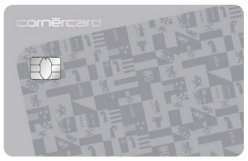
cornèrcard

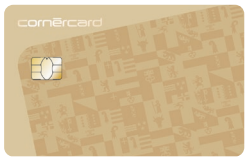
APPLICATION FOR NEW CUSTOMERS.

BENEFIT NOW!*

☒ **Yes, I hereby apply for the following Cornèrcard:**



Cornèrcard Classic
☐ VISA 102/10/R16
☐ mastercard 099/10/R18
SC: MCBGAI21RC02-00045



Cornèrcard Gold
☐ VISA 111/08/R26
☐ mastercard 101/08/R28
SC: MCBGAI21RC02-00046

Cornèrcard Platinum
☐ VISA 531/07/CQ3
SC: MCBGAI21RC02-00047

* Cornèrcard Classic: CHF 50 in the 1st year, CHF 100 from the 2nd year onwards.
Cornèrcard Gold: CHF 95 in the 1st year, CHF 190 from the 2nd year onwards.
Cornèrcard Platinum: CHF 250 in the 1st year, CHF 500 from the 2nd year onwards.

Important: all information is mandatory in order to issue the card and activate all the benefits of the card.

1. Personal information on the principal card applicant

Last name | First name

Street/No. | ZIP code/Place

Address since | Nationality

Date of birth | Place of birth | Telephone (home)

Mobile telephone | E-mail

For the Security Check: notification if card misuse is suspected and for online shopping

Number of minor children | Civil status

For foreign nationals: Residence permit ☐ C ☐ B ☐ L

Please enclose a copy of an official identification document; for foreign nationals, please enclose a copy of the residence permit.

Tax Residence: The only tax residence coincides with the country of residence mentioned above ☐ yes ☐ no (in case of multiple tax residences select «no»)

If no, please indicate all countries of tax residence:

Business area | Occupation/position

Employer | since

Telephone | Address

Gross annual income | Home ☐ Rent ☐ Own

Annual rent/home loan CHF | ☐ LSV+/Debit Direct

For payments made directly via your Bank (only for credit card)

☒ The applicant (all names of persons also include the female form) grants the card issuer the right to issue a reloadable Cornèrcard prepaid card or a Cornèrcard Classic credit card for solvency reasons.

2. Form A – Declaration of identity of the beneficial owner (mandatory information)

In accordance with Article 27 of the Agreement on the Swiss banks' code of conduct with regard to the exercise of due diligence (CDB 20), I, the principal card applicant, declare that:

– **(for credit cards)** the money used to settle monthly statements for the principal card and any additional card and/or any other money paid to the card issuer above the settlement amount (please check the appropriate box):

or

– **(for prepaid cards)** the money due for card usage and paid to the card issuer for that purpose (please check the appropriate box):

☐ belongs to the principal card applicant (credit or prepaid card)

☐ belongs to the principal card applicant (credit card) and the additional card applicant

☐ belongs to the following person(s):
(please provide the following information: last name(s) and first name(s) or entity, date of birth, place of birth, nationality, actual address of domicile/registered office, incl. country):

As the principal card applicant/principal cardholder, I hereby undertake to automatically inform the card issuer of any changes. It is a criminal offence to deliberately provide false information on this form (Article 251 of the Swiss Criminal Code, document forgery).

3. Source of the funds

Funds used to pay the monthly statement (or any additional amount) or to reload the prepaid card.

☐ Savings ☐ Income ☐ Family assets ☐ Inheritance/donation ☐ Sale of assets

☐ Other (please specify) _____

Cornèr Banca SA, Cornèrcard,
Via Canova 16, 6901 Lugano, Tel: +41 91 800 41 41, cornercard.ch

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4. Note: to be filled in by U.S. persons only

Circumstantial evidence: green-card holder, citizen/resident/place of birth/other address in the USA

☐ As applicant of the principal card (credit or prepaid card) I hereby confirm that I am to be qualified as a U.S. person within the purview of the legal provisions of the IRS (Internal Revenue Service, U.S. Department of the Treasury).

