

ZugerKB STUcard

This handy day-to-day companion doesn't just give you greater independence – it is also very versatile and comes with a number of attractive benefits. With a Youth plus private account you get your own STUcard free of charge. The STUcard offers you numerous discounts as well as letting you enter some interesting competitions.



Your benefits

- ✓ Online purchases
- ✓ Cashless and contactless payments
- ✓ Cash withdrawals at bank ATMs
- ✓ Mobile payment and wearable payment options
- ✓ Easy and convenient card management
- ✓ Numerous discounts and interesting competitions

Currency

CHF

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 STUcard 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 STUcard, 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 STUcard 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), so that you can make mobile payments with maximum convenience.

Easy and convenient card management

You can use the one app or the one Digital Service website to manage your ZugerKB STUcard 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

STUcard Extras

With the STUcard attractive discounts and interesting competitions await you, which are always at your fingertips with the STUcard app.

ZugerKB STUcard and ZugerKB credit cards
The perfect combination

	ZugerKB STUcard	Visa Classic World Mastercard Silver ¹
Cards		
Annual fee	free of charge	CHF 100
Additional card	not possible	CHF 25
Replacement card	free of charge	CHF 20
Order PIN (have PIN letter resent)	free of charge	free of charge
Blocking of card	free of charge	free of charge
Transactions		
Purchase in CHF in Switzerland	free of charge	free of charge
Purchase abroad	CHF 1.50 ²	1.75% ³
Gaming commission	–	4%, min. CHF 10 for lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)
Cash withdrawals		
Withdrawal at cantonal bank ATMs	free of charge ⁴	4%, min. CHF 10 ³
Withdrawal at other ATMs in Switzerland	CHF 2 ⁴	4%, min. CHF 10 ³
Withdrawal at POS in Switzerland	CHF 2	not possible
Withdrawal at ATMs abroad	CHF 5 ²	4%, min. CHF 10 ³
Recommended use 		

The ZugerKB STUcard 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.

ZugerKB credit cards are the ideal supplement to the ZugerKB STUcard, 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 The credit card is obtainable subject to fulfilment of the usual issuing criteria.

² 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.

³ Currency conversion is at the Visa conversion rate.

⁴ 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.