pay and Samsung Pay), making it a quick and easy way to make mobile payments.


Easy and convenient card management

You can use the one app or one Digital Service website to manage your ZugerKB debit card quickly and easily at all times, depending on your specific needs:

- Analyse your spending
- Block and unblock lost cards in real time*
- Order replacement card*
- Display PIN*
- Activate/deactivate geoblocking, contactless function and online transactions*

* only available in the one app

ZugerKB debit cards and ZugerKB credit cards
The perfect combination

	ZugerKB debit card ¹	Visa Classic World Mastercard Silver	Visa Gold World Mastercard Gold
Cards			
Annual fee	CHF 40	CHF 100	CHF 200
Additional card	CHF 40 ²	CHF 25	CHF 50
Replacement card	CHF 30	CHF 20	free of charge
Order PIN (have PIN letter resent)	CHF 20	free of charge	free of charge
Blocking of card	CHF 40 ³	free of charge	free of charge
Transactions			
Purchase in CHF in Switzerland	free of charge	free of charge	free of charge
Purchase abroad	CHF 1.50 ⁴	1.75% ⁵	1.75% ⁵
Gaming commission	–	4%, min. CHF 10 for lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)	4%, min. CHF 10 for lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)
Cash withdrawals			
Withdrawal at cantonal bank ATMs	free of charge ⁶	4%, min. CHF 10 ⁵	4%, min. CHF 10 ⁵
Withdrawal at other ATMs in Switzerland	CHF 2 ⁶	4%, min. CHF 10 ⁵	4%, min. CHF 10 ⁵
Withdrawal at POS in Switzerland	CHF 2	not possible	not possible
Withdrawal at ATMs abroad	CHF 5 ⁴	4%, min. CHF 10 ⁵	4%, min. CHF 10 ⁵
Recommended use 			
	The ZugerKB debit card is your practical everyday companion. Thanks to direct debiting of your account you have an overview of your purchases, cash withdrawals and online payments at all times.	A ZugerKB credit card is the ideal supplement to the ZugerKB debit card, particularly when travelling or making major purchases. As transactions are not paid for until the monthly settlement date, the liquidity of your bank account is not affected immediately. Furthermore, you benefit from attractive insurance services for travel (e.g. cancellation insurance) and retail purchases (e.g. extended warranties), and you collect points for the "surprise" bonus programme with every transaction.	

¹ For the cards in EUR, all fees are converted into EUR.

² Only possible for authorised representatives. Not possible with the 'fix.' private account.

³ Free of charge via e-banking or one app.

⁴ Currencies are converted at a standard foreign currency selling rate.

The foreign currency selling rates shown on our website are indicative rates. Rates are adjusted on an ongoing basis every day.

⁵ The currency conversion takes place at the Visa conversion rate.

⁶ Currency conversion is based on the selling rate for banknotes applicable at Zuger Kantonalbank.

The selling rates for banknotes published on our website are adjusted on an ongoing basis every day.