

# Charges, Interest Rates and Fees.

03.2022 Edition

## Charges Visa/Mastercard Credit Cards

Classic and Gold credit cards	Classic Traditional, Zoom, Rolf Knie <sup>1</sup>	Classic	Gold Traditional	Energy <sup>4</sup> Classic	Miles & More <sup>5</sup> Classic	Miles & More <sup>5</sup> Gold
Brand	Visa / Mastercard	Visa	Visa / Mastercard	Mastercard	Visa / Mastercard	Visa / Mastercard
Annual subscription fee for principal cards	CHF 100	CHF 100	CHF 190	CHF 100	CHF 140	CHF 220
Annual fee partner cards with independent income (cards issued until 31.12.2020)	CHF 50	CHF 50	CHF 100	CHF 50	CHF 85	CHF 130
Annual fee additional cards	CHF 25	CHF 25	CHF 50	CHF 25	CHF 85	CHF 130

Classic and Gold credit cards	Amway Classic	Lady <sup>7</sup> Classic	WWF <sup>8</sup> Classic	Swiss Cycling Circle <sup>10</sup> Classic	Bank Linth <sup>12</sup> Classic	Bank Linth <sup>12</sup> Gold
Brand	Visa	Mastercard	Visa / Mastercard	Visa	Visa / Mastercard	Visa / Mastercard
Annual subscription fee for principal cards	CHF 50	CHF 120	CHF 85	CHF 0	CHF 100/EUR 70/ USD 80	CHF 170
Annual fee partner cards with independent income (cards issued until 31.12.2020)	CHF 35	CHF 60	CHF 75	–	CHF 50/EUR 50/ USD 60	CHF 100
Annual fee additional cards	–	CHF 60	CHF 25	–	CHF 25/EUR 35/ USD 40	CHF 50
Annual membership fee for principal cards	–	–	–	CHF 795 for existing members CHF 880 for club members CHF 890 for new members	–	–

Classic and Gold credit cards	WinWin Partnerprog. <sup>13</sup> , 4Pforten <sup>14</sup> , Ju-air <sup>14</sup> , SAIP <sup>15</sup> , SAFP <sup>15</sup> , Barry <sup>14</sup> , Tier im Recht <sup>14</sup> , Sea Shepherd <sup>14</sup> , Sporthilfe WinWin <sup>14</sup> Classic	Ringier (D-CH)/ Ringier (W-CH) Classic	Ferrari Club Switzerland <sup>16</sup> Gold	Biometric Gold	Sporthilfe Champion card <sup>17</sup> Prepaid	Sporthilfe Supporter card <sup>14</sup> Prepaid
Brand	Visa / Mastercard	Visa	Visa	Visa	Visa	Visa
Annual subscription fee for principal cards	CHF 80	CHF 50	CHF 200	CHF 190	CHF 0	CHF 80
Annual fee partner cards with independent income (cards issued until 31.12.2020)	CHF 50	CHF 50	CHF 110	–	–	CHF 50
Annual fee additional cards	CHF 25	–	–	–	–	CHF 25
Enrollment charge for principal cards	–	–	–	CHF 300	–	–

Classic and Gold credit cards	Race for Water <sup>18</sup> Classic	Race for Water <sup>18</sup> , Heart for India <sup>18</sup> Classic	OCHSNER SPORT CLUB Classic	MedicusInfo <sup>9</sup> Classic	HC Lugano Classic	HC Lugano Gold
Brand	Visa	Visa	Visa	Visa / Mastercard	Mastercard	Mastercard
Annual subscription fee for principal cards	CHF 100	CHF 190	CHF 80	CHF 80	CHF 40	CHF 80
Annual fee partner cards with independent income (cards issued until 31.12.2020)	–	–	–	CHF 50	–	–
Annual fee additional cards	–	–	–	CHF 25	–	–
Annual membership fee for principal cards	–	–	–	CHF 250	–	–

Classic and Gold credit cards	Platinum	naoo Classic	YB Mastercard® Gold	YB Mastercard® Classic	Cornèrcard White Classic	Cornèrcard SAC Classic
Brand	Visa	Visa	Mastercard	Mastercard	Mastercard	Visa / Mastercard
Annual subscription fee for principal cards	CHF/EUR/USD 500	CHF 80	CHF 90	CHF 0	CHF 30	CHF 100
Annual fee partner cards with independent income (cards issued until 31.12.2020)	–	–	–	–	–	–
Annual fee additional cards	–	–	–	–	–	CHF 25
Annual membership fee for principal cards	–	–	–	–	–	–

