Credit card application for your Mastercard® Gold International or Visa Gold International in EUR/USD

VISECA card services

Card choice

☐ I wish to apply for the following Viseca credit card(s):

☐ I already have a Viseca credit card and wish to apply for the following additional card(s) in EUR or USD (in the same currency as the primary card):
Card account no. 1 1 0 _ _ _ _ _ _ _ _ _ _ _ _ _ (shown on monthly bill)
Credit card no. _ _ _ _ _ _ X X X X X X _ _ _ _ (please only enter digits 1-6 and 13-16)

		Annual fee		Annual fee
Primary card*	☐ **World Mastercard® Gold International** ☐ **Visa Gold International**	EUR 200 EUR 200	☐ **World Mastercard® Gold International** ☐ **Visa Gold International**	USD 200 USD 200
Additional card	☐ **World Mastercard® Gold International** ☐ **Visa Gold International**	EUR 100 EUR 100	☐ **World Mastercard® Gold International** ☐ **Visa Gold International**	USD 100 USD 100

Global limit = maximum spending limit for all primary and additional cards associated with this customer account.
I would like the following global limit in EUR/USD (currency according to product selected):

☐ 5000 ☐ 10000 ☐ 15000 ☐ 20000 ☐ Other: _ _ _ 000

The desired global limit will be individually assessed and approved subject to your financial situation. For technical reasons, the global limit you select will be calculated in CHF. However, the card limit will apply in the currency you have chosen for the card. The global limit granted to cardholders with the option to pay by instalments will be the same as the agreed credit limit.

* Minimum age required to receive primary card: 18 years.

Primary card: Personal details

☐ Ms ☐ Mr ☐ Title ....

First name ....

Last name ....

Home address

Street/no. ....

Postal code/city ....

Country ....

Resident at this address since D D | M M | Y Y Y Y

Previous address ....

....

Address for correspondence (if different from home address)

First name ....

Last name ....

Street/no. ....

Postal code/city ....

Country ....

Date of birth D D | M M | Y Y Y Y

Marital status ....

Nationality ....
(A copy of an official identification document with photograph must be enclosed.)

Place of citizenship (CH) ....

Type of residence permit ☐ B ☐ C ☐ G ☐ Other ....
(A copy of the permit with photograph must be enclosed.)

CH residence permit held since D D | M M | Y Y Y Y

Phone (home/mobile) ....

Phone (business) ....

E-mail ....

Language of correspondence ☐ English ☐ Deutsch ☐ Français ☐ Italiano

Name to be embossed on card (first name and last name):
_ _
(max. 24 characters, incl. spaces, capital letters only, no umlauts/accents)

Primary card: Employment and financial details

Employment status ☐ Employed ☐ Self-employed ☐ Retired ☐ School ☐ Apprenticeship ☐ College/university ☐ ....

Employer ....

Postal code/city ....

Profession/position ....

Employed in current job since D D | M M | Y Y Y Y

Gross annual income CHF _ _ _ _ _ _ _

Apartment/house ☐ Rented ☐ Owned

Monthly living costs CHF _ _ _ _ _

Important: Please also complete the following page.

swiss cashless competence

Additional card: Personal details

☐ Ms ☐ Mr ☐ Title ....

First name ....

Last name ....

Home address

Street/no. ....

Postal code/city ....

Country ....

Date of birth D D M M Y Y Y Y

Nationality ....

(A copy of an official identification document with photograph must be enclosed.)

Place of citizenship (CH) ....

Phone (home/mobile) ....

Phone (business) ....

E-mail ....

Language of correspondence ☐ English ☐ Deutsch ☐ Français ☐ Italiano

Name to be embossed on card (first name and last name):

(max. 24 characters, incl. spaces, capital letters only, no umlauts/accents)

Payment method

Bank/post office ....

Postal code/city ....

IBAN

You **must** provide your bank information.

I wish to pay my monthly bill by **bank transfer**.

I can take advantage of the option to pay by instalments. The relevant agreement to pay by instalments is an integral part of this credit card application. The agreement to pay by instalments will only be activated and confirmed once Viseca has carried out a creditworthiness check. The granting of credit is prohibited if it may lead to overindebtedness.

Free electronic billing
A monthly fee of EUR/USD 2 is charged for the mailing of paper bills. In place of paper bills which incur the fee, you can opt to receive your monthly credit card bill in electronic form (PDF format) free of charge. Activate this function in the "one" app or at one-digitalservice.ch

Establishment of the beneficial owner's identity (form A)

As the applicant for the primary card or as the primary cardholder, I declare that the assets used to settle the credit card bills for the primary card and, if applied for, the additional card and/or paid to the card issuer in excess of such amount (please tick as applicable)

☐ belong solely to me.

