

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	Discover the attractive “surprise” bonus programme. Collect surprise points with every purchase, and then redeem these in the bonus shop for vouchers or non-cash prizes, or use your points to make a donation.	
Insurance¹		
Extended warranty	up to CHF 2000 (plus 12 months)	up to CHF 5000 (plus 24 months)
Price protection insurance	up to CHF 2000 per claim	up to CHF 2000 per claim
Purchase protection and transport insurance²	–	up to CHF 1000 per claim
Transport accident insurance³	up to CHF 300000 per event	up to CHF 500000 per event
Search and rescue costs	up to CHF 60000 per event	up to CHF 60000 per event
Trip cancellation insurance⁴	up to CHF 10000 per event	up to CHF 20000 per event
Trip interruption insurance⁵	up to CHF 7500 per event	up to CHF 15000 per event
Medical travel assistance⁶	–	up to CHF 250000 per event
Delayed luggage insurance⁷	–	up to CHF 1000 per event
Luggage insurance⁸	–	up to CHF 5000 per event

Collision damage excess waiver on hired vehicles⁹	–	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.	

- ¹ You can find the precise provisions in the General Insurance Conditions (GIC).
² Compensation in case of theft or damage
³ Compensation in case of disability or death
⁴ Compensation for cancellation or rebooking costs
⁵ Compensation of additional costs for the return trip and accommodation
⁶ Assumption of costs for return trip, return transport and repatriation as well as medical treatment
⁷ Reimbursement of expenses for the purchase of essential items
⁸ Reimbursement of expenses in case of theft, damage or loss
⁹ Reimbursement of the excess from the comprehensive hire car insurance

ZugerKB debit card and ZugerKB credit cards

The perfect combination

	ZugerKB debit card	Visa Classic World Mastercard Silver	Visa Gold World Mastercard Gold
Cards			
Annual fee	CHF 40	CHF 100	CHF 200
Additional card	CHF 40 ¹	CHF 25	CHF 50
Replacement card	CHF 30	CHF 20	free of charge
Replacement PIN	CHF 20	free of charge	free of charge
Blocking of card	CHF 40 ²	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 ³	1.75% ⁴	1.75% ⁴
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)
Cash withdrawals			
Withdrawal at cantonal bank ATMs	free of charge ⁵	4%, min. CHF 10 with monthly settlement ^{4,6}	4%, min. CHF 10 with monthly settlement ^{4,6}
Withdrawal at other ATMs in Switzerland	CHF 2 ⁵	4%, min. CHF 10 with monthly settlement ^{4,6}	4%, min. CHF 10 with monthly settlement ^{4,6}
Withdrawal at POS in Switzerland	CHF 2	not possible	not possible
Withdrawal at ATMs abroad	CHF 5 ³	4%, min. CHF 10 ⁴	4%, min. CHF 10 ⁴
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 Only possible for authorised representatives
² Free of charge in one App
³ 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.
⁴ The currency conversion takes place at the Visa conversion rate.
⁵ 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.
⁶ Where account is charged directly (direct debit): free of charge at cantonal bank ATMs or CHF 2 at other bank ATMs.
Cash withdrawals at Swiss Post ATMs cannot be settled via direct debiting to your account. Direct debit is only possible with CHF cards.