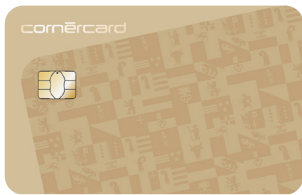


cornèrcard APPLICATION

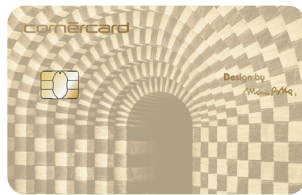
1st year
CHF 95
instead of
CHF 190.

Yes, I would like to apply for a Cornèrcard.



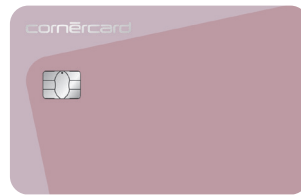
Cornèrcard Gold

- VISA**
111/08/R26
- mastercard**
101/08/R28



Cornèrcard Gold by Mario Botta

- VISA**
111/08/A35
- mastercard**
101/08/A39



Cornèrcard Gold Rose

- VISA**
111/08/RS2
- mastercard**
101/08/RS1



- Combo offer:**
two cards for the price of one.
Cornèrcard Gold Visa
111/08/R26
Cornèrcard Gold by Mario Botta Mastercard®
101/08/R28

SC MCBGII210A03-00017

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

My name is to appear on the card as follows (First name/Last name):

(max. 20 characters incl. spaces; no umlauts/accents)

Mr Ms Correspondence in G F I

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:

2. Occupation/Financial information

Employee Self-employed Retired In training

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.

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 without installment program instead of the requested Cornèrcard Gold credit card for solvency reasons.

3. Personal information on the additional card applicant

Yes, I hereby apply, for an additional card for the following person.

Free in the 1st year instead of CHF 50.

My name is to appear on the card as follows (First name/Last name): _____

(max. 20 characters incl. spaces; no umlauts/accents)

Mr Ms

Last name _____ First name _____

Street/No. _____ ZIP code/Place _____

Date of birth _____ Place of birth _____ Nationality _____

Mobile telephone _____ E-mail _____

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

For foreign nationals: Residence permit C B L _____ Occupation _____

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

The spending limit of the additional card is the same as the one of the principal card whose cardholder is fully liable for any and all transactions made using the additional card. To reduce the spending limit, simply download the form available at cornercard.ch/d/limits.pdf, complete it, and send it to Cornèrcard.

4. Additional services

	Principal card	Additional card
iCornèr , the free Cornèrcard client portal – Registration at icorner.ch – Card and data management with a click of the mouse and secure purchases online – Required to activate electronic monthly statements	<input checked="" type="checkbox"/> free and included	<input checked="" type="checkbox"/> free and included
Application for Payment Protection Insurance (GTI – Edition 10.2023) The monthly premium amounts to 0.49 % of the outstanding balance shown on your monthly statement. 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: CHF 40,000 per billing unit	<input type="checkbox"/> PPIOCA	–
Application for Travel Accident Advantage (GTI – Edition 10.2023) Insurance coverage: in the event of permanent disability or death for accidents during the entire duration of the trip Maximum amounts insured: CHF 500,000 Annual premium (family coverage): 1 st year CHF 45 instead of CHF 60 (expires 31.12.2024)	<input type="checkbox"/> ADVOCAPRO	<input type="checkbox"/> ADVOCAPRO
Application for ScanProtect (GTI – Edition 01.2023) ScanProtect, a product of Securicard SA, gives you access to Darknet Monitoring, a protection portal with comprehensive insurance coverage against cybercrime. Thanks to Darknet and social network monitoring on a platform operated by Experian Österreich GmbH in Vienna, it is possible to detect illegal handling of data on the dark net. Customers register online via the link provided by Securicard and accept the full version of the General Terms and Conditions (available to view at any time via scanprotect.ch and securicard.ch , including services, prices, etc.). Benefits and maximum amounts insured: – Legal protection: For computer and internet offences, infringement of personality rights and copyright infringement on the internet CHF 20,000. Contractual disputes: CHF 350,000 – Infringement of personality rights on the internet: Arrangement/assumption of costs for IT specialists to remove/delete content that infringes personality rights: CHF 20,000. Arrangement/assumption of costs for psychological support: CHF 3,000 – Online account protection: Financial losses as a result of personal access data theft: CHF 20,000 – Data recovery: Costs for the removal of malware and data recovery: CHF 5,000 and up to two insured events per year Annual premium: – Individual coverage: CHF 80 – Family coverage: CHF 99	SCAOCA <input type="checkbox"/> <input type="checkbox"/>	SCAOCA <input type="checkbox"/> <input type="checkbox"/>

5. 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).

6. 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) _____

7. 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) of the additional 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).

