

## Services at a glance.



| Supporting Race for Water  |         | Race for Water Gold Visa <sup>1</sup> | Race for Water Classic Visa <sup>1</sup> | Race for Water Prepaid Visa |
|--|---------|---------------------------------------|--|-----------------------------|
| Cornèrcard supports Race for Water by making a contribution based on purchases made using the Race for Water cards, without additional fees for the cardholder, of |         | 0,5 %                                 | 0,5 %                                    | 0,2 %                       |
| Each cardholder has the option to support the foundation by making regular donations debited from the Race for Water card each quarter / year                      |         | ✓                                     | ✓  | ✓                           |
| Features and conditions <sup>2</sup>   |         |                                       |  |                             |
| <b>Annual fee</b>  |         |                                       |  |                             |
| - For cardholders up to age 26   | CHF     | 190                                   | 100                                      | 25                          |
| - For cardholders aged 26 and over   | CHF     | 190                                   | 100                                      | 50                          |
| - Enrollment charge  | CHF     | 150                                   | -  | -                           |
| <b>No bank account required</b>  |         | ✓                                     | ✓  | ✓                           |
| <b>Cash withdrawal</b>   |         |                                       |  |                             |
| Commission in and outside Switzerland, min. <sup>3</sup>   |         | 3,75 %                                | 3,75 %                                   | 3,75 %                      |
| - Withdrawals at ATMs  | CHF     | 10                                    | 10                                       | 6                           |
| - Withdrawals at bank counters   | CHF     | 15                                    | 15                                       | 10                          |
| <b>Money transfer</b> (par exemple via Western Union ou Skrill)  |         | 3,75 %                                | 3,75 %                                   | 3,75 %                      |
| <b>Query balance</b>   |         |                                       |  |                             |
| - Cornèrcard App   |         | free of charge                        | free of charge                           | free of charge              |
| - Onlineaccess   |         | free of charge                        | free of charge                           | free of charge              |
| - ATM cash withdrawals in Switzerland  |         | free of charge                        | free of charge                           | free of charge              |
| - Landline (+41 900 26 76 37), per minute  | CHF     | -                                     | -  | 1.40                        |
| <b>Load card</b>   |         |                                       |  |                             |
| - 1 <sup>st</sup> card reload  |         | -                                     | -  | free                        |
| - All subsequent reloads using a payment slip or by bank transfer, minimum CHF 100; maximum CHF 10,000   | CHF     | -                                     | -  | 2                           |
| <b>Installment plan</b>  |         |                                       |  |                             |
| 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  |         | 12 %                                  | 12 %                                     | -                           |
| Credit permitted only if not leading to overindebtedness (Art. 3, par. n, UWG)   |         |                                       |  |                             |
| <b>Purchases in foreign currencies</b>   |         |                                       |  |                             |
| Retail exchange rate of Cornèr Bank Ltd. on the booking date plus foreign currency processing fees of no more than   |         | 1,2 %                                 | 1,2 %                                    | 1,2 %                       |
| <b>CHF transactions abroad</b>   |         | 1,2 %                                 | 1,2 %                                    | 1,2 %                       |
| <b>Liability in the event of loss or theft of the card</b>   |         | CHF                                   | 0  | 0                           |
| If full compliance with all obligations of due diligence   |         |                                       |  |                             |
| <b>Replacement card</b>  |         |                                       |  |                             |
| - Immediate replacement of Card and emergency cash advance of CHF 1,000 within 48 hours in the event of loss or theft  | CHF     | 20                                    | 20                                       | -                           |
| - Immediate card blocking and card replacement in the event of loss or theft, worldwide.   | CHF     | -                                     | -  | 20                          |
| <b>Monthly statement</b>   |         |                                       |  |                             |
| - Monthly statement (paper format)   | CHF     | 1.50                                  | 1.50                                     | -                           |
| - Electronic monthly statement (must be activated online at icornèr.ch)  |         | free of charge                        | free of charge                           | free of charge              |
| - Reprint of monthly statement (per order)   | CHF     | 10                                    | 10                                       | -                           |
| <b>Payment term for monthly statement</b>  |         | 25 days                               | 25 days                                  | -                           |
| from the date issued, within   |         |                                       |  |                             |
| <b>Payments at the post office</b>   |         | CHF                                   | 0.90 <sup>4</sup>                        | 0.90 <sup>4</sup>           |
| Fees for payments at the post office, from   |         |                                       |  | -                           |
| E-Access: Instant Access to Card Data  |         |                                       |  |                             |
| <b>Onlineaccess (optional)</b>   |         | free of charge                        | free of charge                           | free of charge              |
| Card management at the click of a mouse and added security on the Internet   |         |                                       |  |                             |
| <b>Cornèrcard App (optional)</b>   |         | free of charge                        | free of charge                           | free of charge              |
| Access to your card data anytime and anywhere. Available for smartphones and tablets   |         |                                       |  |                             |
| <b>Mobileaccess (optional)</b>   |         |                                       |  |                             |
| More security and control via your cell phone  |         |                                       |  |                             |
| - Security Check: notification on suspicion of misuse  |         | free of charge                        | free of charge                           | free of charge              |
| - Shop Info: automatic notification with purchases   | per SMS | CHF                                   | 0.20                                     | 0.20                        |
| - Balance or transaction inquiry   | per SMS | CHF                                   | 0.50                                     | 0.80                        |

