

Annual fee: Gold Visa CHF 190,  
Classic Visa CHF 100,  
Prepaid CHF 50 (CHF 25 up to age 26).

Yes, I hereby apply for the following card:



Ref. 1374239757841

Race for Water Gold Visa  
04/350/AF1



Ref. 1374239706992

Race for Water Classic Visa  
03/351/AF2



Ref. 1374239607193

Race for Water Prepaid Visa  
06/352/AF3

**Important:** Please complete the application form entirely. All information is mandatory.

1. Personal informations principal cards

My name is to appear on the Card as follows (First name/Last name):

(max. 20 characters incl. spaces; no umlauts/accents)

\_\_\_\_\_

Mr  Ms Correspondence in  G  F  I

Last name \_\_\_\_\_ First name \_\_\_\_\_

Street/No. \_\_\_\_\_ ZIP code/Place \_\_\_\_\_

Address since \_\_\_\_\_ Nationality \_\_\_\_\_

Date of birth \_\_\_\_\_ Place of birth \_\_\_\_\_

Telephone (home) \_\_\_\_\_ Mobile telephone \_\_\_\_\_

E-mail \_\_\_\_\_

Number of minor children \_\_\_\_\_ Civil status \_\_\_\_\_

For foreign nationals: Residence permit  C  B  L since \_\_\_\_\_ In Switzerland since \_\_\_\_\_

Please enclose a copy of an official identification document; for foreign nationals, please enclose a copy of the residence permit.

2. Personal information of the legal representative (mandatory in the case of minors - allowed to request a prepaid card only)

Mr.  Mrs.

Last name \_\_\_\_\_ First name \_\_\_\_\_

Street/No. \_\_\_\_\_ ZIP code/Place \_\_\_\_\_

Address since \_\_\_\_\_ Nationality \_\_\_\_\_

Date of birth \_\_\_\_\_ Place of birth \_\_\_\_\_

Telephone (home) \_\_\_\_\_ Mobile telephone \_\_\_\_\_

E-mail \_\_\_\_\_ Civil status \_\_\_\_\_

Mandatory information

For foreign nationals: Residence permit  C  B  L since \_\_\_\_\_ In Switzerland since \_\_\_\_\_

Please enclose a copy of an official identification document; for foreign nationals, please enclose a copy of the residence permit.

3. Occupation/Financial (mandatory for the application of a credit card)

Employee  Self-employed  Retired  In training

Employer \_\_\_\_\_ since \_\_\_\_\_

Occupation/position \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

Gross annual income CHF \_\_\_\_\_

mandatory in compliance with Art. 30 KKG

Home  Rent  Own \_\_\_\_\_

Annual living expenses CHF \_\_\_\_\_  LSV+/Debit Direct \_\_\_\_\_

for payments made directly via your Bank

The applicant understands that the card issuer reserves the right, for reasons of credit rating, to issue a Race for Water Classic card instead of the requested Race for Water Gold card and a Race for Water Prepaid card instead of the requested Race for Water Classic card.

#### 4. Own donations to Race for Water

I would like to support Race for Water (known as the Foundation Race for Water), with its headquarters in 1007 Lausanne, by means of a transfer made by Cornèrcard of 0.50 % (credit card) or 0,20 % (prepaid card) of the monthly transactions made using the requested card(s), and by regular donations as follows (please check as applicable and insert the amount):

Principal card CHF \_\_\_\_\_ quarterly CHF \_\_\_\_\_ annually

This amount shall be charged directly to the credit or prepaid card and shown on the monthly statement immediately following. The amount of the donation shall be transferred to the foundation's account by Cornèrcard on receipt by Cornèrcard of the corresponding payment.

