

# World Mastercard® Gold International or Visa Gold International



## In a nutshell

- Credit cards to suit you
- Enjoy carefree shopping and travel insurance worldwide
- Insurance cover at no extra cost
- "one" – the free digital service
- Attractive payment options

## Service. Paramount.

### Enjoy carefree shopping and travel insurance worldwide

Our credit cards from Mastercard® and Visa make everyday life easier, allowing you to pay quickly, conveniently and securely – without any foreign exchange risk or fees for converting currencies. You're billed directly in euros or US dollars. The only requirement is that you have a Swiss bank account, preferably in the same currency as your card.

## Security. Guaranteed.

### Insurance cover at no extra cost

A Mastercard® or Visa credit card will give you peace of mind on the go, whether you're shopping in store or online or you're travelling. You will benefit from many useful insurance policies that will cover your purchases and travel:

- Extended warranty
- Price protection insurance
- Purchase protection and transport insurance
- Trip cancellation insurance
- Trip interruption insurance
- Medical travel assistance
- Transport accident insurance
- Search and rescue costs
- Luggage insurance
- Delayed luggage insurance
- Collision damage excess waiver on hired vehicles
- 24-hour assistance

Detailed information can be found at [viseca.ch/insurance](https://viseca.ch/insurance)

## Future. Assured.

### "one" – the free digital service

No matter whether you use your smartphone, your Apple Watch or the website – the "one" digital service lets you manage your credit card safely and securely. Registration is easy and only has to be done once.

- Manage one or several cards
- If you lose your card, you can block and unblock it quickly and safely yourself in the "one" app
- Set a spending target, and analyse and compare your spending by category/time period
- Confirm online transactions via the "one" app or by SMS code
- Receive a push notification or SMS after every transaction
- Secure login via fingerprint or Face ID
- Activate mobile payment solutions with just one click and make contactless payments

Detailed information can be found at [viseca.ch/one](https://viseca.ch/one)

## Flexibility. Worldwide.

### Attractive payment options



#### Stay financially flexible

The option to pay by instalments gives you financial flexibility when you need it most, and you decide whether to pay your monthly credit card bill all at once or in instalments.



#### Additional cards

You can order one or more additional credit cards, either for yourself, your spouse or partner, or someone else close to you. It's easy and inexpensive. Choose Mastercard® and/or Visa in euros or US dollars (same currency as the primary card).



#### Contactless payment

Wherever you see the contactless symbol, you can make contactless payments with your credit card, easily and securely. For small purchases you don't even have to enter your PIN.

Important: The amount of the purchase can only be charged to you once per transaction.



#### Pay your electronic credit card bill easily with a few simple mouse clicks

Instead of receiving your credit card bill in paper form, you'll receive the bill electronically via e-banking, so you can pay it with just a few clicks of the mouse. You will need to have an e-banking contract with your bank and to be registered with PayNet.

For more information, visit [paynet.ch](http://paynet.ch)



#### Mobile payment

It's quick, convenient and secure to pay with Apple Pay, Google Pay™, Samsung Pay, Fitbit Pay, Garmin Pay™ and SwatchPAY!.

This requires a one-time registration for the "one" digital service.

For further information, visit [viseca.ch/mobile-payment](http://viseca.ch/mobile-payment)

## Products. Customised.

### Credit cards to suit you

Enjoy the advantages of our credit cards and benefit from secure and easy payments.

Full details of our card products can be found at [viseca.ch](http://viseca.ch) or on your bank's website.

A summary of fees and services can be found on the next pages.

## Summary of fees and services

	<b>World Mastercard® Gold International or Visa Gold International</b>
Annual fee primary card	EUR/USD 200
Annual fee additional card	EUR/USD 100
Global limit	From EUR/USD 10 000 per month at customer's discretion. A Swiss bank account is required, preferably in the same currency as your card.
Customer service	Our staff are available to offer you friendly, competent, reliable assistance: 24/7 every day of the year.
Replacement card worldwide	Free of charge
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
Gaming commission	4%, min. EUR/USD 10 for lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)
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
Cash withdrawals	Withdraw cash at ATMs worldwide using your PIN code – it's easy and convenient.
Payment methods	Bank transfer with instalment option Bank transfer without instalment option, direct debit (only possible for cards denominated in euros)

## Insurance cover

Extended warranty*	Extension of warranty protection by 24 months and reimbursement of replacement and repair costs under warranty up to CHF 5 000 per claim.
Price protection insurance*	Refund of price difference between an item purchased on the credit card and the identical item offered at a lower price, up to CHF 2 000 per claim.
Purchase protection and transport insurance*	Compensation in case of theft or damage up to CHF 1 000 per claim.
Trip cancellation insurance*	Compensation for cancellation or rebooking costs up to CHF 20 000 per event.
Trip interruption insurance*	Compensation of additional costs for the return trip and accommodation up to CHF 15 000 per event.
Medical travel assistance*	Assumption of costs for return trip, return transport and repatriation as well as medical treatment up to CHF 250 000 per event.
Transport accident insurance*	Compensation of up to CHF 500 000 per event in case of disability or death.
Search and rescue costs*	Compensation for search and recovery expenses up to CHF 60 000 per event.
Luggage insurance*	Reimbursement of expenses in case of theft, damage or loss up to CHF 5 000 per event.
Delayed luggage insurance*	Reimbursement of expenses for the purchase of essential items up to CHF 1 000 per event.
Collision damage excess waiver on hired vehicles*	Reimbursement of the excess from the comprehensive hire car insurance up to CHF 10 000 per event.
24-hour assistance*	In an emergency, the specialists who provide our 24-hour assistance on +41 44 283 34 18 organise the help you need, providing the addresses of doctors, hospitals or lawyers and advice in emergency situations abroad.

## Additional services

"one" digital service	Free of charge
Mobile payment	Apple Pay, Google Pay™, Samsung Pay and other payment solutions free of charge
Hertz car hire discounts	Pay with your credit card and take advantage of a discount and other benefits.

\* The Insurance Conditions of the insurer apply under all circumstances. Details are available at [viseca.ch/insurance](http://viseca.ch/insurance)