

7. Identification of the beneficial owner (form A pursuant to CDB 16, as required by law)

As the principal card applicant, I declare that the money used to settle the monthly statement for the principal card and/or any other money paid to the card issuer above the settlement amount (check appropriate box)

belongs to the principal card applicant

belongs to the following person(s) (please supply the following: first name, last name or company name, date and place of birth, nationality, address of residence or company, country):

As the principal cardholder, I undertake to inform the card issuer, of my own accord, of any changes.

Willfully entering false information on this form is a criminal offense (Art. 251 of the Swiss Penal Code, forgery of documents).

8. Declaration

I hereby certify that the information provided in this Application is true. I also confirm that I have received and understand the following **excerpt from the General Terms and Conditions (GTC)** issued by Cornèrcard for the Diners Club Classic cards of Cornèr Bank Ltd. (hereinafter "Bank") and that I recognize same as binding. I hereby authorize Cornèr Bank Ltd. to decline this Application at its discretion. Upon approval of this Card Application I will receive the cards I ordered, a copy of this Card Application together with credit option agreement, the complete GTC (available anytime at dinersclub.ch/e/gtc or by calling +41 58 880 88 00) as well as my personal PIN. The Terms of Insurance applicable to the insurance coverage provided with the Diners Club Classic cards of Cornèr Bank Ltd. – included automatically and at no cost, or optional as ordered and paid for – can be viewed at any time at dinersclub.ch/e/avb. Any applicable premiums will be charged automatically to my card. **By using and/or signing the Card I certify that I have reviewed, understand and fully accept the complete GTC and any conditions of insurance. Prices, interest rates and fees:** prices, interest and fees may be charged for the card, its use and administration. They are listed in this Card Application or otherwise made available in an appropriate form and can be viewed any time online at dinersclub.ch/e/prices or ordered by calling +41 58 880 88 00. In addition, third-party costs or expenses caused by me may be charged. **I hereby certify that I accept such prices, interest and charges without reservation.** If I were to order an additional product from Cornèrcard or switch to another product, the special annual fees or sign-up charges applicable to such specific product can also be viewed or ordered as referred to above. **Exchange rates:** transactions conducted in foreign currency will be converted on the date posted at the Bank's retail rate and are subject to a conversion fee. **Authorization:** I hereby authorize the Bank to disclose to directly or indirectly associated partner companies any personal, card or transaction data deemed necessary to administer, process and bill the special services to be delivered in connection with the card product of my choice. I understand and accept that such partner companies may choose at their discretion whether or which additional services are to be performed.

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9. Collaboration with partner companies; membership in IRONMAN Finisher Club

I hereby authorize the Bank to disclose to directly or indirectly associated partner companies, i.e. IRONMAN Switzerland AG (hereinafter "IRONMAN"), any personal, card or transaction data deemed necessary to administer, process and bill the services to be delivered within the IRONMAN Finisher Club. In addition, membership in the IRONMAN Finisher Club is subject to the following terms and conditions of IRONMAN Switzerland AG, Grafenauweg 2, CH-6300 Zug:

1. General

The IRONMAN Finisher Club is not an association as referred to in Section 60 et al. of the Swiss Civil Code. Accordingly, it is not governed by any of its provisions. Membership in the IRONMAN Finisher Club merely offers certain benefits provided by IRONMAN Switzerland AG (hereafter "IRONMAN") at its discretion.

2. Receiving and losing Club benefits; concluding the card agreement

2.1 Club benefits are available only to persons who (1) have their principal place of residence in Switzerland, who (2) have officially finished at least once the IRONMAN® Zurich Switzerland or the IRONMAN® 70.3® Switzerland, and (3) have concluded a card agreement with Cornèr Bank AG pursuant to the following provisions.

2.2 When the card application has been submitted and accepted following successful verification by Cornèr Bank AG (compliance check and credit worthiness check in accordance with the Consumer Credit Act), the card agreement for the Finisher Club credit card ("card agreement") shall be deemed in effect. By concluding the card agreement, the cardholder also becomes a member of the IRONMAN Finisher Club provided the terms and conditions of Section 2.1 are complied with.