#### 5. Additional services

	Principal card	Prepaid card
<b>Onlineaccess</b> (e-mail address mandatory) free of charge (M48) – Card management at the click of a mouse and added security on the Internet – Required to activate electronic monthly statement	<input type="checkbox"/>	<input type="checkbox"/>
<b>Mobileaccess</b> (cell phone number mandatory) (A19) More security and control via your cell phone – Security Check: notification on suspicion of misuse – Shop Info: automatic notification with purchases par SMS – Balance or transaction inquiry par SMS	<input type="checkbox"/> CHF 0.20 CHF 0.50	<input type="checkbox"/> CHF 0.20 CHF 0.80
<b>Payment protection insurance:</b> 0,49 % of the outstanding balance of your billing unit (O96) Insurance protection in the form of balance coverage for the Principal Card or, if applicable, for the Partner Card in the event of involuntary loss of employment, temporary full incapacity for work, death or permanent disability. Coverage: max. CHF10,000 per event	<input type="checkbox"/>	–
<b>Travel insurance</b> <b>Race for Water Gold Visa (free and included)</b> 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 <b>Race for Water Classic Visa and Race for Water Prepaid Visa</b> Worldwide for an unlimited number of trips per year includes cancellation expenses, travel interruption, travel assistance and deductible coverage for car rentals Maximum benefits: – <b>Individual coverage:</b> CHF 10,000 per person and event Annual premium: CHF 35 – <b>Family coverage:</b> CHF 10,000 per person, CHF 40,000 per event Annual premium: CHF 49	<input checked="" type="checkbox"/>	–      <input type="checkbox"/> (O97) <input type="checkbox"/> (O97)

**Important Notice:** Insurance benefits will be paid exclusively in accordance with the **General Terms of Insurance (GTI)**, which can be accessed or ordered at any time at [cornercard.ch/e/gtc](http://cornercard.ch/e/gtc) and which will be sent to me together with the confirmation of insurance. By signing this document, I confirm that I have acknowledged and understood the GTI and that I accept all the applicable terms.

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

As applicant of the credit and/or (if applicable) of the prepaid card, I declare that the money used to settle the monthly statement for the credit card and/or any other money paid to the card issuer above the settlement amount as well as the money used to reload the prepaid card (check appropriate box)

- belongs exclusively to the credit/prepaid 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):

In my capacity as principal card applicant/cardholder, I undertake to inform the card issuer, of my own accord, of any changes. *It's a criminal offence to deliberately provide false information on this form (Art. 251 of the Swiss Penal Code, document forgery).*

## 7. For U.S. persons only

Circumstantial evidence: green-card holder, citizen/resident/place of birth/other address in the USA

As applicant of the principal card I hereby confirm that I am to be qualified as a U.S. person within the purview of the legal provisions of the IRS (Internal Revenue Service, U.S. Department of the Treasury).