5. Declaration and process data

We hereby confirm that the information provided in this application for a credit card (main card and, to the extent applicable, additional card) or a prepaid and rechargeable card is correct and authorize Cornèr Bank Ltd. (hereinafter referred to as the "**Bank**") to obtain from third parties, in particular from the Central Office for Credit Information (Zentralstelle für Kreditinformation [ZEK]) and public bodies (for example debt enforcement authorities, tax offices, and residents' registration offices), credit reference agencies, employers, and other suitable sources of information provided by law (for example Informationsstelle für Konsumkredit [IKO] [Consumer Credit Information Office]) any information that may be required for checking the particulars provided by us above or for the purpose of processing our application, issuing card(s), or for contract management. We also authorize the Bank to notify the ZEK in cases where our card is blocked or used fraudulently or we are in significant arrears of payment or in any similar circumstances. We hereby authorize the Bank to decline this application at its discretion without giving any reason. On acceptance of this card application, we will receive the cards requested, a copy of this application and the credit option agreement, the General Terms and Conditions (GTC) for our Visa and Mastercard credit and prepaid cards, as well as our unique PIN. The GTC can be **accessed or ordered at any time at cornercard.ch/e/gtc resp. bonuscard.ch/en/products or by calling +41 91 800 41 41 resp. +41 58 717 22 00**. All **legal relations with the Bank will be governed by and construed in accordance with Swiss law. Lugano** will be the place of performance, the place of debt enforcement for Cardholders resident abroad, and the exclusive **place of jurisdiction** for all disputes, subject to mandatory provisions of Swiss law. By **using and/or signing the card**, we confirm that we **have received and understood the GTC of the Bank and, to the extent relevant, the General Terms of Insurance (GTI) and that we accept all the applicable terms. Charges, interest rates, and fees:** Information on charges, interest rates, and fees for the use and administration of the card is contained in an overview of services. This may be accessed at any time by visiting cornercard.ch/e/prices resp. bonuscard.ch/en/products or by telephoning +41 91 800 41 41 resp. +41 58 717 22 00. In addition, we may be billed for any third-party charges and any costs incurred by us. We hereby certify that we accept without reservation said charges, interest rates, and fees. Should we apply for a further Cornèrcard resp. BonusCard product or wish to switch to a different product, the particular annual subscription fee or enrollment charge pertaining to such product will apply, and can also be accessed or requested via the above-mentioned contact details. **Exchange rates:** All purchases made in foreign currency will be converted at the retail exchange rate of the Bank on the booking date, and are subject to an administration fee. **Electronic communication:** The Bank is authorized to send notifications and offers of a general nature and specific information, including push notifications (i.e. notifications which appear on our device set up for this purpose [for example, smartphone, tablet, smartwatch] without opening the relevant app) relating to the card and the transactions carried out with it, to the electronic contact details provided by us (mobile phone number, e-mail address, postal address, etc.). **Authorization to process data and to pass on data to third parties:** The Bank is entitled to commission partner companies in Switzerland or abroad, with seat in the European Union to perform all or part of the services pertaining to the contractual relationship, including reward and loyalty programs (e.g. application reviews, card manufacture, card issuance, contract management, online services, payment collections, client communications, credit risk calculations, fraud prevention, charge-back procedures, payment processing, IT) and for the improvement of the risk models used in granting credit limits and fraud prevention. We authorize the Bank to provide these third parties with the data necessary for the diligent performance of the tasks assigned to them and, if required, to transmit this data abroad for this purpose. In doing so, the Bank may also pass on personal data of the cardholder(s) to such partner companies for the processing purposes specified in the Privacy Notice (clause 3 – *cornercard.ch/dataprotection resp. bonuscard.ch/de/forms*). The processing of such personal data is carried out in full compliance with the applicable data protection regulations, namely the Swiss Data Protection Act (DPA) and the European General Data Protection Regulation (GDPR). Personal data is stored in electronic form and/or paper form. **We authorize the Bank to store, process, use, and analyze data pertaining to our contract and transactions for the purpose of creating customer profiles**, and to process this data for marketing and market research purposes. This enables us to benefit from personalized advice and to receive tailored offers from the Bank as well as information on the Bank's own products and services sent by post, e-mail, or mobile phone (SMS). **Further information on the data protection policy and our rights under the Data Protection Act can be found at cornercard.ch/dataprotection resp. bonuscard.ch/de/forms.** As the principal cardholder, I authorize the additional cardholder, who has his/her own income (with his/her own spending limit and monthly statements), to independently apply for optional insurance or Securicard for his/her own card at any time.