2.3 IRONMAN reserves the right to conduct its own verification for good cause and to recommend to Cornèr Bank AG to decline or terminate the card agreement.

2.4 In the event of denial or termination of the card agreement pursuant to Section 8 of the General Terms and Conditions, the cardholder automatically loses his membership in the IRONMAN Finisher Club and its associated club benefits without the need for subsequent notification by IRONMAN or Cornèr Bank AG.

3. Club benefits

The club benefits offered in connection with membership in the IRONMAN Finisher Club are determined by IRONMAN at its discretion and published on its own website (www.ironman.ch/finisherclub). IRONMAN may at any time edit or modify the content of such club benefits at its discretion. Cardholders are informed of such changes via said website or other communication channels.

Inquiries to IRONMAN are available at any time (email: finisherclub.switzerland@ironman.com; phone: +41 43 433 70 45).

4. Applicable law and jurisdiction

4.1 All legal relations between the cardholder and IRONMAN are governed by Swiss law.

4.2 Mandatory provisions of Swiss law notwithstanding, the place of performance, place of collection and exclusive place of jurisdiction with regard to proceedings in connection with IRONMAN club benefits shall be Zug.

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10. Extract from the General Terms and Conditions for Diners Club Classic cards of Cornèr Bank Ltd.

General: On acceptance of the card application, Cornèr Bank Ltd. (hereinafter referred to as the "Bank") will issue to the applicant (hereinafter referred to as the "Cardholder" or "Principal Cardholder") one or more credit cards (hereinafter referred to as the "Principal Card" or "Card") in his name. The Principal Cardholder may, on his own responsibility, apply for one or more partner cards (hereinafter referred to as the "Partner Card" or "Card") to be issued to a partner or family member.

Use of card, monthly statement and responsibility: The Principal and Partner Cardholder accept the transaction amounts of any transactions carried out using the Principal or Partner Card (with or without PIN) or the Card details (even without any signature) and irrevocably authorize the Bank to pay the transaction amount to the affiliated merchant or authorized bank. The Bank accepts no responsibility for all transactions entered into using the Card. The Principal Cardholder will be liable to the Bank in respect of the payment of the annual subscription fee and in respect of any and all obligations that may arise through use of the Partner Card and under these General Terms and Conditions. The Partner Card may not be used in the event of the Principal Cardholder's death or incapacity, or in the event that the Principal Cardholder is subject to a general deputyship. Notwithstanding the foregoing, the Partner Cardholder will remain fully liable in this case for any and all obligations that may arise through use of their Partner Cards.

Insurance brokerage and data protection: The cardholder hereby takes note that, where contracts of insurance are brokered, the insurer shall be liable for errors, negligence, or inaccurate information. All information shall be treated as confidential. The personal information made available in the context of the insurance may be passed to the insurers. The Bank and the insurers shall use it only for the purposes of conclusion and administration of the contract of insurance and in the event of a claim. The personal information may be passed to authorized third parties and/or to other group companies of the Bank in the context of settlement of the contract of insurance. This may include data transfer abroad, provided that the third country offers equivalent data protection (recognized as such by applicable data protection legislation). The Bank is entitled to commission third parties in Switzerland or abroad to perform, in full or in part, all services pertaining to the contractual relationship, including reward and loyalty programs (e.g. application reviews, card manufacture, card personalization, contract management including the printing and dispatch of correspondence together with the monthly statements, online services, payment collections, client communications, credit risk calculations, payment processing, IT) and for the improvement of the risk models used in granting credit limits and fraud prevention.