## Charges Visa/Mastercard Prepaid Cards

Prepaid cards	Reload, Zoom Prepaid	Cornèrcard Load&Go	Bank Linth <sup>12</sup> Prepaid	Amway Prepaid	Lady <sup>7</sup> Prepaid	Energy <sup>4</sup> Load&Go, Prepaid
Brand	Visa / Mastercard	Mastercard	Visa / Mastercard	Visa	Mastercard	Mastercard
Annual subscription fee	CHF 50 (CHF 25 for holders under the age of 26)	CHF 25	CHF 50 (CHF 25 for holders under the age of 26)	CHF 50 (CHF 25 for holders under the age of 26)	CHF 60	CHF 25

Prepaid cards	Cornèr4Young Prepaid	WinWin Partnerprog. <sup>13</sup> , 4Pforten <sup>14</sup> , Ju-air <sup>14</sup> , SAIP <sup>15</sup> , SAFF <sup>15</sup> , Barry <sup>14</sup> , Tier im Recht <sup>14</sup> , Sea Shepherd <sup>14</sup> , Sporthilfe WinWin <sup>14</sup> Prepaid	Swiss Cycling Circle <sup>10</sup> Prepaid	MyPoints Starcard (Mercedes-Benz Financial) Prepaid	easyTravel Prepaid	Sporthilfe Champion card <sup>17</sup> Prepaid
Brand	Visa	Visa / Mastercard	Visa	Visa	Visa / Mastercard	Visa
Annual subscription fee	CHF 0	CHF 50 (CHF 25 for holders under the age of 26)	CHF 0	CHF 0	CHF 35/EUR 25/ USD 30	CHF 0
Annual membership fee	–	–	CHF 795 for existing members CHF 880 for club members CHF 890 for new members	–	–	–

Prepaid cards	Sporthilfe Supporter card <sup>14</sup> Prepaid	OCHSNER SPORT CLUB Prepaid	MedicusInfo <sup>9</sup> Prepaid	Cornèrtrader Prepaid	Competa Prepaid	Race for Water <sup>18</sup> , Heart for India <sup>18</sup> Prepaid
Brand	Visa	Visa	Visa / Mastercard	Visa	Visa	Visa
Annual subscription fee	CHF 50 (CHF 25 for holders under the age of 26)	CHF 50 (CHF 25 for holders under the age of 26)	CHF 50 (CHF 25 for holders under the age of 26)	CHF 40/EUR 40/ USD 40	CHF 45	CHF 50 (CHF 25 for holders under the age of 26)
Annual membership fee	–	–	CHF 250	–	–	–

Prepaid cards	WWF <sup>8</sup> Prepaid	HC Lugano Load&Go, Prepaid	Surprise Prepaid	YB Mastercard® Prepaid	Prepaid card Ok.– Basic	Prepaid card Ok.– Upgraded
Brand	Visa / Mastercard	Mastercard	Visa	Mastercard	Visa / Mastercard	Visa / Mastercard
Annual subscription fee	CHF 50	CHF 40	–	CHF 0	CHF 39	CHF 39
Top-up amounts (max CHF 150)	–	–	CHF 50 CHF 100 CHF 150	–	–	–
Issuing costs	–	–	CHF 20	–	–	–

Prepaid cards	Prepaid card Cornèrcard snap Basic	Prepaid card Cornèrcard snap Upgraded	Cornèrcard SAC Classic
Brand	Visa / Mastercard	Visa / Mastercard	Visa / Mastercard
Annual subscription fee	CHF 39	CHF 39	CHF 50 (CHF 25 for holders under the age of 26)

