



ADVANTAGES.

- ✓ Payments can be made conveniently with a **smartphone or smartwatch**.

✓ The balance of the monthly statement can be paid in **instalments**.
The **payment amount can be chosen freely**.

✓ Balance and card usage can be checked on the **iCornèr App**.
- ✓ **One-of-a-kind events** are available on the entertainment portal moments.ch.

✓ **Help Line 24h**: our customer service is available around the clock.

✓ Also available as an additional card.

✓ With the Diners Club Miles & More: discounted access to airport lounges.

Miles	Cornercard Miles & More Classic Visa & Diners Club	Cornercard Miles & More Gold Visa & Diners Club
Welcome bonus	5'000 miles*	10'000 miles*
With the Cornercard Miles & More Visa you receive: - for every CHF 2 spent in a foreign currency** (online and while travelling) - for every CHF 2 spent in Swiss francs	1 mile 0,8 miles	1,2 miles 1 mile
With the Diners Club Miles & More you receive:	2 miles per CHF 2 spent, regardless of the currency of the purchase	2 miles per CHF 2 spent, regardless of the currency of the purchase
Bonus on annual spending volume***:		
From a spending volume of CHF 10,000	750 miles with the Classic / 1,000 miles with the Diners Club	1,000 miles with both the Gold and the Diners Club
From a spending volume of CHF 20'000	1,500 miles with the Classic / 3,000 miles with the Diners Club	3,000 miles with both the Gold and the Diners Club
From a spending volume of CHF 30'000	2,500 miles with the Classic / 5,000 miles with the Diners Club	5,000 miles with both the Gold and the Diners Club

* This offer is intended exclusively for new customers who do not yet hold a Cornercard Miles & More credit card or who have not cancelled one within the past six months. The bank reserves the right to cancel the miles if the cardholder terminates the contract within 12 months of issuance, or if the cardholder does not make transactions totalling at least CHF 3,000 with the Cornercard Miles & More credit card during the same period.

** If you use your card to make a payment in a foreign currency, the amount will be converted into Swiss francs. For every CHF 2 spent, you will be awarded 1 or 1.2 miles - whether you spend it online or on your travels.

*** The bonus is calculated separately for each card.

Features and conditions ¹	Cornercard with Gold benefit ²	Cornercard Miles & More Classic Visa	Cornercard Miles & More Gold Visa	Diners Club Miles & More
Annual fee	CHF 0 instead of CHF 190	CHF 70 instead of CHF 140	CHF 110 instead of CHF 220	Included for free in the combo offer
Annual fee additional card	CHF 0	CHF 70	CHF 110	Included for free in the combo offer
No bank account required	✓	✓	✓	✓
Cash withdrawal Commission in and outside Switzerland ³ – Withdrawals at ATMs, min. – Withdrawals at bank counters, min.	4,00 % CHF 10 CHF 15	4,00 % CHF 10 CHF 15	4,00 % CHF 10 CHF 15	4,00 % CHF 10 CHF 15
Money transfer/quasi-cash (e.g. through Western Union, Skrill or Revolut) ⁴	4,00 % min CHF 1	4,00 % min CHF 1	4,00 % min CHF 1	4,00 % min CHF 1
Query balance – iCornèr App – iCornèr – ATM cash withdrawals in Switzerland	free free free	free free free	free free free	free free free
Instalment plan You choose whether to pay the due balance in full or to pay in monthly instalments of at least 2,5 % or CHF 50. Annual interest rate, not exceeding Credit permitted only if not leading to overindebtedness (Art. 3, par. n, UWG)	12%	12%	12%	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 %	1,2 %	1,2 %	1,2 %
CHF transactions abroad	1,2 %	1,2 %	1,2 %	1,2 %
Liability in the event of loss or theft of the card If full compliance with all obligations of due diligence	CHF 0	CHF 0	CHF 0	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	CHF 20	CHF 20	CHF 20
Monthly statement – Monthly statement (paper format) – Electronic monthly statement (must be activated online at icornèr.ch) – Reprint of monthly statement (per order)	CHF 2 free CHF 10	CHF 2 free CHF 10	CHF 2 free CHF 10	CHF 2 free CHF 10
Payment term for monthly statement From the date issued, within	25 days	25 days	25 days	25 days
Payments at the post office Fees for payments at the post office, from	CHF 3	CHF 3	CHF 3	CHF 3
Payment of the QR-bill with the «QR» function	1,2%	1,2%	1,2%	1,2%
Airport lounges (five free accesses upon reaching an annual spending volume of CHF 7,500) ⁶	-	-	-	30

E-Access	Cornercard with Gold benefit ²	Cornercard Miles & More Classic Visa & Diners Club	Cornercard Miles & More Gold Visa & Diners Club
iCornèr App Access to your card data anytime and anywhere. Available for smartphones and tablets	✓	✓	✓
iCornèr The customer portal for the simple administration of cards, personal details and other services at the click of a mouse	✓	✓	✓