Version 03.2024

6. Insurance products; cooperation with insurance companies

Insurance mediation and data protection: We acknowledge and accept that, depending on the card product selected, insurance benefits may also be included. The General Terms of Insurance (GTI) for insurance cover provided automatically and free of charge with Cornèrcard products can be accessed or ordered at any time at cornercard.ch/e/gtc (Visa/Mastercard) and dinersclub.ch/e/documents (Diners Club). We acknowledge that the respective insurer alone is liable for any errors, negligence, or incorrect information in connection with the insurance contracts it provides. Personal data made available in connection with any insurance may be disclosed to the insurers and will be processed by the Bank and the insurers exclusively for the purpose of concluding and administering the insurance contract and in the event of a claim. Personal data may be disclosed to authorized third parties and/or other Group companies and/or the insurer for the purpose of processing the insurance contract. Data may be transferred abroad if such third country provides for equivalent data protection (recognized as such by Swiss data protection legislation). *Edition 01.2022*

With the signature of the application we confirm to have read and understood the terms and conditions applicable to the additional services (General Terms of Insurance, other Terms of use, as applicable) and that we accept them without reservation.

7. Credit Option Agreement between Cornèr Bank Ltd., Via Canova 16, 6901 Lugano, (hereinafter referred to as the "Bank") and the cardholder of a credit card