- <sup>1</sup> **Rolf Knie:** For every card issued, Cornèrcard makes a donation to the charitable foundation "Menschen für Menschen Schweiz."
- <sup>4</sup> **Energy:** The issuance of an Energy Card does not bestow any rights to receive tickets to events organized by companies of Energy Schweiz Gruppe. These rights are determined exclusively by the terms and conditions of the respective organizer. Only one type of Energy Card (credit card, prepaid card, or Load&Go prepaid card) may be issued per applicant.
- <sup>5</sup> **Miles & More:** If the principal cardholder is or has qualified as a HON Circle Member (HON), Senator (SEN), or Frequent Traveler (FTL) in accordance with the Miles & More Terms and Conditions, Miles & More will contribute to such annual subscription fees of the principal card as follows: HON/SEN: For Cornèrcard Miles & More Gold or Cornèrcard Miles & More Classic, Miles & More assumes the annual subscription fee in full; accordingly, the annual subscription fee for HON/SEN is CHF 0 instead of CHF 220/140. FTL: Cornèrcard Miles & More Gold: CHF 80; accordingly, the annual subscription fee for the Cornèrcard Miles & More Gold is CHF 140 instead of CHF 220. If HON, SEN, or FTL status is no longer maintained, such annual subscription fee reduction will cease, in part or in full, depending on the new status, and the cardholder will in part or in full resume payment of such annual subscription fees. This is determined by the status communicated by Miles & More in the month prior to the month in which the annual subscription fee is charged. No subsequent prorated refund is possible.
- <sup>6</sup> **MedicusInfo:** if the card applicant applies for a MedicusInfo membership card with payment function (credit card), they automatically become a member of MedicusInfo. They authorize Cornèrcard to charge the annual membership fee (CHF 250 in the first year and CHF 330 from the second year, including private accident insurance, form K [Switzerland]) to their credit card directly. If the applicant has a prepaid card, MedicusInfo will manage the membership fee directly.
- <sup>7</sup> **Lady:** For detailed card benefits, please see [cornercard.ch/lady](http://cornercard.ch/lady).
- <sup>8</sup> **Support for WWF:** For each card issued, Cornèr Bank Ltd. pays WWF Switzerland a fixed sum plus a turnover share on every card transaction (at no extra cost to the cardholder). Donation service: The donation to WWF, selected on the card application or by separate application form (CHF 60/90/150), is automatically debited annually to the principal card or to the partner card with independent income (for the last product: cards issued until 31.12.2020) e. The donation amount is debited simultaneously with the applicable annual subscription fee, provided that the signatory of the card application joins the donation program at the same time. If joining takes place via separate application form, the donation is debited after receipt of the form by Cornèr Bank Ltd. and at the same time in subsequent years. The donation amount can be amended within the available range (CHF 60/90/150) with effect for the respective subsequent year, using the appropriate application form. Consent for the debit of the donation is valid in principle for the whole term of the card contract. It may, however, be revoked at two months' notice before the end of a contract year, or before the end of the year of first debit of the donation, with effect for the following year. If a separate application form is used to join, revocation is permitted at two months' notice before the date of the annual anniversary of signing the form.
- <sup>10</sup> **Swiss Cycling Circle membership fee:** The annual membership fee is charged directly by Swiss Cycling. For detailed card benefits, please see [swiss-cycling.ch](http://swiss-cycling.ch).
- <sup>12</sup> **Bank Linth:** CHF 0 in the Bank Linth Kombi.
- <sup>13</sup> **WinWin partner programs:** Detailed card benefits and any sponsorships can be found on the relevant partner website.
- <sup>14</sup> **Debiting of donations (Stiftung für das Tier im Recht, Sea Shepherd, Stiftung Schweizer Sporthilfe, Stiftung 4Pforten, Ju-Air, Fondation Barry):** The donation to Stiftung für das Tier im Recht, Sea Shepherd, Stiftung Schweizer Sporthilfe, Stiftung 4Pforten or Ju-Air or Fondation Barry, selected on the card application or by separate application form, is automatically debited annually to the principal card or to the partner card with independent income (for the last product: cards issued until 31.12.2020). The donation amount is debited simultaneously with the applicable annual subscription fee, provided that the signatory of the card application joins the donation program at the same time. If joining takes place via separate application form, the donation is debited after receipt of the form by Cornèr Bank Ltd. and at the same time in subsequent years. The donation amount can be amended within the available range with effect for the respective subsequent year, using the appropriate application form. Consent for the debit of the donation is valid in principle for the whole term of the card contract. It may, however, be revoked at two months' notice before the end of a contract year, or before the end of the year of first debit of the donation, with effect for the following year. If a separate application form is used to join, revocation is permitted at two months' notice before the date of the annual anniversary of signing the form. The personal details (first name, last name, address, date of birth, e-mail address, and donation amount) are passed to historic RhB, Stiftung für das Tier im Recht, Sea Shepherd, Stiftung Schweizer Sporthilfe, Stiftung 4Pforten or Ju-Air or Fondation Barry for administrative purposes (issue of donation receipt, etc.).
- <sup>15</sup> **SAIP/SAFP:** The SAIP or SAFP membership fee given on the credit card application or the relevant separate form is automatically debited to the card annually. Only the principal cardholder can become a member. The membership fee is debited annually along with the annual subscription fee for the principal card, and varies according to the membership category given on the card application. The category can be changed by selecting a new category on the application form for the subsequent year (category 1: CHF 150, category 2: CHF 100, category 3: CHF 80). Consent for the debit of the membership fee is valid in principle for the entire term of the credit card contract. However, if the cardholder no longer wishes to be a member of the association, they must complete the relevant form and inform Cornèr Bank Ltd. of the changes made on this form. If the association membership is not renewed, the SAIP or SAFP cards (principal card, additional card, and supplemental card) will remain valid until their expiration date. The cardholder will then receive new cards from Cornèrcard with a neutral design; all benefits remain unaltered in principle. The cardholder's personal details (first name, last name, address, date of birth, and e-mail address) will be passed to SAIP or SAFP for administrative purposes (joining the association, etc.).
- <sup>16</sup> **Ferrari Club Switzerland:** For detailed card benefits, please see [ferrariclubswitzerland.ch](http://ferrariclubswitzerland.ch).
- <sup>17</sup> **Sporthilfe Champion Visa card:** no cash withdrawal fees in Switzerland and no reloading charges.
- <sup>18</sup> **Debiting of donations (Race for Water, Heart for India):** 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 from Cornèrcard to the foundation's account on receipt by Cornèrcard of the corresponding payment. 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.

