

Payment method

Direct debit (LSV+)

I hereby authorize Zuger Kantonalbank to debit all transactions incurred through use of the credit card from the above account (LSV ID: **EKB01**).

I will receive a monthly statement before each debit is made.

Free electronic billing

A monthly fee of CHF 2 will be charged for the mailing of paper bills. Instead, you can opt to receive your monthly credit card bill in electronic form (PDF format).

This function needs to be activated in the "one" digital service.

Additional card

[illegible]

Establishment of the beneficial owner's identity

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)

<input type="checkbox"/>	belong solely to me	<input type="checkbox"/>	belong solely to the additional cardholder
<input type="checkbox"/>	belong jointly to me and the additional cardholder	<input type="checkbox"/>	belong to the person(s) listed below

First name	
Last name	
Date of birth	
Nationality	
Street/no.	
Country	

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. Anyone who intentionally supplies incorrect information on this form is liable to prosecution (Art. 251 of the Swiss Penal Code, document forgery; penalty: imprisonment for up to five years or a fine).

Overview of fees

	ZugerKB World Mastercard® Gold/Visa Gold	ZugerKB World Mastercard® Silber/Visa Classic
Annual fee	Primary card: CHF 200 Additional card: CHF 50	Primary card: CHF 100 Additional card: CHF 25
Replacement card	free of charge, in Switzerland generally within two working days, abroad three to six working days	CHF 20 for card replacement, in Switzerland generally within two working days, abroad three to six working days
Interest rate on arrears	12%	12%
Processing fee in the event of late payment	CHF 20 per bill	CHF 20 per bill
Commission for cash withdrawals	4%, min. CHF 10 at ATMs and bank counters worldwide	4%, min. CHF 10 at ATMs and bank counters worldwide
Transactions in foreign currency	Amount at exchange rate +1.75% processing fee	Amount at exchange rate +1.75% processing fee
Transactions in CHF abroad	Amount +1.75% processing fee	Amount +1.75% processing fee
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)
PIN code/PIN replacement	Free of charge	Free of charge
Loss or theft	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken
Digital services	"one" free of charge	"one" free of charge
Cash payments made at post office	CHF 2.90 per payment	CHF 2.90 per payment
Mailing of paper bills	CHF 2 per bill	CHF 2 per bill

Insurance cover

Your credit card gives you access to useful insurance at no extra cost. **Viseca Payment Services SA**, as the policyholder, offers card customers of the **card issuer, Viseca Card Services SA**, insurance cover at the same time as the card agreement is concluded. For the purposes of processing the card-related insurance, your data will also be passed on to the card issuer, Viseca Card Services SA, and to the insurers. Any questions and concerns will be handled by the card issuer on behalf of Viseca Payment Services SA. An overview and the General Insurance Conditions (GI) can be found at [viseca.ch/insurance](https://www.viseca.ch/insurance)

Legal disclaimer Zuger Kantonalbank

Zuger Kantonalbank (the "Bank") is a shareholder in Visa Payment Services SA, which also includes Visa Card Services SA. The Bank only offers credit cards from Visa 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 Visa Card Services SA. A cooperation agreement exists between Visa Card Services SA and Zuger Kantonalbank, through which the Bank provides various services to Visa 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).

Visa 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 Visa 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 Visa 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 Visa.

Excerpt from the GTC and supplemental terms and conditions of Visa Card Services SA

Declaration by the undersigned
By signing this document, the undersigned confirms the accuracy of the above information and **authorises** Visa 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 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; and
- 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. 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.

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 engage 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. The undersigned **authorises** us to furnish these service providers and third parties with the data necessary to perform the tasks incumbent on them.

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

- Visa 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 Visa (visa.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 application or 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 Visa Card Services SA – Private (GTC) and Visa'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 visa.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/holder of primary card: **Please sign!**

Applicant for additional card _____

To be completed by Zuger Kantonalbank

| 0 | 0 | 7 | 8 | 7 |

☐ Superprodukt ID Gold: **70 101 10**
Datum _____
Globallimite: | | | | '000
DD-Limite HK: | | | | | 00
Jahresgebühr Default: **01**
DIP: | | | | | | | |

☐ Superprodukt ID Silber: **70 301 10**
Antrags-IID: | 0 | 0 | 7 | 8 | 7 |
Kartenlimite HK: | | | | | 00
DD-Limite ZK: | | | | | 00
Alternative: 1. Jahr: | | | |
DIS: | | | | | | | | | |

Client ID: | 2 | 7 | 8 | 7 | 0 | 0 | 5 | 0 | 5 |
GSS-IID: | 0 | 0 | 7 | 8 | 7 |
Kartenlimite ZK: | | | | | 00
Kundenkategorie: **REG** Alt.: | | | | |
Folgejahre: | 0 | 1 |
DIC: | | | |

Verrechnungs-IID: | 0 | 0 | 7 | 8 | 7 |
Kunde besitzt bereits HK: ☐ Ja
LSV-ID: **EKB01**
Ref.-Nr.: | | | | | | | |

Name, Ort Bank **Zuger Kantonalbank**
Kontaktperson _____
Telefon _____

☐ Identifikation gemäss VSB durchgeführt ☐ PEP

Abgabekriterien: ☐ CHF 1'000 ☐ CRM-Eintrag ☐ regelm. Eingänge
☐ DOB ☐ Betragssperre

Kreditkarte im Konto-Set: ☐ Premium ☐ Komfort ☐ Jugend/Start
☐ Personal ☐ Einzelpreis

Stamp, legally valid signatures

Please send the fully completed and signed card application form directly to Zuger Kantonalbank. Thank you.