1. Credit option/interest
The credit option will enable the principal cardholder or additional cardholder (hereinafter referred to as the "Cardholder") to pay the amount shown on the relevant monthly statement in installments, for transactions that are performed after expiration of the revocation deadline (see section 3 below). In such cases, the Bank must receive the minimum amount, corresponding to 2,5 % of the total billed amount, subject to a minimum of CHF 50, by the date stated on the monthly statement. Any payment arrears must also be settled immediately. If the Bank is not in possession of the required payment by the stated date, or if the amount paid is less than the prescribed minimum, the Cardholder will be deemed in default in respect of the whole balance, without any further request for payment, with all legal consequences in this regard. On default of the Cardholder, the total balance on any other account statements in the name of the same Cardholder will also immediately become for payment. Any excesses of the spending limit must be settled immediately. The annual interest rate charged on arrears will be no higher than 15% (Article 14 of the Federal Consumer Credit Act [Konsumkreditgesetz – KKG]); the applicable maximum interest rate is set by the Federal Department of Justice and Police (FDJP). A partial payment will initially be used to settle the interest due.
2. Check of creditworthiness, spending limit, and overall limit
The spending limit will be set on the basis of the check of creditworthiness and notified to the Cardholder with a copy of the credit card application sent with the credit card. It will be subject to a maximum of 15% (for Cornèrcard Classic cards) or 20% (for Cornèrcard Gold and Platinum cards) of the annual income stated in the card application, or fractions thereof. As a rule, the maximum amount will be limited to CHF 10,000 (for Cornèrcard Classic cards) or CHF 90,000 (for Cornèrcard Gold and Platinum cards). The check of creditworthiness will be conducted on the basis of the Cardholder information provided on the card application form. In addition, information (regarding current address or financial standing) may be obtained from employers, banks and public bodies (debt enforcement authorities or residents' registration offices), credit reference agencies, and, in particular, from the Zentralstelle für Kreditinformation (ZEK) (Central Office for Credit Information) and the Informationsstelle für Konsumkredit (IKO) (Consumer Credit Information Office). The spending limit set for the Principal Cardholder will be the overall spending limit for all Principal Cards issued in the name of the Principal Cardholder and the Additional Cardholder. As a result, all transactions effected using these Cards may not, in aggregate, exceed this overall spending limit. The Bank reserves the right to adjust the spending limit at any time and shall notify the Cardholder of any such adjustment in writing. Spending in excess of the limit set is not permitted. In the event that the limit is exceeded nevertheless, the Cardholder shall repay the excess amount immediately and in full. The Cardholder shall immediately inform the Bank of any worsening of his/her economic circumstances.
3. Revocation and notice of termination
The Cardholder is entitled to give written notice of termination of this credit agreement within 14 days of receipt of the cards requested. The Bank is entitled, at any time, to give 30 days' written notice of termination of a credit option. Otherwise the present credit option will end on expiration of the credit card contract.
4. Miscellaneous
No amendments to the present credit agreement will be effective unless it is in writing. Otherwise the current GTC for the Classic, Gold and Platinum Visa, Mastercard and Diners Club of the Bank apply in their entirety. These will be sent to the Cardholder with a copy of the card application and the card (and can be viewed at cornercard.ch (Visa/Mastercard) or dinersclub.ch (Diners Club) or ordered by telephone on +41 91 800 41 41 (Visa/Mastercard) or +41 58 880 88 00 (Diners Club).
5. Applicable Law
All legal relations between the Cardholder and the Bank will be governed by and construed in accordance with Swiss law. Lugano will be the place of performance, the place of debt enforcement for Cardholders resident abroad, and the exclusive place of jurisdiction for all disputes, subject to mandatory provisions of Swiss law. The Bank will, however, also have the right to take legal action against Cardholders in the competent court of their place of residence or in any other court of competent jurisdiction.

Version 01.2021

8. Signature

By signing I confirm that I have taken note of, and understood, the above information.

Place/Date _____ Credit card applicant ✗ _____

Annual subscription fee	Platinum	Gold	Classic	Reload
Principal cards	CHF 500	CHF 190	CHF 100	CHF 50 (CHF 25 unter 26 Jahren)

Excerpt from «Overview of service table»
Complete table: cornercard.ch/e/prices

Recommended by

Recommendation is only possible by cardholders who are members of the Cornèrcard Cashback/Miles & More program. Only new principal cardholders may be recommended.

Last name/First name _____

Please indicate the last 4 digits of the Cornèrcard to which the premium should be credited

I would like to receive this report: 0 1 (gift code)

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6664 Reco KA/D 10.2026 2/2

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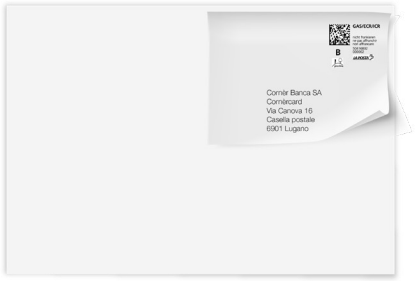
INSTRUCTIONS FOR SENDING.



1. Duly complete all the fields and sign the form.
2. Enclose all the documents necessary.
3. Cut out the prepaid coupon on the last page of this letter.
4. Glue the prepaid coupon to the upper right-hand corner of an envelope with a maximum size of B4 (353 × 250 mm).

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VISA mastercard Diners Club INTERNATIONAL

GAS/ECR/ICR

nicht frankieren
ne pas affranchir
non affrancare
50416832
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B

LA POSTA

pro clima

Cornèr Banca SA
Cornèrcard
Via Canova 16
Casella postale
6901 Lugano

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