☐ belong jointly to me and the additional cardholder.

☐ belong solely to the additional cardholder.

☐ belong to the following person(s):

First name, last name, date of birth, nationality, home address, country

....

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As the applicant for the primary card or as the primary cardholder, I undertake to notify the bank/credit card issuer of any and all changes to this information. Deliberately making a false statement when completing this form is punishable by law (Art. 251 of the Swiss Criminal Code, falsification of documents; punishable by imprisonment for up to five years or a fine).

Important: Please also complete the following page.

Summary of fees

The **fees** associated with the use of the card or the contractual relationship can be found at viseca.ch/fees

"one" digital service

"one", the free digital service for your credit cards
"one" (web and app) integrates all the digital services available for your credit card. To take advantage of "one", you must first register with your personal smartphone/ mobile phone. After your card is issued, all the information you need to register for "one" will be sent to you by post.

Legal disclaimer Zuger Kantonalbank

Zuger Kantonalbank (the "Bank") is a shareholder in Viseca Payment Services SA, which also includes Viseca Card Services SA. The Bank only offers credit cards from Viseca Card Services SA. The undersigned acknowledges this, and is therefore aware that the Bank neither considers nor offers products from third parties. The undersigned's contracting partner in relation to the credit cards is Viseca Card Services SA. A cooperation agreement exists between Viseca Card Services SA and Zuger Kantonalbank, through which the Bank provides various services to Viseca Card Services SA, including in connection with the ordering and administration of cards (e.g. recording customer data, customer identification) and the provision of means of communication (such as card applications). Viseca Card Services SA compensates the Bank for these services and its distribution activities. The amount of compensation may be between 30% and 65% of the fees paid by the undersigned for the issuing (in particular the annual fee) and use of the card (in particular the processing fee for foreign-currency transactions and transactions abroad, penalty interest for payments in arrears, and commission for cash withdrawals). The compensation also includes a share of the interchange fee which Viseca Card Services SA receives from companies that have concluded agreements regarding the acceptance of credit cards as a means of payment with sales outlets and service providers. This compensation is exclusively for the Bank. This could lead to a potential conflict of interests. Further information on this can be found in the currently valid version of the General Terms and Conditions for Payment Cards issued by Viseca Card Services SA as well as in the fee summary. The undersigned agrees that past as well as future compensation payments can be retained in full by the Bank. The undersigned therefore waives any claim to reimbursement by the Bank. The Bank can independently demand that the undersigned fulfils the waiver of a possible claim for reimbursement. There is no right to claim any reimbursement from Viseca.

Agreement to pay by instalments

Agreement to pay by instalments for Viseca Card Services SA cardholders (valid exclusively for the payment method "Bank transfer with option to pay by instalments") between Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich, Switzerland (hereinafter referred to as "Viseca") and the Cardholder using the option to pay by instalments.

1. Conclusion of the Agreement to pay by instalments
By signing this Agreement to pay by instalments/credit card application, the Cardholder acknowledges and accepts the provisions set out below concerning the option to pay his/her monthly credit card bills ("monthly bills") by instalments. The Agreement to pay by instalments enters into effect as soon as the Cardholder has received a copy thereof signed by Viseca. The Cardholder will be sent this copy of the Agreement to pay by instalments subject to a positive outcome to the creditworthiness check described in Section 5 below. The Cardholder will be informed in writing of his/her personal credit limit. This notification will subsequently form an integral part of the present Agreement to pay by instalments. The Cardholder retains the right to cancel the Agreement pursuant to Section 6 below.

2. Option to pay by instalments, credit limit and interest rate
By concluding this Agreement to pay by instalments, Viseca grants the Cardholder the option of settling his/her monthly bills in instalments, within his/her personal credit limit. The outstanding portion of any monthly bill, together with any new charges effected using the card, may not exceed the agreed credit limit. The credit interest charged on outstanding amounts corresponds to an annual interest rate of 12%. Viseca may at any time adapt the annual interest rate, in particular if the maximum interest rate (according to Art 1. VKKG) changes. The Cardholder will be appropriately informed of any change (e.g. on the monthly bill). As per the provisions in Section 4 below, credit interest is payable on outstanding amounts up until the date on which payment is received. No compound interest will be charged.

