

# Services at a glance.

Conditions and services	
<b>Annual fee 1<sup>st</sup> year</b>	CHF 0
<b>Annual fee 2<sup>nd</sup> year</b>	CHF 40
<b>Annual fee members HCL</b>	CHF 0
<b>No bank account required</b>	✓
<b>Money transfer</b> (e.g. through Western Union or Skrill)	3,75 %
<b>Balance request</b>	
– Cornèrcard App	free
– Onlineaccess	free
– ATMs in Switzerland	free
<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 %
<b>CHF transactions abroad</b>	1,2 %
<b>Liability in the event of loss or theft of the card</b>	CHF 0
If full compliance with all obligations of due diligence	
<b>Replacement card</b>	CHF 20
Immediate replacement of Card and emergency cash advance of CHF 1,000 within 48 hours in the event of loss or theft	–
<b>Monthly statement</b>	
– Monthly statement (paper invoice). Free at icorner.ch	CHF 1.50
– Reprint of monthly statement (per order)	CHF 10
<b>Payment term for monthly statement</b>	
from the date issued, within	25 days
<b>Payments at the post office</b>	
Fees for payments at the post office, from	CHF 0.90 <sup>2</sup>
E-Access	
<b>Cornèrcard App</b>	✓
Access to your card data anytime and anywhere. Available for smartphones and tablets	
<b>Onlineaccess</b>	✓
Card management at the click of a mouse and added security on the Internet	
<b>Mobileaccess (optional)</b>	
More security and control via your cell phone	
– Security Check: notification on suspicion of misuse	✓
– Shop Info: automatic notification with purchases	per SMS
– Balance or transaction inquiry	per SMS
	CHF 0.20
	CHF 0.50

Additional services included	
<p><b>Mobile Payment</b> Paying via your smartphone – it's easy and secure. Find out more at <a href="http://cornercard.ch/mobilepayment">cornercard.ch/mobilepayment</a></p>	✓
<p><b>Best Price Guarantee<sup>3</sup></b> You receive a refund of the difference in price for an item you purchased with your Cornèrcard HCL Black Mastercard® and a lower price you found in Switzerland for the same item offered by another merchant. – Coverage applies to items purchased in Switzerland online or in stores – Discounted items are excluded – Coverage duration: 14 days Coverage per year and per claim: CHF 1'000</p>	✓
<p><b>Purchase Protection Insurance<sup>3</sup></b> Worldwide 45-day coverage in the event of theft, damage and destruction of purchases made by you with your Cornèrcard HCL Black Mastercard® card from Cornèrcard at merchant locations or online per claim, max. CHF 2,000 Claim amount per year, maximum CHF 10,000</p>	✓
<p><b>Legal Protection Insurance<sup>3</sup></b> Helps with disputes related to purchase – worldwide and online Worldwide legal protection for claim settlement or refund, but not exceeding CHF 250,000</p>	✓
Optional additional services	
<p><b>Hertz car rental<sup>3</sup></b> Discount on rental rates – In Switzerland at all times – Worldwide up to</p>	20 % 25 %
<p><b>Securicard basic</b> A single call is all you need to block all payment, customer and SIM cards if lost. Included are refund of expenses up to CHF 175/per event and key recovery service. – Individual coverage: instead of CHF 32 – Family coverage: instead of CHF 52</p>	CHF 14 CHF 20
<p><b>Securicard plus</b> In addition to the features offered by Securicard basic, Securicard plus delivers full insurance protection. Refund of costs for card blocking up to CHF 700 per case and for misuse of payment, client, and SIM cards (maximum of CHF 7,000 per year), theft of withdrawn cash (maximum of CHF 3,000 per year) and keys (maximum of CHF 500 per year), as well as theft of or damage to wallets or handbags and their contents (maximum of CHF 1,000 per year). Individual coverage: instead of CHF 49 Family coverage: instead of CHF 75</p>	CHF 40 CHF 60

<sup>1</sup> The complete "Charges, Interest Rates, and Fees" table is available at [cornercard.ch/e/prices](http://cornercard.ch/e/prices)

<sup>2</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>3</sup> Applies only if payment was made with the Cornèrcard HCL Black Mastercard® from Cornèrcard.