| Additional services  | Race for Water Gold Visa <sup>1</sup>                    | Race for Water Classic Visa <sup>1</sup>     | Race for Water Prepaid Visa                  |
|--|--|--|--|
| <b>Cornercard èFun</b><br>This card without payment function allows you to enjoy contactless admission to the ski area of your choice or to unlock your bike at a PubliBike station. All bookings via <a href="http://cornercard.ch/efun">cornercard.ch/efun</a> .   | ✓  | ✓  | ✓  |
| <b>Hertz car rental<sup>2</sup></b><br>Discount on rental rates<br>– In Switzerland at all times<br>– Worldwide up to  | 20 %<br>25 %   | 20 %<br>25 %                                 | –<br>–                                       |
| <b>Purchase Protection Insurance<sup>5</sup></b><br>Worldwide 45-day coverage in the event of theft, damage and destruction of purchases made by you with your Race for Water card at merchant locations or online.<br>Maximum coverage:<br>– Per claim<br>– Per year  | free of charge<br>CHF 2,000<br>CHF 10,000                | free of charge<br>2,000<br>5'000             | free of charge<br>2,000<br>5'000             |
| <b>Legal Protection Insurance<sup>5</sup></b><br>Helps with disputes related to purchase – worldwide and online<br>Worldwide legal protection for claim settlement or refund, but not exceeding  | free of charge<br>CHF 300,000                            | free of charge<br>250,000                    | free of charge<br>250,000                    |
| <b>Travel Accident Insurance<sup>5</sup></b><br>When traveling by public transportation, you and your relatives are insured automatically against travel accidents or delayed/lost luggage<br>Maximum coverage<br>– In the event of death or permanent disability:<br>– For rescue and repatriation costs:<br>– Delayed/lost luggage, for replacement purchases using your Race for Water card   | free of charge<br>CHF 500,000<br>CHF 60,000<br>CHF 6,000 | free of charge<br>300,000<br>60,000<br>3,000 | free of charge<br>300,000<br>60,000<br>3,000 |
| <b>Travel Insurance<sup>5</sup></b><br><b>Race for Water Gold Visa (included)</b><br>Worldwide for an unlimited number of trips per year<br>Insurance coverage and maximum benefit per event<br>– Cancellation expenses, travel interruption and travel assistance CHF 40,000<br>– Travel delay CHF 3,000<br>– Baggage CHF 10,000<br>– Treatment expenses and medical assistance CHF 1,500,000<br>– Deductible coverage for car rentals (CDW): CHF 10,000<br><b>Race for Water Classic Visa and Race for Water Prepaid Visa</b><br>Worldwide for an unlimited number of trips per year includes cancellation expenses, travel interruption, travel assistance and deductible coverage for car rentals<br>Maximum benefits:<br>– Individual coverage CHF 10,000 per person and event<br>Annual premium<br>– Family coverage CHF 10,000 per person, CHF 40,000 per event<br>Annual premium | free of charge<br>CHF –<br>CHF –                         | –<br>35<br>49                                | –<br>35<br>49                                |
| <b>Balance protection insurance (optional)</b><br>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<br>Premium for the respective open balance as per monthly statement  | 0,49 %   | 0,49 %                                       | –  |

<sup>1</sup> In the event that a Race for Water Gold credit card cannot be issued, we will issue a Race for Water Classic credit card. In the event that a Race for Water Classic credit card cannot be issued, we will issue a Race for Water prepaid card.

<sup>2</sup> The complete "Charges, Interest Rates, and Fees" table is available at [cornercard.ch/e/prices](http://cornercard.ch/e/prices)

<sup>3</sup> Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling).

<sup>4</sup> Charge varies depending on the amount of the payment. Detailed information can be found at [cornercard.ch/e/payments](http://cornercard.ch/e/payments)

<sup>5</sup> Applies only if payment was made with the Race for Water card.

Simply go to **[cornercard.ch](http://cornercard.ch)**  
to order the additional services  
you wish to benefit from.