3. Using the credit limit, minimum monthly payment and repayment
This Agreement to pay by instalments entitles the Cardholder to repay the billed amount in instalments. The minimum monthly payment is indicated on the monthly bill and is at least 5% of the total balance outstanding on the monthly bill but no less than EUR/USD 100 plus unpaid fees and charges, unpaid interest, instalments in arrears and amounts which exceed the credit limit. The Cardholder may repay the entire outstanding amount at any time.

4. Interest payment obligation and late payment
The Cardholder exercises the option to pay by instalments by paying at least the minimum amount (cf. Section 3), but not the total invoiced amount, within the deadline given on the monthly bill. In such cases, credit interest will be charged monthly at current account rates from the first day following the billing date (cf. Section 2). Should all or part of the minimum amount indicated on the monthly bill (cf. Section 3) remain unpaid by the deadline which is also indicated on the monthly bill, the Cardholder will be in default in respect of this amount. The interest rate on arrears corresponds to the currently valid annual interest rate.

5. Creditworthiness and credit information
The creditworthiness check will be performed on the basis of the information stated by the Cardholder on the card application concerning his/her asset and income situation, as well as on the clarifications that are required to be carried out by law with offices such as the Information Office for Consumer Credit (IKO). In addition, Viseca is entitled to obtain information from official public bodies and from the Central Office for Credit Information (ZEK) and to notify the ZEK and/or the IKO of the conclusion and termination of this Agreement and, in the event of the card being blocked, serious payment default or fraudulent use of the card, to also contact the legally authorised bodies, such as the IKO or the ZEK, to obtain information and to report to them. The Cardholder acknowledges and accepts that the ZEK or other legally authorised bodies such as the IKO may make such information available to their members. The granting of credit is prohibited if it may lead to overindebtedness on the part of the Cardholder.

6. Cancellation and termination
The Cardholder is entitled to cancel this Agreement to pay by instalments in writing within fourteen days of receiving the copy thereof signed by Viseca. Moreover, this Agreement to pay by instalments will become null and void upon cancellation of the Credit Card Agreement, without any further action being required on the part of the Cardholder or Viseca. The present Agreement to pay by instalments may be terminated separately by the Cardholder or Viseca at any time with immediate effect. The separate termination of this Agreement to pay by instalments by either the Cardholder or Viseca terminates the option to pay by instalments only. The underlying Credit Card Agreement, including all rights and obligations, remains unchanged. The lawful termination of this Agreement to pay by instalments results in all outstanding sums falling due for immediate payment.

7. Applicable law
The legal relationship between Viseca and the Cardholder in connection with this Agreement to pay by instalments is governed by Swiss law. For Cardholders resident in Switzerland, statutory regulations govern the place of jurisdiction, place of performance and place of debt collection. For Cardholders resident abroad, the place of performance, place of jurisdiction and place of debt collection is Zurich, Switzerland. Viseca reserves the right to take legal action against the Cardholder before any competent court in Switzerland or abroad.

8. Special provisions
Changes or additions to the present Agreement must be made in writing. The latest version of the "Conditions for the Use of the Credit Cards Issued by Viseca Card Services SA", a copy of which the Cardholder has received, also applies. You will receive an excerpt from the General Terms and Conditions (GTC) and a link to the complete GTC together with your credit card. The full Terms and Conditions can be viewed at any time at viseca.ch or ordered by calling +41 (0)58 958 84 00. In the event of discrepancies, the provisions of the present Agreement to pay by instalments shall prevail. By signing this Agreement to pay by instalments, the Cardholder confirms that he/she acknowledges and accepts the aforementioned Terms and Conditions.

Insurance cover

By using your credit card, you benefit from insurance services at no extra cost. You can find further information, as well as the insurance conditions, which you hereby accept, at viseca.ch/insurance. We may pass on your details to the insurer in order to process your insurance claims.

Important: Please also complete the following page.

Excerpt from the GTC and supplemental terms and conditions

Declaration by the undersigned
By signing this document, the undersigned **confirms** the accuracy of the above information and **authorises** Viseca Card Services SA ("Viseca" or "we"):

- as part of the card application process and for the purpose of issuing the card, to verify and process the information provided above and to obtain the necessary information from third parties, e.g. from the Central Office for Credit Information ("ZEK"), from public authorities (e.g. debt enforcement and tax offices, residents' registration offices), the Referring Bank, credit reporting agencies, employers and other information centres that are specified by law (e.g. Consumer Credit Information Office (IKO)) or otherwise appropriate;
- to automatically process the information provided above and the data obtained as part of the card application process;
- to report facts such as card blocking, payment arrears or misuse of the card to the ZEK and, in the cases provided for by law, to the competent authorities;
- if the card was ordered from a Referring Bank, to obtain all information and documents from the Referring Bank that are necessary to combat money laundering and terrorist financing and to check creditworthiness. The undersigned thereby also authorises the Referring Bank to disclose such information and documents to us and to notify us of any changes to customer data; and
- to contact the undersigned digitally (e-mail, SMS, "one" app) or by telephone. In this context, the undersigned is aware that communication by e-mail in particular is neither secure nor confidential due to the open configuration of the Internet and that it is therefore possible that third parties may gain unauthorised access to the communication despite all of Viseca's security measures.