## 8. Declaration's statement for principal and partner cards

We hereby confirm that the information provided in this application is correct and authorize Cornèr Bank Ltd. (hereinafter referred to as the "Bank") to obtain from third parties, in particular from the Zentralstelle für Kreditinformation (ZEK) (Central Office for Credit Information) and public bodies (e.g. debt enforcement authorities, tax offices, and residents' registration offices), credit reference agencies, employers, and other suitable sources of information provided by law (e.g. Informationsstelle für Konsumkredit [IKO] [Consumer Credit Information Office]) any information that may be required for checking the particulars provided by us above or for the purpose of processing our application, issuing card(s), or for contract management. We also authorize the Bank to notify the ZEK in cases where our card is blocked or used fraudulently or we are in significant arrears of payment or in any similar circumstances. We hereby authorize the Bank to decline this application at its discretion without giving any reason. On acceptance of this card application, we will receive the cards requested, a copy of this application and the credit option agreement, the General Terms and Conditions (GTC) for our Visa and Mastercard credit and prepaid cards, as well as our unique PIN. The GTC and the General Terms of Insurance (GTI) for insurance cover provided automatically and free of charge with Cornèrcard products, or made available upon request and for a fee, can be **accessed or ordered at any time at [cornercard.ch/e/gtc](http://cornercard.ch/e/gtc) or by calling +41 91 800 41 41**. Any applicable premiums will be charged directly to the card. By applying to take out **payment protection insurance**, as the principal card applicant, I hereby certify that I am between 18 and 62 years old, reside in Switzerland or in the Principality of Liechtenstein (the enclaves of Büsingen am Hochrhein (DE) and Campione d'Italia (IT) are excluded), have been employed for more than 6 months and at least 16 hours a week (**the self-employed are not entitled to unemployment coverage**), that my current employment is for an indefinite period and I have not been given notice, I do not plan to take early retirement in the immediate future, have not been absent in part or in full from work due to illness or accident for more than 25 workdays during the last 12 months, have not been treated on an in-patient basis for more than 20 successive days and am not scheduled for admission to a hospital. All **legal relations with the Bank will be governed by and construed in accordance with Swiss law**. Lugano will be the place of performance, the place of debt enforcement for Cardholders resident abroad, and the exclusive place of jurisdiction for all disputes, subject to mandatory provisions of Swiss law. By **using and/or signing the card**, we confirm that we **have received and understood the GTC of the Bank and relevant GTI and that we accept all the applicable terms. Charges, interest rates, and fees**: Information on charges, interest rates, and fees for the use and administration of the card is contained in a schedule of "Charges, Interest Rates, and Fees". This may be accessed at any time by visiting [cornercard.ch/e/prices](http://cornercard.ch/e/prices) or by telephoning +41 91 800 41 41. In addition, we may be billed for any third-party charges and any costs incurred by us. We hereby certify that we accept without reservation said charges, interest rates, and fees. Should we apply for a further Cornèrcard product or wish to switch to a different product, the particular annual subscription fee or enrollment charge pertaining to such product will apply, and can also be accessed or requested via the above-mentioned contact details. **Exchange rates**: All purchases made in foreign currency will be converted at the retail exchange rate of the Bank on the booking date, plus administration fee. **Authorization**: We authorize the Bank to store, process, use, and analyze data pertaining to our contract and transactions for the purpose of creating customer profiles, and to process this data for marketing and market research purposes. This enables us to benefit from personalized advice and to receive tailored offers from the Bank as well as information on the Bank's own products and services sent by post, e-mail, or phone (SMS). Further information on insurance mediation and data protection can be found at [cornercard.ch](http://cornercard.ch). We hereby authorize the Bank to transmit personal data, card data, and transaction data to partner companies that are directly or indirectly contractually bound to the Bank and that require such data for the administration, processing, and billing of special services, which they deliver in connection with the card product that we have selected. We acknowledge and accept that such partner companies choose at their discretion which additional services to deliver, if any. As the principal cardholder, I authorize the partner cardholder who has his/her own income (with his/her own spending limit and monthly statements) to independently apply for optional insurance, Priority Pass™, or Securicard for his/her own card at any time.

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## 9. Collaboration with partner companies, Race for Water donations

Authorization to debit donations and exchange data: I authorize Cornèr Bank Ltd. to debit my card automatically with the amount of the donation to Race for Water specified by me in this card application. Provided that membership of the donation program has been finalized in parallel with the signing of the card application, the amount of the donation shall be debited at the same time as the corresponding annual subscription fee. If the program membership application is made by means of a separate form, Cornèr Bank Ltd. shall debit the donation upon receipt of the form. The authorization to debit the donation shall remain in force throughout the term of the card agreement. In addition, I authorize Cornèr Bank Ltd. to transmit my name, surname, address as well as the exact amount of the donation to Race for Water in order to allow the issuance of a donation certificate.

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## 10. Insurance brokerage, appointment of third parties, and data privacy

The holder of a credit or prepaid card (hereinafter referred to as the "Cardholder") acknowledges that the respective insurer alone is liable for any errors, negligence, or incorrect information in connection with the insurance contracts it provided. Personal data made available in connection with any insurance may be disclosed to the insurers and will be processed by the Bank and the insurers exclusively for the purpose of concluding and administering the insurance contract and in the event of a claim. Personal data may be disclosed to authorized third parties and/or other Group companies for the purpose of processing the insurance contract. Data may be transferred abroad if such third country provides for equivalent data protection (recognized as such by Swiss 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 assessment, payment processing, IT) and for the improvement of the risk models used in fraud prevention. The Cardholder authorizes 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 and to maintain an appropriate level of data protection and to ensure that any other contracting partners are also bound by this obligation. Personal data is stored in electronic form and/or paper form. The Cardholder acknowledges that, pursuant to data protection legislation, he may claim entitlements to information and, on certain conditions, request correction, blocking, or deletion of certain data stored at the Bank. Further information on insurance mediation and data protection can be found at [cornercard.ch](http://cornercard.ch).