The Principal Cardholder and Partner Cardholder authorize the Bank to provide these third parties with the data necessary for the diligent performance of the tasks assigned to them and, if required, to transmit this data abroad for this purpose. Data is only disclosed if the recipients undertake to keep the data confidential, to maintain an appropriate level of data protection, and to ensure that any other contracting partners are also bound by this obligation. The Principal Cardholder and Partner Cardholder acknowledge that data that is transferred abroad may not be subject to data protection or to an equivalent level of data protection to that under Swiss law. Personal data is stored in electronic form and/or paper form. The Principal Cardholder and Partner Cardholder acknowledge that, under the data protection legislation, they may claim entitlements to information and, on certain conditions, request correction, blocking, or deletion of certain data stored at the Bank.

Applicable law and jurisdiction: All legal relations between the Bank and the Principal and/ or Partner Cardholder are governed by **Swiss law. The place of performance and enforcement for holders of a Principal or Partner Card who reside abroad, and the sole jurisdiction for all proceedings is Lugano**, subject to mandatory provisions of Swiss law. The Bank is, however, entitled to take legal action against the holder of the Principal or Partner Card in the court having jurisdiction in his/her place of residence or before any other court of competent jurisdiction.

Extract - Edition 10.2016

11. Credit option agreement between Cornèr Bank Ltd., Via Canova 16, 6901 Lugano (hereinafter called "Bank") and the cardholder

1. Credit option and interest

The credit option enables the holder of a principal or partner card (hereinafter referred to as the "Cardholder") to pay the amount shown on the relevant monthly statement in installments, for transactions which are effected after expiration of the revocation deadline (see clause 3 below). In such cases, the Bank must receive the minimum amount, corresponding to 5 % of the total billed amount, subject to a minimum of CHF 100, by the date stated on the monthly statement. Payment arrears must be settled in addition and without delay. If the Bank is not in possession of the required payment by the stated date, or if the total is less than the prescribed minimum, the Cardholder will be deemed in default in respect of the whole balance, without further warning, with all legal consequences in this regard. On default of the Cardholder, the total balance of any other account statements in the name of the same Cardholder will also immediately fall due for payment. Any excesses of the spending limit shall be settled immediately. The annual interest rate charged on arrears will be no higher than 15 % (Art. 14 of the Federal Consumer Credit Act); the applicable maximum interest rate is set by the Federal Department of Justice and Police (FDJP). A partial payment will initially be used to settle the interest due.

2. Check of creditworthiness, spending limit and overall limit

The spending limit will be set on the basis of the check of creditworthiness and notified to the Cardholder with the copy of the credit card application sent with the credit card. The check of creditworthiness will be conducted on the basis of the Cardholder information given in the card application. In addition, information (regarding current address, financial standing, any general deputyships) may be obtained from employers, banks, and public bodies (debt enforcement authorities, residents' registration offices, adult protection authorities), credit reference agencies, and, in particular, from the Zentralstelle für Kreditinformation (ZEK) (Central Office for Credit Information) and the Informationsstelle für Konsumkredit (IKO) (Consumer Credit Information Office). The spending limit set for the holder of a principal card will apply as an overall limit for all his/her principal cards and partner cards issued in favor of the agent. Therefore, the total of all card transactions must not exceed this overall limit. The Bank reserves the right to amend the spending limit at any time, by due written notice to the Cardholder. Spending in excess of the limit set is not permitted. In the event that the limit is exceeded nevertheless, the Cardholder shall repay the excess amount immediately and in full. The Cardholder shall immediately inform the Bank of any worsening of his/her economic circumstances.

3. Revocation and notice of termination

The Cardholder is entitled to give written notice of termination of this credit agreement within 14 days of receipt of the requested cards. The Bank is entitled, at any time, to give 30 days written notice of termination of a credit option. Otherwise, the present credit option will end on expiration of the credit card contract.

4. Miscellaneous

Amendments to the present credit agreement require written form in order to be effective.

Otherwise, the current General Terms and Conditions for the Diners Club Classic Cards of Cornèr Bank Ltd. apply. These will be sent to the Cardholder with the copy of the card application and the card (and can be viewed at dinersclub.ch/e/gtc or ordered by telephone on +41 58 880 88 00).

