

ZugerKB credit cards

With a ZugerKB credit card, you have the ideal means for making cashless payments worldwide, conveniently and securely.



The benefits at a glance

- ✓ Online purchases
- ✓ Cashless and contactless payments
- ✓ Cash withdrawals at bank ATMs
- ✓ Mobile payment and wearable payment options
- ✓ Easy and convenient card management
- ✓ Bonus programme and numerous insurance benefits

	Visa Classic World Mastercard Silver	Visa Gold World Mastercard Gold
Currency	CHF	
Payment method	Direct debit (LSV+)	
Use	<ul style="list-style-type: none"> ■ Online purchases ■ Cash withdrawals at bank ATMs ■ Cashless and contactless payments ■ Mobile payment and wearable payment options 	
Manage your card easily and conveniently	Using the one app or the one Digital Service website, the ZugerKB credit card can be managed at any time – simply, conveniently and in keeping with your individual needs (e.g. to analyse expenditure, block/unblock lost cards in real time, activate/deactivate online transactions).	
Bonus programme	Every time you make a purchase with your card, you'll earn one valuable surprize point for each franc. You will also receive 10,000 welcome points when you order the card.	Every time you make a purchase with your card, you'll earn 1.5 valuable surprize points for each franc. You will also receive 20,000 welcome points when you order the card.
Airport lounges		
Priority Pass™ membership	–	included
Entry	–	fee payable
Travel*		
Trip cancellation insurance	CHF 10,000	CHF 20,000
Trip interruption insurance	CHF 7,500	CHF 15,000
Medical travel assistance:		
■ Return trip and repatriation	–	■ CHF 250,000
■ Medical treatment	–	■ CHF 250,000
Transport accident insurance	CHF 300,000	CHF 500,000
Search and rescue costs	CHF 60,000	CHF 60,000
Delayed luggage insurance	CHF 500	CHF 1,000
Luggage insurance	–	CHF 5,000
Collision damage excess waiver on hired vehicles	–	CHF 10,000

Shopping*

Extended warranty	CHF 2,000 (12 months)	CHF 5,000 (24 months)
Purchase protection and transport insurance	CHF 1,000	CHF 2,000
Best-price guarantee	CHF 2,000	CHF 2,000
Ticket insurance	-	CHF 1,000

Cyber-services*

Online account protection	CHF 5,000	CHF 10,000
Online legal protection	CHF 5,000	CHF 10,000
24-hour Assistance	included	included

* The general insurance conditions of the respective insurer apply under all circumstances. Details are available at viseca.ch/insurance

ZugerKB debit card and ZugerKB credit cards

The perfect combination

	ZugerKB debit card ¹	Visa Classic World Mastercard Silver	Visa Gold World Mastercard Gold
Cards			
Annual fee	CHF 40	CHF 100	CHF 200
Additional card	CHF 40 ²	CHF 25	CHF 50
Replacement card	CHF 30	CHF 20	free of charge
Order PIN (have PIN letter resent)	CHF 20	free of charge	free of charge
Blocking of card	CHF 40 ³	free of charge	free of charge
Transactions			
Purchase in CHF in Switzerland	free of charge	free of charge	free of charge
Purchase abroad	CHF 1.50 ⁴	1.75% ⁵	1.75% ⁵
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)
Commission on cash transfer / Quasi-cash	-	4%, max. CHF 10	4%, max. CHF 10
Cash withdrawals			
Withdrawal at cantonal bank ATMs	free of charge ⁶	4%, min. CHF 10 ⁵	4%, min. CHF 10 ⁵
Withdrawal at other ATMs in Switzerland	CHF 2 ⁶	4%, min. CHF 10 ⁵	4%, min. CHF 10 ⁵
Withdrawal at POS in Switzerland	CHF 2	not possible	not possible
Withdrawal at ATMs abroad	CHF 5 ⁴	4%, min. CHF 10 ⁵	4%, min. CHF 10 ⁵
Recommended use 	The ZugerKB debit card is your practical everyday companion. Thanks to direct account debiting, you have an overview of your purchases, cash withdrawals and online payments at all times.	A ZugerKB credit card is the ideal supplement to the ZugerKB debit card, particularly when travelling or making major purchases. As transactions are not paid for until the monthly settlement date, the liquidity of your bank account is not affected immediately. Furthermore, you benefit from attractive insurance services for travel (e.g. cancellation insurance) and retail purchases (e.g. extended warranties), and you collect points for the "surprise" bonus programme with every transaction.	

¹ For the cards in EUR, all fees are converted into EUR.

² Only possible for authorised representatives. Not possible with the 'fix.' private account.

³ Free of charge via e-banking or one app.

⁴ Currencies are converted at a standard foreign currency selling rate.

The foreign currency selling rates shown on our website are indicative rates. Rates are adjusted on an ongoing basis every day.

⁵ The currency conversion takes place at the Viseca conversion rate.

⁶ Currency conversion is based on the selling rate for banknotes applicable at Zuger Kantonalbank.

The selling rates for banknotes published on our website are adjusted on an ongoing basis every day.