Additional services included	Cornercard with Gold benefit ²	Cornercard Miles & More Classic Visa & Diners Club	Cornercard Miles & More Gold Visa & Diners Club
Mobile Payment Paying via your smartphone – it's easy and secure. Find out more at cornercard.ch/mobilepayment	✓	✓ [*] * Visa only (Diners Club)	✓ [*] * Visa only (Diners Club)
Best Price Guarantee⁵ You receive a refund of the difference in price for an item you purchased with your Cornercard 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 2,000	✓ CHF 1,000	✓ CHF 2,000
Purchase Protection Insurance⁵ Worldwide 45-day coverage in the event of theft, damage and destruction of purchases made by you with your Cornercard card at merchant locations or online. Maximum coverage: – Per claim – Per year	✓ CHF 2,000 CHF 10,000	✓ CHF 2,000 CHF 5,000	✓ CHF 2,000 CHF 10,000
Legal Protection Insurance⁵ Helps with disputes related to purchase – worldwide and online Worldwide legal protection for claim settlement or refund, but not exceeding	✓ CHF 300,000	✓ CHF 250,000	✓ CHF 300,000
Travel Insurance⁵ Worldwide for an unlimited number of trips per year. Insurance coverage and maximum benefit per event: – Cancellation expenses, travel interruption and travel assistance: – Travel delay: – Baggage: – Treatment expenses and medical assistance: – Deductible coverage for car rentals (CDW): * Included for Cornercard with Gold benefits as well as for the Cornercard Miles & More Gold combo offer	✓ CHF 40,000 CHF 3,000 CHF 10,000 CHF 1,500,000 CHF 10,000	Available upon request (see "Optional additional services")	✓ CHF 40,000 CHF 3,000 CHF 10,000 CHF 1,500,000 CHF 10,000

Optional additional services	Cornercard with Gold benefit ²	Cornercard Miles & More Classic Visa & Diners Club	Cornercard Miles & More Gold Visa & Diners Club
Travel Insurance⁵ Worldwide for an unlimited number of trips per year. Insurance coverage and maximum benefit per event: – Cancellation expenses, travel interruption and travel assistance: – Travel delay: – Baggage: – Treatment expenses and medical assistance: – Deductible coverage for car rentals (CDW): * Included for Cornercard with Gold benefits as well as for the Cornercard Miles & More Gold combo offer	included CHF 500,000 CHF 45 CHF 35	Individual coverage: CHF 35 CHF 10'000 - - CHF 10'000	Family coverage: CHF 49 CHF 40'000 - - CHF 10'000
Payment Protection Insurance Insurance coverage through balance cover on my principal credit card in the event of involuntary loss of employment, temporary total incapacity for work, death or permanent disability. Maximum amounts insured: – Per billing unit – Monthly premium shown on your monthly statement	CHF 40,000 0,49 %	CHF 10,000 0,49 %	CHF 40,000 0,49 %
Travel Accident Advantage⁵ Insurance coverage: in the event of permanent disability or death for accidents during the entire duration of the trip Maximum amounts insured: Annual premium (family coverage): Valid until 31 December 2025. From 1 January 2026, the annual premium will be:	CHF 500,000 CHF 45 CHF 35	CHF 500,000 CHF 45 CHF 35	CHF 500,000 CHF 45 CHF 35
Private and Motor Legal Protection Insurance Your legal protection insurance provides you with support in the event of a dispute that may arise on the road, in your free time, or at work. The maximum sum insured (legal fees, court costs, etc.) amounts to CHF 500,000 per event (maximum of CHF 150,000 outside the EFTA/EU). – Individual coverage: annual premium – Family coverage: annual premium	CHF 205 CHF 280	CHF 205 CHF 280	CHF 205 CHF 280
Extended Warranty for Electrical and Electronic Appliances Insurance coverage: two-year extended warranty for electrical and electronic appliances Maximum amount insured: CHF 3,000 per claim and per year Annual premium:	CHF 59	CHF 59	CHF 59
Hertz car rental⁵ Worldwide discounts on rental rates	✓	✓	✓

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

² In the event that a credit card cannot be issued, we will issue a prepaid card.

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

⁴ Money transfer transactions by means of a Cornercard payment card (including payment card top-ups of third-party payment cards or money transfers to third-party payment cards) require, in accordance with current Visa and Mastercard rules, that the cardholder concerned has been fully identified, that a duly signed Form A has been kept on file for the purpose of establishing beneficial ownership and that the identity of the card applicant has also been verified. Should you wish to carry out such transactions in the future, please complete and sign the PDF available through this link and return it to us together with a copy of a valid identification document (passport, identity card, driver's license, foreigner's identity document).

⁵ Applies only if payment was made with the card.

⁶ Cash withdrawals, taxes, the annual fee, interest, gambling, slot machines, and benefits offered jointly with the card are excluded.
The five free accesses are valid for 24 months.