8. 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, I/we will receive the cards requested, a copy of this application and the credit option agreement, the General Terms and Conditions (GTC) for the Visa and Mastercard credit and prepaid cards, the communication concerning the spending limit granted as well as the unique PIN. The GTC can be accessed or ordered at any time at cornercard.ch/e/gtc or by calling +41 91 800 41 41. 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 and/or adding it to a wallet, I/we confirm that I/we have received and understood the GTC of the Bank and, where applicable, the General Terms of Insurance (GTI) and that I/we accept the terms without reservation. **Charges, interest rates, and fees:** Information on charges, interest rates, and fees for the use and administration of the card is contained in a schedule of "Charges, Interest Rates, and Fees". This may be accessed at any time by visiting cornercard.ch/e/prices or by telephoning +41 91 800 41 41. 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 Cornèr card 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). 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.** 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 08.2023

9. 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 Cornèr card 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*

Declaration for the requested additional services: In our capacity as signatories of the application for a credit card (principal and/or additional card) or a prepaid or reloadable card, we acknowledge that on acceptance of this application for the requested additional services from Cornèr Bank Ltd., or from Securicard SA for the Securicard products, we will receive a written confirmation. Right of withdrawal: 14 days after the start of the insurance in accordance with Insurance Contract Act Art. 2a. The withdrawal may be made in writing or in another form that allows proof by text. The respective terms and conditions (General Terms of Insurance and other Terms of use, as applicable) for the use of the above-mentioned services as well as the information on the respective insurer can be viewed at cornercard.ch/e/gt or can be requested by calling +41 91 800 41 41. The terms and conditions for Securicard products can be viewed at securicard.ch or can be requested by calling +41 58 122 10 10. Any applicable insurance premiums or service fees will be charged to our card automatically. The insurance begins on the date stated in the insurance confirmation. The insurance ends if it is cancelled, the premiums due are not paid, the card is definitively blocked or the contractual relationship with the insurer is terminated. Insurance coverage and services are provided exclusively in accordance with the General Terms of Insurance for payment protection insurance, travel insurance, travel accident Advantage, extended warranty for electrical and electronic appliances, private and motor legal protection insurance and for Securicard insurance benefits. *Edition 01.2022*

Applying for **Payment Protection Insurance**, I confirm that I am between 18 and 62 years old. I further confirm to be resident in Switzerland or in the Principality of Liechtenstein (the enclave of Büsingen am Hochrhein (DE) is excluded), to have been employed for more than 6 months and at least 16 hours a week (**self-employed persons are excluded from the unemployment coverage**), to be in a permanent and non-terminated employment relationship, not to be close to early retirement, not to have been absent in part or in full from work due to illness or accident for more than 25 workdays during the last 12 months, not to have been treated on an in-patient basis for more than 20 successive days and currently not to be scheduled for admission to a hospital. *Edition 10.2023*

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.

10. 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 credit check and notified to the Cardholder, respectively, with the activation or dispatch of the 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

11. Signature

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

Place/Date _____ Credit card applicant 

Place/Date _____ Additional card applicant 

12. Have you remembered everything?

- Mobile telephone and e-mail address provided?
- Have you stated your annual income?
- Do you wish to take advantage of any additional services and benefits for your card? Please check as applicable.
- Have you filled out form A completely?
- Have you signed and dated your application?
- Have you enclosed a copy of your identification document (driver's license, passport, ID card, work permit)?

Copy front and back and make sure that photos and text are legible.



**Important! Please sign the card application and send all the enclosures to:
Cornèr Bank Ltd., Cornèrcard, Via Canova 16, 6901 Lugano**

Annual subscription fee	Gold	Classic	Reload
Principal cards	CHF 190	CHF 100	CHF 50 (CHF 25 up to age 26)
Additional cards	CHF 50	CHF 25	-

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

Reported 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

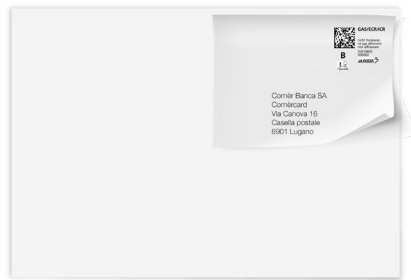
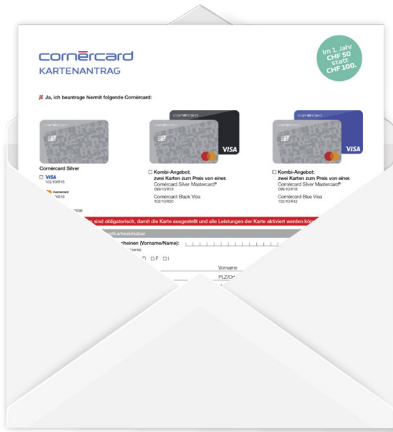
_____|_____|_____|_____|

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

- Code 01:** Cashback (the amount varies depending on the card requested)
- Code 97:** 3,000 miles for the recommendation of a Classic card
- Code 98:** 6,000 miles for the recommendation of a Gold card

cornèrcard

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).



GAS/ECR/ICR

nicht frankieren
ne pas affranchir
non affrancare
50416832
000002

B



LAPOSTA

Cornèr Banca SA
Cornèrcard
Via Canova 16
Casella postale
6901 Lugano