Within the scope of these authorisations, the undersigned **releases** us and the Referring Bank from the obligation to preserve banking, business or official secrecy and to comply with data protection rules.

We are entitled to work with and to engage partners such as international card organisations, service providers and third parties in Switzerland and abroad to perform our services. This includes e.g. card application review, card creation, online services, transaction processing, collection, operational data analysis to improve our fraud prevention and risk models or sending information or offers. Data may thus be processed worldwide, including outside the EU or the European Economic Area (so-called third countries), as listed in detail in Articles 1.6 and 1.7 of the Privacy Policy (viseca.ch/en/data-protection/viseca). The undersigned **authorises** us to furnish these partners, service providers and third parties with the data necessary to perform their tasks.

Insofar as the undersigned has ordered the card from one of our Referring Banks, he/she **authorises** us and agrees that:

- Viseca will share the personal data as well as credit and prepaid transaction data with that bank; and
- the Referring Bank may use the transaction data received for its own purposes in accordance with its own data protection provisions for all of its business areas, particularly for risk management and marketing purposes.

The undersigned may revoke this consent prospectively at any time by giving written notice.

The undersigned **authorises** and agrees to allow us:

- to create and evaluate customer, consumption and preference profiles in order to offer products and services (including those of third parties) to the undersigned;
- in the context of our collaboration with our programme partners and other partners outside the companies affiliated with Viseca (viseca.ch/corporate), to provide them with certain information for purposes including but not limited to marketing and profiling; and
- to send such information to the undersigned at his/her e-mail address, postal address or by telephone (e.g. SMS) or provide the same via online services.

The undersigned may revoke this consent prospectively at any time by giving written notice.

We have the right to reject this card application or individual applications without indicating any reason. In this case, we and our affiliated companies are entitled to offer other products or services to the undersigned (including to the e-mail address or mobile number indicated above). The undersigned may revoke this authorisation in writing at any time.

By signing the card, using and/or storing the card on a mobile or other device, the undersigned confirms that he/she has read, understood and accepted the **General Terms and Conditions for Payment Cards of Viseca Card Services SA – Private (GTC) and Viseca's Privacy Policy**. The undersigned will receive **an excerpt from the GTC as well as a link to the complete GTC together with the card. The GTC and the Privacy Policy as well as the fees currently associated with the use of the card or the contractual relationship may be viewed at any time at viseca.ch or ordered by telephone on +41 (0)58 958 84 00**.

The Contract shall be governed by Swiss law. Unless mandatory statutory provisions apply, **Zurich** shall be the place of performance, jurisdiction and, for signatories residing abroad, the place of debt enforcement.

Place/date ....

Signature (applicant or cardholder **always has to sign**) ....

Signature (applicant for additional card **has to sign, if applicable**) ....

Enclosures

☐ Swiss citizens:
Copy of passport or ID card (front and reverse, showing a clear photograph, signature and the issue date) of the **applicant for the primary card and any additional card** (if requested).

☐ Foreign nationals:
Copy of foreign national identity card (front and reverse, showing a clear photograph, signature and the issue date) of the **applicant for the primary card and any additional card** (if requested).

(Enclosures will not be returned.)

Please send the fully completed and signed form together with the requisite document copies to your bank or Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.

Leave blank

Client ID 2 __________ ☐ **Preferred partner** (if applicable, client ID must be entered) Date __________

Application IID __________ GSS IID __________ Bonus code 1 ☐ 2 ☐ 3 ☐ Annual fee Default **01** Alternative 1st year ____ Subsequent years ____

Customer category Default **REG** Alternative ____ DD ID __________ DIP __________ DIS __________

Name/place, bank/agent .... DIC ______ Ref. no. __________

Contact person .... Tel. .... Stamp/legally valid signatures

☐ Identification carried out as per CDB ☐ PEP

Creditworthiness check: ☐ positive ☐ negative ☐ by Viseca

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