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## 11. Credit Option Agreement between Cornèr Bank Ltd., Via Canova 16, 6901 Lugano, (hereinafter referred to as the "Bank") and the cardholder of a credit card

### 1. Credit option/interest

The credit option will enable the principal cardholder or partner cardholder (hereinafter referred to as the "Cardholder") to pay the amount shown on the relevant monthly statement in installments, for transactions that are performed after expiration of the revocation deadline (see section 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. Any payment arrears must also be settled immediately. If the Bank is not in possession of the required payment by the stated date, or if the amount paid is less than the prescribed minimum, the Cardholder will be deemed in default in respect of the whole balance, without any further request for payment, with all legal consequences in this regard. On default of the Cardholder, the total balance on any other account statements in the name of the same Cardholder will also immediately become for payment. Any excesses of the spending limit must be settled immediately. The annual interest rate charged on arrears will be no higher than 15% (Article 14 of the Federal Consumer Credit Act [*Konsumkreditgesetz* – KKG]); 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 a copy of the credit card application sent with the credit card. It will be subject to a maximum of 15% (for Classic cards) or 20% (for Gold cards) of the annual income stated in the card application, or fractions thereof. As a rule, the maximum amount will be limited to CHF 10,000 (for Classic cards) or CHF 90,000 (for Gold cards). The check of creditworthiness will be conducted on the basis of the Cardholder information provided on the card application form. In addition, information (regarding current address or financial standing) may be obtained from employers, banks and public bodies (debt enforcement authorities or residents' registration offices), 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 principal Cardholder will apply as an overall limit for all cards in his/her name and those of his/her authorized agents (see the definition of authorized agent in GTC section 1). Thus, the total of all card transactions may not exceed this overall limit. Similarly, the spending limit set for any partner cardholder will apply to all partner cards held by that cardholder. The Bank reserves the right to amend the spending limit at any time, by due written notice to the principal cardholder or to the partner 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 cards requested. 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

No amendments to the present credit agreement will be effective unless it is in writing. Otherwise the current GTC for the Classic and Gold Visa and Mastercard of the Bank apply in their entirety. These will be sent to the Cardholder with a copy of the card application and the card (and can be viewed at [cornercard.ch/e/gtc](http://cornercard.ch/e/gtc) or ordered by telephone on +41 91 800 41 41).

### 5. Applicable Law

All legal relations between the Cardholder and the Bank will be governed by and construed in accordance with Swiss law. Lugano will be the place of performance, the place of debt enforcement for Cardholders resident abroad, and the exclusive place of jurisdiction for all disputes, subject to mandatory provisions of Swiss law. The Bank will, however, also have the right to take legal action against Cardholders in the competent court of their place of residence or in any other court of competent jurisdiction.

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## 12. Signature

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

Place/Date \_\_\_\_\_ Credit or Prepaid Card Applicant **X**

Place/Date \_\_\_\_\_ Signature of the legal representative **X**  
(mandatory in the case of minors)

SC G: I9155 C: I9154 P: I9156

## 13. Have you remembered everything?

- Have you stated your annual income?
- Have you filled out form A completely (paragraph 6)?
- Have you enclosed a copy of your identification document (driver's license, passport, ID card, work permit)?
- Have you signed and dated your application? (Paragraph 12)
- Do you wish to take advantage of any additional services and benefits for your Cornècard? Please check as applicable.

**Important:** Please sign the card application and send all the enclosures to:  
Cornè Banca SA, Cornècard, Via Canova 16, 6901 Lugano

Annual subscription fee	Race for Water Gold	Race for Water Classic	Race for Water Prepaid
Principal cards	CHF 190	CHF 100	CHF 50 (CHF 25 up to age 26)
Partner cards with independent income	CHF 100	CHF 50	

Excerpt from «Charges, interest rates and fees» table  
Edition 06.2018 – Complete table: [cornècard.ch/d/preise](http://cornècard.ch/d/preise)