

Services at a glance.

Conditions and services	
Annual fee	CHF 80
No bank account required	✓
Cash withdrawal Commission in and outside Switzerland, min. ² – Withdrawals at ATMs – Withdrawals at bank counters	3,75 % CHF 10 CHF 15
Money transfer (e.g. through Western Union or Skrill)	3,75 %
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 %
Purchases in foreign currencies Retail exchange rate of Cornèr Bank Ltd. on the booking date plus foreign currency processing fees of no more than	1,2 %
CHF transactions abroad	1,2 %
Liability in the event of loss or theft of the card If full compliance with all obligations of due diligence	CHF 0
Replacement card Immediate replacement of Card and emergency cash advance of CHF 1,000 within 48 hours in the event of loss or theft	CHF 20
Monthly statement – Monthly statement (paper invoice). Free at icorner.ch – Reprint of monthly statement (per order)	CHF 1.50 CHF 10
Payment term for monthly statement from the date issued, within	25 days
Payments at the post office Fees for payments at the post office, from	CHF 0.90 ³
E-Access	
Cornercard App Access to your card data anytime and anywhere. Available for smartphones and tablets	✓
Onlineaccess Card management at the click of a mouse and added security on the Internet	✓
Mobileaccess (optional) More security and control via your cell phone – Security Check: notification on suspicion of misuse – Shop Info: automatic notification with purchases – Balance or transaction inquiry	per SMS per SMS CHF 0.20 CHF 0.50

Additional services included	
Mobile Payment Paying via your smartphone – it's easy and secure. Find out more at cornercard.ch/mobilepayment	✓
Best Price Guarantee⁴ You receive a refund of the difference in price for an item you purchased with your Cornèrcard HCL Gold Mastercard® and a lower price you found in Switzerland for the same item offered by another merchant. <ul style="list-style-type: none"> – 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 2'000	✓
Purchase Protection Insurance⁴ Worldwide 45-day coverage in the event of theft, damage and destruction of purchases made by you with your Cornèrcard HCL Gold Mastercard® card from Cornèrcard at merchant locations or online per claim, max. CHF 2,000 Claim amount per year, maximum CHF 10,000	✓
Legal Protection Insurance⁴ Helps with disputes related to purchase – worldwide and online Worldwide legal protection for claim settlement or refund, but not exceeding CHF 300,000	✓
Travel Insurance⁴ Worldwide for an unlimited number of trips per year. Insurance coverage and maximum benefit per event <ul style="list-style-type: none"> – 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 	✓

Optional additional services	
Balance protection insurance 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. CHF 40'000 per event Premium for the respective open balance as per monthly statement	0,49 %
Travel Accident Advantage⁴ Coverage extends to you and your family for the entire duration of your trip. Maximum benefit in the event of death or permanent disability: CHF 500'000. <ul style="list-style-type: none"> – Annual premium in 1st year, instead of CHF 60 (offer expires 31.12.2018). 	CHF 45
Cornèrcard èFun 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 cornercard.ch/efun	CHF 5 per card
Hertz car rental⁴ Discount on rental rates <ul style="list-style-type: none"> – In Switzerland at all times – Worldwide up to 	20 % 25 %
Priority Pass™ <ul style="list-style-type: none"> – For admission to more than 1'200 VIP airport lounges worldwide, per year instead of USD 99 – Entry charge per person (first two member entries at no charge) 	USD 79 USD 27
Securicard basic 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. <ul style="list-style-type: none"> – Individual coverage: instead of CHF 32 – Family coverage: instead of CHF 52 	CHF 14 CHF 20
Securicard plus 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	CHF 40 CHF 60

¹ The complete "Charges, Interest Rates, and Fees" table is available at cornercard.ch/e/prices

² Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling)

³ Charge varies depending on the amount of the payment. Detailed information can be found at cornercard.ch/e/payments.

⁴ Applies only if payment was made with the Cornèrcard HCL Gold Mastercard® from Cornèrcard.