

Summary of fees

World Mastercard® Gold International/Visa Gold International in EUR/USD

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| Annual fee | Primary card: EUR/USD 200 Additional card: EUR/USD 100 |
| Replacement card worldwide | Free of charge, in Switzerland generally within two working days, abroad three to six working days |
| Commission for cash withdrawals | 4%, min. EUR/USD 10 at ATMs and bank counters worldwide |
| Transactions in foreign currency | Amount at exchange rate + 1.75% processing fee |
| Credit interest rate/interest rate on arrears (annual interest rate) | 12% |
| Processing fee in the event of late payment | EUR/USD 15 per bill |
| PIN code/PIN replacement | Free of charge |
| Cash payments made at post office | CHF 2.90 per payment |
| Mailing of paper bills | EUR/USD 2 per bill |
| Loss or theft | No charge (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) |

"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.

Agreement to pay by instalments

Agreement to pay by instalments for Visa Card Services SA cardholders (valid exclusively for the payment method "Bank transfer with option to pay by instalments") between Visa 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 Visa Card Services SA", a copy of which the Cardholder has received, also applies. You will receive an unabridged copy of the General Terms and Conditions with your credit card; if so desired, they can be viewed in advance 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

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 (GIC) can be found at viseca.ch/insurance

Important: Please also complete the following page!

Disclaimer

Zuger Kantonalbank (hereinafter the "Bank") is a shareholder of Viseca Holding SA, which owns Viseca Card Services SA. The Bank exclusively offers credit cards issued by Viseca Card Services SA. The undersigned is informed and is therefore aware of the fact that the Bank neither investigates nor offers similar products issued by third parties.

The undersigned's contracting partner for credit cards is Viseca Card Services SA. Viseca Card Services SA and Zuger Kantonalbank have a cooperation agreement under which the Bank provides various services for Viseca Card Services SA, such as services relating to card orders and management (e.g. capture of client data, client identification) and the provision of communication media (e.g. card applications).

Viseca Card Services SA pays the Bank for these services and its distribution activities. These payments can range from 30% to 65% of the fees paid by the undersigned for the issuing and use of the card. These payments belong exclusively to the Bank. This could potentially lead to conflicts of interest.

The undersigned agrees that payments made to the Bank in the past as well as all future payments belong to the Bank in full. The undersigned therefore waives any and all claims for reimbursement in favour of the Bank. The Bank can independently require the undersigned to perform the waiver of all claims for reimbursement. There are no reimbursement claims against Viseca.

Extract from the General Terms and Conditions and signatures

Declaration by the undersigned

The undersigned herewith **confirms** that the above statements are accurate and **authorises** Viseca Card Services SA to request from third parties, in particular from the Central Office for Credit Information (ZEK), authorities such as debt collection and tax authorities, residents' registration offices, the intermediary bank, credit agencies, employers, other companies of Viseca Holding SA (viseca.ch/corporate) and other institutions provided for by law such as the Information Office for Consumer Credit (IKO) or other suitable points of information, all information required to verify the information given above, to process the card application, to issue the card and to perform the contract, and, if the card is blocked, the account is in arrears, fraudulent use is made of the card or other such circumstances apply, to also file reports with the ZEK and with other competent authorities as required by law. For these purposes the undersigned herewith **releases** such entities and authorities from their banking, professional and other duties of secrecy.

Viseca Card Services SA is authorised to mandate third parties in Switzerland and abroad to provide in full or in part any and all services pursuant to the contractual relationship, including rewards programmes (e.g. application processing, manufacturing of cards, online services). The undersigned authorises Viseca Card Services SA to provide such third parties with the data necessary for diligently performing their duties and to transfer such data, including abroad, for such purposes. Data shall only be transferred if the recipient undertakes to keep the data secret and/or to comply with appropriate data protection standards and also obliges any other contractual partners to comply with these duties. Within the framework of our collaboration with our programme partners as well as other partners outside Viseca Holding SA (viseca.ch/corporate), we may share certain

information with them, especially for marketing and profiling purposes. The undersigned also agrees that Viseca Card Services SA may supply him/her with advice, offers and information relating to products and services of any nature provided by Viseca Card Services SA, Group companies, programme partners and third parties via individual communication channels (e.g. post, e-mail, SMS or the "one" app). The undersigned may revoke this consent at any time in writing.

Viseca Card Services SA may reject this card application without stating reasons. In this case, Viseca Card Services SA and the other members of Viseca Holding SA are authorised to offer the undersigned other products and services (including by sending e-mails to the address given above). The undersigned may revoke this authorisation at any time in writing.

By signing and/or using the card, the undersigned confirms that he/she has acknowledged, understood and accepted **Viseca Card Services SA's conditions governing the use of credit and prepaid cards ("conditions") and Viseca's privacy policy**. The undersigned will **receive the complete conditions together with the card**. Prior to that the conditions and the privacy policy may be ordered by calling +41 (0)58 958 84 00 or – along with the fees currently applicable to the use of the card and the contractual relationship – a copy may be obtained at viseca.ch. **This contract is governed by Swiss law**. The place of performance, place of jurisdiction, and – if the undersigned is resident abroad – the place of debt collection shall be **Zurich**.

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Signature (applicant or cardholder always has to sign)

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

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Place/date

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

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| Client ID <input type="text" value="2"/> | <input type="checkbox"/> Preferred partner (if applicable, client ID must be entered) | Date <input type="text"/> |
| Application IID <input type="text"/> | GSS IID <input type="text"/> | Bonus code 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> |
| Customer category Default REG Alternative <input type="text"/> | DD ID <input type="text"/> | Annual fee Default 01 Alternative 1 st year <input type="text"/> |
| Name/place, bank/agent | DIP <input type="text"/> | Subsequent years <input type="text"/> |
| Contact person | DIC <input type="text"/> | DIS <input type="text"/> |
| <input type="checkbox"/> Identification carried out as per CDB | Ref. no. <input type="text"/> | Stamp/legally valid signatures |
| <input type="checkbox"/> PEP | | |
| Creditworthiness check: <input type="checkbox"/> positive <input type="checkbox"/> negative <input type="checkbox"/> by Viseca | | |