

Mastercard Commercial

Whether SMEs or large companies: the Mastercard Commercial covers all your needs.



How you benefit

- ✓ Comprehensive insurance benefits
- ✓ Practical legal protection package
- ✓ Smart expense processing
- ✓ Save on costs thanks to spending bonus

	Mastercard Commercial Silver	Mastercard Commercial Gold
Currency	CHF	CHF/EUR/USD
Payment method	Direct debit (LSV+)	<ul style="list-style-type: none"> ■ Direct debit (LSV+) for CHF/EUR cards ■ Bank transfer for USD
Use	<ul style="list-style-type: none"> ■ Online purchases ■ Worldwide cashless and contactless payments ■ Cash withdrawals from ATMs ■ Mobile and wearable payments 	
Easy and safe management	<p>In the "one" app, you can manage your credit cards securely and at any time. One-time registration is simple.</p> <ul style="list-style-type: none"> ■ Check your expenditures and available amount in real time ■ Virtual single-use cards for secure online shopping ■ Confirm online payments via the "one" app ■ Mobile payment with the highest security standard 	
Spending bonus (Sales per year/card)	Half annual fee from CHF 10,000 Full annual fee from CHF 20,000	Half annual fee from CHF/EUR/USD 10,000 Full annual fee from CHF/EUR/USD 20,000
Airport lounges		
Priority Pass™ Membership	–	included
Entry	–	fee payable
Shopping*		
Extended warranty	CHF 2,000 (12 months)	CHF 5,000 (24 months)
Purchase protection and transport insurance	CHF 1,000	CHF 2,000
Legal protection*		
Legal advice by telephone	3 1-hour consultations per year	3 1-hour consultations per year
Contractual legal protection	CHF 10,000	CHF 20,000
Travel legal protection	–	CHF 20,000
Travel*		
Travel cancellation insurance	–	CHF 10,000
Travel interruption insurance	–	CHF 10,000

* The general insurance conditions of the respective insurer apply under all circumstances: [viseca.ch/versicherungen-geschaeftskunden](https://www.viseca.ch/versicherungen-geschaeftskunden)

Medical travel assistance:		
■ Return trip and repatriation	–	■ unlimited
■ Medical treatment abroad	–	■ CHF 500,000
■ Subsequent costs of treatment in the country of residence	–	■ CHF 50,000
■ Search and rescue costs	–	■ CHF 60,000
Delayed luggage insurance	–	CHF 5,000
Luggage insurance	–	CHF 5,000
Collision damage excess waiver on hired vehicles	–	CHF 10,000
24-hour Assistance	–	included

Charges and fees

Annual fee	CHF 85	CHF/EUR/USD 170
Virtual single-use cards	included	included**
Replacement card	CHF 20	free of charge
Blocking of card	free of charge	free of charge

Transactions

Foreign currency transactions	Viseca exchange rate + max. 1.5% processing fee	Viseca conversion rate + max. 1% processing fee
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Cash withdrawals

Cash withdrawals in Switzerland	4% min. CHF 10	4% min. CHF/EUR/USD 10
Cash withdrawals abroad	4% min. CHF 10	4% min. CHF/EUR/USD 10

Digital services

Transaction data download	free of charge	free of charge
Smart data web portal	free of charge	free of charge
Link to expense tool providers	free of charge	free of charge

Statements

Paper invoice	free of charge	free of charge
PDF billing/info documents in "one"	free of charge	free of charge
E-invoice/eBill	free of charge	free of charge

** applies only to Mastercard Commercial Gold in CHF