

# Mastercard Business Card Gold

The Business Card Gold is the ideal business card for small and medium-sized companies.



## How you benefit

- Cashless payment worldwide
- Secure internet purchases thanks to 3-D Secure
- Cash withdrawal from many ATMs worldwide
- Contactless payment
- Available in CHF, EUR or USD
- Numerous additional benefits

## Currency

CHF/EUR/USD

## Payment method

- Direct debit (LSV+): for CHF/EUR cards
- Billing statement for USD

## Use

- Online purchases
- Cash withdrawals from ATMs
- Cashless and contactless payments
- Mobile and wearable payments

## Convenient, straightforward management

The Mastercard Business Card Gold can be managed simply and conveniently at any time to meet individual needs (confirmation/monitoring of online payments, real-time blocking/unblocking of lost cards, PIN display, etc.) using the “one” web portal and app.

## Cost-free expenses management

Monitor receipts and invoices, coordinate cash advances and reimbursements, process expense claim forms and much more with eXpense – the free online tool that offers optimum support and saves precious time by ensuring you always have an overview of expenditures.

## Insurance<sup>1</sup>

### Travel accident insurance

Death and disability benefits and assumption of transport and rescue costs

Up to CHF 600,000 per event and person

### Travel interruption insurance

Up to CHF 10,000 per event and person

### Medical travel assistance

- Return travel, return transport and repatriation costs
- Search and rescue costs and medical expenses

- Unlimited
- Up to CHF 500,000 per event and person

### Luggage insurance

Assumption of costs in the event of theft, loss or damage as well as for the purchase of essential clothing and personal care items in the event of delay; up to CHF 5,000 per event and person

### Travel cancellation insurance

Assumption of costs for cancellation and, where applicable, rebooking; up to CHF 10,000 per event and person

### Rental car insurance

- Collision damage waiver (CDW)
- Loss damage waiver (LDW)

- Covers damage and theft
- CHF 10,000 per event
- CHF 100,000 per event

### 24-hour assistance

The 24-hour assistance service (+41 58 958 82 85) will organise specific support in an emergency (global referral of medical, hospital and lawyer services) as well as providing you with advice in the event of an emergency abroad

<sup>1</sup> You can find the precise provisions in the General Insurance Conditions (GIC).

### Additional services

<b>Turnover bonus (per card, excluding fees)</b>	<ul style="list-style-type: none"> <li>▪ From annual turnover of CHF 10,000, EUR/USD 7,500: 50% discount on card in following year</li> <li>▪ From annual turnover of CHF 20,000, EUR/USD 15,000: Card free of charge in following year</li> </ul>
<b>Discount on Hertz car rental<sup>2</sup></b>	Pay with your credit card and benefit from a discount and additional advantages

<sup>2</sup> Further information is available at [viseca.ch/hertz](http://viseca.ch/hertz).

### Overview of charges and benefits

<b>Annual fee</b>	<ul style="list-style-type: none"> <li>▪ First card: CHF 170, EUR/USD 150</li> <li>▪ Each additional card: CHF 85, EUR/USD 75</li> </ul>
<b>Card limit</b>	Can be chosen freely From CHF 10,000, EUR/USD 5,000 per month
<b>Online expenses management</b>	Cost-free online access to eXpense
<b>Statement</b>	Itemised collective monthly statement; with separate cardholder information statement upon request
<b>PIN code/PIN replacement</b>	Free of charge
<b>Customer service</b>	Friendly, competent, reliable: 24 hours/365 days
<b>Replacement card worldwide</b>	Free of charge
<b>Penalty interest rate</b>	14.93%
<b>Handling charge for late payment</b>	CHF 20, EUR/USD 15 per invoice
<b>Loss or theft</b>	No deductible (CHF/EUR/USD 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)

### Transactions

<b>Foreign currency transactions</b>	Exchange rate + 1.5% handling charge
<b>Cash withdrawals</b>	
<b>Bancomat ATMs</b>	<ul style="list-style-type: none"> <li>▪ Switzerland: 3.5%, min. CHF 5, EUR/USD 3.50</li> <li>▪ Abroad: 3.5%, min. CHF 10, EUR/USD 7</li> </ul>
<b>Over the counter, worldwide</b>	4%, min. CHF 10, EUR/USD 7