## Interest Rates and Fees Visa/Mastercard®

	Credit card Platinum	Credit cards Gold, Classic	Credit cards Bank Linth
Replacement card in case of loss or theft	CHF/EUR/USD 0	CHF 20	CHF 20/EUR 14/ USD 16
Cash withdrawals at ATMs <sup>1,2</sup>	3,75 %, min. CHF/EUR/USD 10	3,75 %, min. CHF 10	3,75 %, min. CHF 10/ EUR 8/USD 9
Cash withdrawals at the bank counter <sup>1,2</sup>	3,75 %, min. CHF/EUR/USD 15	3,75 %, min. CHF 15	3,75 %, min. CHF 15/ EUR 12/USD 14
Annual interest rate	max. 12 % <sup>3</sup>		
Credit option <sup>2</sup>	Minimum monthly repayment amount: 2,5 % of the total invoice balance or at least CHF 50. Any payment arrears must also be settled.		
Reminder fee	CHF/EUR/USD 20	CHF 20	CHF 20/EUR 14/ USD 16
Fee for returned LSV+ payments	CHF/EUR/USD 20	CHF 20	CHF 20/EUR 14/ USD 16
Foreign-currency processing fees	max. 1,2 %		
CHF transactions abroad	max. 1,2 %	max. 1,2 %	max. 1,2 % <sup>4</sup>
Money transfer/quasi-cash (e.g. through Western Union, Skrill or Revolut) <sup>7</sup>	3,75 %, min. CHF 1		
Payment term for monthly statement	25 days		
Charges for payments at post office counters	from CHF 1.20 <sup>5</sup>		
Liability in case of loss or theft	CHF/EUR/USD 0		
Monthly statement (paper invoice) free at icorner.ch	CHF/EUR/USD 0	CHF 1.50	CHF 1.50/EUR 1.50/ USD 1.50
Reprint of monthly statement (per order)	CHF/EUR/USD 10	CHF 10	CHF 10/EUR 10/ USD 10
Refund of balance	CHF/EUR/USD 25	CHF 25	CHF 25/EUR 25/ USD 25
Address inquiries	CHF/EUR/USD 25	CHF 25	CHF 25/EUR 25/ USD 25