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12. Signature

By signing I confirm that I have taken note of, and understood, the above information.

Place/Date

Principal Card Applicant **X**

06.2017

Excerpt from «Charges, interest rates and fees» table

Diners Club credit cards - annual fee	IRONMAN Finisher Club member card
Principal card	CHF 0
IRONMAN Finisher Club membership fee	CHF 250

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Complete table: dinersclub.ch/e/prices

YOUR MEMBERSHIP BENEFITS:

- Diners Club IRONMAN Finisher Club member card with full payment function, including:
 - Travel Insurance
 - Free access to Diners Club Rewards program
 - Access to over 700 Diners Club Airport Lounges worldwide
- Annual IRONMAN Finisher Club Event
- Extended Early-Bird Registration Window



Features and conditions ¹	Diners Club IRONMAN Finisher Club member card	
Membership fee (annual)	CHF	250
Rewards program annual subscription fee Collect valuable Diners Club Rewards points with each purchase and earn exciting premiums.	CHF	0 (instead of CHF 50)
Installment plan You choose whether to pay the due balance in full or to pay in monthly installments of at least 5 % or CHF 100. Annual interest rate, not exceeding Credit permitted only if not leading to overindebtedness (Art. 3, par. n, UWG).		12 %
Payment term for monthly statement From the date issued, within		25 days
Cash withdrawal Commission in and outside Switzerland ² Withdrawals at ATMs / bank counters, min.	CHF	4 % 10
Purchases in foreign currencies Retail exchange rate of the bank on the booking date plus foreign currency processing fees of no more than		2 %
Replacement card Card replacement in the event of loss or theft	CHF	10
Airport Lounges Access to over 700 Diners Club airport lounges worldwide, per visit Per yearly CEV of CHF 6,000	CHF free entrances	25 5

E-Account: Instant Access to Card Data	
E-Account (optional) Card management at a mouse click and secure online shopping.	free of charge
Extra	
Cornercard Emotions leisure portal Unique events, current motion picture program for Switzerland, new special offers updated continuously, travel, contests and a whole lot more at one Internet address: emotions.cornercard.ch	free of charge
Exciting “Moments” lifestyle magazine Leaf through the pages of this magazine published up to three times a year. Read a variety of captivating reports and stories on travel, lifestyle, sports, events and culture.	free of charge



Additional included services	Diners Club IRONMAN Finisher Club member card
<p>Travel Accident Insurance³ When traveling by public transportation, you and your relatives are insured automatically against travel accidents or delayed/lost luggage. Maximum coverage - in the event of death or permanent disability: CHF 500,000 - for rescue and repatriation costs: CHF 60,000 - delayed/lost luggage, for replacement purchases using your Diners Club IRONMAN Finisher Club Member card: CHF 6,000</p>	free of charge
<p>Travel Insurance³ Worldwide for an unlimited number of trips per year Insurance coverage and maximum benefit per event: - Cancellation expenses, travel interruption and travel assistance: CHF 40,000 - Travel delay: CHF 3,000 - Baggage: CHF 10,000 - Treatment expenses and medical assistance: CHF 1,500,000 - Deductible coverage for car rentals (CDW): CHF 10,000</p>	free of charge
<p>Purchase Protection Insurance³ Worldwide 45-day coverage in the event of theft, damage and destruction of purchases made by you with your Diners Club IRONMAN Finisher Club Member card at merchant locations or online. Maximum coverage - per claim: CHF 2,000 - per year: CHF 10,000</p>	free of charge
<p>Legal Protection Insurance³ Helps with disputes related to purchase - worldwide and online Worldwide legal protection for claim settlement or refund, but not exceeding: CHF 300,000</p>	free of charge

¹ The complete "Charges, Interest Rates, and Fees" table is available at dinersclub.ch/e/prices
² Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling).
³ Applies only if payment was made with the Diners Club IRONMAN Finisher Club member card.