	Prepaid cards	Load&Go prepaid cards	Cornèr4Young Prepaid	easyTravel	Surprise
Replacement card in case of loss or theft		CHF 20		CHF 0/EUR 0/USD 0	–
Cash withdrawals at ATMs <sup>1,2</sup>	3,75 %, min. CHF 6	–	CHF 3.50	1 %, min. CHF 6/ EUR 6/USD 6	–
Cash withdrawals at the bank counter <sup>1,2</sup>	3,75 %, min. CHF 10	–	CHF 3.50	1 %, min. CHF 10/ EUR 10/USD 10	–
Foreign-currency processing fees	max. 1,2 %				2 %
CHF transactions abroad	max. 1,2 %				–
Money transfer/quasi-cash (e.g. through Western Union, Skrill or Revolut) <sup>7</sup>	3,75 %, min. CHF 1	–	CHF 0	1 %, min. CHF 1/ EUR 1/USD 1	–
Wallet payment transaction <sup>7</sup>	–	3,75 %, min. CHF 1	–	–	–
Liability in case of loss or theft	CHF 0				–
Card reload using a payment slip or by bank transfer	CHF 2		CHF 1	1 % of the amount loaded	–
Online reload at secure-reload.ch <sup>2</sup>	3 %				–
Online reload at secure-reload.ch <sup>2</sup> with the PostFinance Card	3,5 %				–
Reload at kiosk, Press & Books or avec POS <sup>2</sup>	4 %, min. CHF 2				–
Reload at selected Post, City Carburol SA, Piccadilly or ECSA branches	4 %, min. CHF 2				–
Reload at SBB ticket machines <sup>2</sup>	4 %, min. CHF 2				–
Refund of balance	CHF 25	CHF 25	CHF 25	CHF 25/EUR 25/ USD 25	CHF 25
Reload	min. CHF 100, max. CHF 10'000/month <sup>6</sup>	max. CHF 5'000/year	min. CHF 100, max. CHF 10'000/month <sup>6</sup>	min. CHF/EUR/USD 100, max. CHF/EUR/ USD 10'000/month <sup>6</sup>	–
Address inquiries	CHF 25	CHF 25	CHF 25	CHF 25/EUR 25/ USD 25	–

<sup>1</sup> Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling).

<sup>2</sup> If supported by your product.

<sup>3</sup> Maximum annual interest rate according to the Federal Consumer Credit Act set by the FDJP.

<sup>4</sup> For transactions effected in a currency other than that of the card issued.

<sup>5</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>6</sup> The total balance of the card shall not exceed (CHF 10'000/EUR 10'000/USD 10'000/GBP 7'500), unless, exceptionally, the bank authorises higher loading amounts, e.g. because the OECD standard for the international automatic exchange of information on financial accounts does not apply.

<sup>7</sup> Money transfer transactions by means of a Cornèr card 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).

## Interest Rates and Fees Visa/Mastercard®

	Prepaid card Ok.– Basic	Prepaid card Ok.– Upgraded	Prepaid card Cornèrcard snap Basic	Prepaid card Cornèrcard snap Upgraded
Replacement card in case of loss or theft	CHF 20		–	
Cash withdrawals at ATMs	–	CHF 6	–	CHF 6
Cash withdrawals at the bank counter	–	CHF 10	–	CHF 10
Foreign-currency processing fees	2 %		2 %	
Wallet payment transaction <sup>3</sup>	–	3,75 %, min. CHF 1	–	3,75 %, min. CHF 1
Reload at k kiosk, Press & Books or avec POS	4 %, min. CHF 2		4 %, min. CHF 2	
Reload at selected Post, City Carbuoil SA, Piccadilly or ECSA branches	–		4 %, min. CHF 2	
Online reload at secure-reload.ch	–		3 %	
Reload at SBB ticket machines	–		4 %, min CHF 2	
Requests by SMS	CHF 0.60		CHF 0.60	
PIN request	CHF 0.60		CHF 0.60	
Balance request hotline	CHF 1.90/min. from a landline		CHF 1.90/min. from a landline	
Lost/Stolen hotline	Local rate		Local rate	
Refund of balance	CHF 25		CHF 25	
Expenses for the opening of the balance file	CHF 50		CHF 50	
Expenses for the management of the balance file	CHF 5/month		CHF 5/month	
Reload	max. CHF 5'000/year <sup>1</sup>	Saldo <sup>2</sup>	max. CHF 5'000/year <sup>1</sup>	Saldo <sup>2</sup>
Spending limit	max. CHF 5'000/year <sup>1</sup>	Saldo <sup>2</sup>	max. CHF 5'000/year <sup>1</sup>	Saldo <sup>2</sup>
Single transaction	CHF 1'000	Saldo <sup>2</sup>	CHF 1'000	Saldo <sup>2</sup>

<sup>1</sup> Per calendar year and for the sum of all Cornèrcard cards in «Basic» mode

<sup>2</sup> Max. CHF 10'000/month.

<sup>3</sup> Money transfer transactions by means of a Cornèrcard 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).